

Federal Financial Institutions Examination Council

Please refer to page i,

1

Table of Contents, for
the required disclosure
of estimated burden.

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices—FFIEC 031

Report at the close of business December 31, 2011

(20111231)

(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); and 12 U.S.C. §161 (National banks).

This report form is to be filed by banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities.

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared in accordance with the Federal regulatory authority instructions. The Reports of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing an equivalent function) and attested to by not less than two directors (trustees) for State nonmember banks and three directors for State member and National banks.

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

January 30, 2012

Date of Signature

Submission of Reports

Each bank must file its Reports of Condition and Income (Call Report) data by either:

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer-generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

The appearance of your bank's hard-copy record of the submitted data file need not match exactly the appearance of the FFIEC's sample report forms, but should show at least the caption of each Call Report item and the reported amount.

For technical assistance with submissions to the CDR, please contact the CDR Help Desk by telephone at (888) CDR-3111, by fax at (703) 774-3946, or by e-mail at CDR.Help@ffiec.gov.

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

Table of Contents

Signature Page	Cover	Schedule RC-B - Securities _____	RC-3, 4, 5, 6, 7
Contact Information _____	ii, iii	Schedule RC-C - Loans and Lease Financing Receivables:	
Report of Income		Part I. Loans and Leases _____	RC-8, 9, 10, 11, 12, 13
Schedule RI - Income Statement _____	RI-1, 2, 3, 4	Part II. Loans to Small Businesses and Small Farms _____	RC-14, 15
Schedule RI-A - Changes in Bank Equity Capital _____	RI-5	Schedule RC-D - Trading Assets and Liabilities (to be completed only by selected banks) _____	RC-16, 17, 18
Schedule RI-B - Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses _____	RI-5, 6, 7	Schedule RC-E - Deposit Liabilities _____	RC-19, 20
Schedule RI-D - Income from Foreign Offices _____	RI-8	Schedule RC-F - Other Assets _____	RC-21
Schedule RI-E - Explanations _____	RI-9, 10	Schedule RC-G - Other Liabilities _____	RC-21
Report of Condition		Schedule RC-H - Selected Balance Sheet Items for Domestic Offices _____	RC-22
Schedule RC - Balance Sheet _____	RC-1, 2	Schedule RC-I - Assets and Liabilities of IBFs _____	RC-22
Schedule RC-A - Cash and Balances Due From Depository Institutions _____	RC-3	Schedule RC-K - Quarterly Averages _____	RC-23
Disclosure of Estimated Burden		Schedule RC-L - Derivatives and Off-Balance Sheet Items _____	RC-24, 25, 26, 27
The estimated average burden associated with this information collection is 44.9 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-M - Memoranda _____	RC-28, 29, 30
Secretary		Schedule RC-N - Past Due and Nonaccrual Loans, Leases, and Other Assets _____	RC-31, 32, 33, 34, 35
Board of Governors of the Federal Reserve System		Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments _____	RC-36, 37, 38
Washington, D.C. 20551		Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks) _____	RC-39
Legislative and Regulatory Analysis Division		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks) _____	RC-40, 41
Office of the Comptroller of the Currency		Schedule RC-R - Regulatory Capital _____	RC-42, 43, 44, 45, 46, 47
Washington, D.C. 20219		Schedule RC-S - Servicing, Securitization, and Asset Sale Activities _____	RC- 48, 49, 50
Assistant Executive Secretary		Schedule RC-T - Fiduciary and Related Services _____	RC-51, 52, 53, 54
Federal Deposit Insurance Corporation		Schedule RC-V - Variable Interest Entities _____	RC-55
Washington, D.C. 20429		Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income _____	RC-56

For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

Consolidated Report of Income for the period January 1, 2011 – December 31, 2011

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	2,967,270	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,906,984	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	37,075	1.a.1.b
(c) Commercial and industrial loans	4012	1,210,470	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,462,185	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	1,452,279	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	265,658	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	10,991	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	9,312,912	1.a.3
b. Income from lease financing receivables	4065	742,303	1.b
c. Interest income on balances due from depository institutions (1)	4115	21,850	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	51,895	1.d.1
(2) Mortgage-backed securities	B489	1,295,838	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	369,494	1.d.3
e. Interest income from trading assets	4069	1,022	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	1,370	1.f
g. Other interest income	4518	302,016	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	12,098,700	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	13,100	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	238,664	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	262,360	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	290,542	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	31,508	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	242,073	2.b
c. Interest on trading liabilities and other borrowed money	4185	609,651	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

Schedule RI—Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
2. Interest expense (continued):			
d. Interest on subordinated notes and debentures	4200	305,398	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,993,296	2.e
3. Net interest income (item 1.h minus 2.e)		4074	10,105,404 3
4. Provision for loan and lease losses		4230	2,224,339 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	919,649	5.a
b. Service charges on deposit accounts in domestic offices	4080	1,210,088	5.b
c. Trading revenue (2)	A220	102,187	5.c
d. (1) Fees and commissions from securities brokerage	C886	84,615	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	(10,259)	5.d.2
(3) Fees and commissions from annuity sales	C887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	15,657	5.d.4
(5) Income from other insurance activities	C387	83	5.d.5
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	436,611	5.f
g. Net securitization income	B493	0	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	545,529	5.i
j. Net gains (losses) on sales of other real estate owned	5415	(77,454)	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	4,284	5.k
l. Other noninterest income*	B497	5,114,966	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	8,345,956 5.m
6. a. Realized gains (losses) on held-to-maturity securities		3521	0 6.a
b. Realized gains (losses) on available-for-sale securities		3196	(20,748) 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	4,681,982	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	985,695	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	392,945	7.c.2
d. Other noninterest expense*	4092	3,539,345	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	9,599,967 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)		4301	6,606,306 8
9. Applicable income taxes (on item 8)		4302	1,971,747 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	4,634,559 10
11. Extraordinary items and other adjustments, net of income taxes*		4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)		G104	4,634,559 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)		G103	(80,939) 13
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	4,715,498 14

* Describe on Schedule RI-E - Explanations.

(1) For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

(2) For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c must equal the sum of Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Bil Mil Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	20,535	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	74,356	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) _____	4313	169,455	M.3
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) _____	4507	293,327	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	60,483	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	9106	0	M.7

8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)

Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.

	Year-to-date		
	RIAD	Bil Mil Thou	
a. Interest rate exposures _____	8757	26,143	M.8.a
b. Foreign exchange exposures _____	8758	76,044	M.8.b
c. Equity security and index exposures _____	8759	0	M.8.c
d. Commodity and other exposures _____	8760	0	M.8.d
e. Credit exposures _____	F186	0	M.8.e

Memorandum Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).

f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____	K090	196	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094	(104)	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading _____	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	(585)	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	3,278	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	A530	NO	M.11

Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.

	Year-to-date		
	RIAD	Bil Mil Thou	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228	5,316	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2010, Report of Condition
 (2) For example, a bank acquired on March 1, 2011, would report 2011/03/01

FDIC Certificate Number: 06548

Schedule RI—Continued

Memoranda — Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets		F551	(776,991)	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	(2,116)	M.13.a.1
b. Net gains (losses) on liabilities		F553	0	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	0	M.13.b.1
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses		J319	46,727	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320	25,437	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)		J321	21,290	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bil Mil Thou			
	RIAD	Bil Mil Thou		Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	29,090,593					1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	(2,319)					2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	29,088,274					3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	4,715,498					4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0					5
6. Treasury stock transactions, net	B510	0					6
7. Changes incident to business combinations, net	4356	0					7
8. LESS: Cash dividends declared on preferred stock	4470	0					8
9. LESS: Cash dividends declared on common stock	4460	1,400,000					9
10. Other comprehensive income (1)	B511	340,821					10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	(3,549)					11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	32,741,044					12

* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891	34,478			C892	3,546			1.a.1
(2) Other construction loans and all land development and other land loans	C893	286,542			C894	19,497			1.a.2
b. Secured by farmland in domestic offices	3584	1,576			3585	462			1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	205,066			5412	10,909			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	484,180			C217	13,415			1.c.2.a
(b) Secured by junior liens	C235	107,198			C218	7,216			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	31,993			3589	2,679			1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	42,280			C896	1,410			1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	143,559			C898	16,812			1.e.2
f. In foreign offices	B512	0			B513	0			1.f

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions _____	4653	0	4663	199	2.a
b. To foreign banks _____	4654	0	4664	0	2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655	2,293	4665	1,974	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) _____	4645	346,383	4617	59,050	4.a
b. To non-U.S. addressees (domicile) _____	4646	1,558	4618	415	4.b
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards _____	B514	876,368	B515	84,082	5.a
b. Automobile Loans _____	K129	79,822	K133	44,092	5.b
c. Other consumer Loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	K205	295,835	K206	50,608	5.c
6. Loans to foreign governments and official institutions _____	4643	0	4627	0	6
7. All other loans _____	4644	54,125	4628	9,460	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures _____	F185	9,973	F187	9,624	8.a
b. All other leases _____	C880	93,488	F188	36,220	8.b
9. Total (sum of items 1 through 8) _____	4635	3,096,717	4605	371,670	9

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____	5409	14,348	5410	608	M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652	19	4662	68	M.2
3. Not applicable					
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) _____					
			Calendar year-to-date		
	RIAD	Bil Mil Thou			
	C388	127,325			M.4

(1) Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	5,075,663	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	371,670	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	2,983,446	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	113,271	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	2,224,339	5
6. Adjustments* (see instructions for this schedule) _____	C233	(17,360)	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____	3123	4,557,595	7

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	73,402	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) _____	C781	28,483	M.4

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil Mil Thou	
1. Total interest income in foreign offices _____		C899	0	1
2. Total interest expense in foreign offices _____		C900	0	2
3. Provision for loan and lease losses in foreign offices _____		C901	0	3
4. Noninterest income in foreign offices:				
a. Trading revenue _____		C902	0	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____		C903	0	4.b
c. Net securitization income _____		C904	0	4.c
d. Other noninterest income _____		C905	0	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____		C906	0	5
6. Total noninterest expense in foreign offices _____		C907	0	6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____		C908	0	7
8. Applicable income taxes (on items 1 through 7) _____		C909	0	8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____		C910	0	9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) _____		C911	0	10
11. Not applicable _____				
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____		C913	0	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____		C914	0	13

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedules RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
	a.	Income and fees from the printing and sale of checks	C013	0		1.a
	b.	Earnings on/increase in value of cash surrender value of life insurance	C014	173,847		1.b
	c.	Income and fees from automated teller machines (ATMs)	C016	452,291		1.c
	d.	Rent and other income from other real estate owned	4042	0		1.d
	e.	Safe deposit box rent	C015	0		1.e
	f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229	230,674		1.f
	g.	Bank card and credit card interchange fees	F555	1,024,516		1.g
	h.	Gains on bargain purchases	J447	0		1.h
TEXT						
i.	4461	Merchant Processing services	4461	1,355,202		1.i
j.	4462	Commercial loan fees	4462	341,538		1.j
k.	4463	Corporate Payment Products Revenue	4463	383,841		1.k
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
	a.	Data processing expenses	C017	324,865		2.a
	b.	Advertising and marketing expenses	0497	270,902		2.b
	c.	Directors' fees	4136	0		2.c
	d.	Printing, stationery, and supplies	C018	0		2.d
	e.	Postage	8403	191,732		2.e
	f.	Legal fees and expenses	4141	0		2.f
	g.	FDIC deposit insurance assessments	4146	CONF		2.g
	h.	Accounting and auditing expenses	F556	0		2.h
	i.	Consulting and advisory expenses	F557	211,838		2.i
	j.	Automated teller machine (ATM) and interchange expenses	F558	0		2.j
	k.	Telecommunications expenses	F559	146,495		2.k
TEXT						
l.	4464	Capitalized Computer Software	4464	241,410		2.l
m.	4467	Low Income Housing Expense	4467	431,010		2.m
n.	4468		4468	0		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469		4469	0		3.a.1
	(2)	Applicable income tax effect	4486	0		3.a.2
b.(1)	4487		4487	0		3.b.1
	(2)	Applicable income tax effect	4488	0		3.b.2
c.(1)	4489		4489	0		3.c.1
	(2)	Applicable income tax effect	4491	0		3.c.2

Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for December 31, 2011

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
ASSETS						
1.	Cash and balances due from depository institutions (from Schedule RC-A):					
a.	Noninterest-bearing balances and currency and coin (1)			0081	4,761,706	1.a
b.	Interest-bearing balances (2)			0071	9,198,793	1.b
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	18,876,719	2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	50,608,481	2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON		
a.	Federal funds sold in domestic offices			B987	11,887	3.a
b.	Securities purchased under agreements to resell (3)			RCFD B989	0	3.b
4.	Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale			5369	7,156,274	4.a
b.	Loans and leases, net of unearned income	B528	201,584,183			4.b
c.	LESS: Allowance for loan and lease losses	3123	4,557,595			4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	197,026,588	4.d
5.	Trading assets (from Schedule RC-D)			3545	1,407,144	5
6.	Premises and fixed assets (including capitalized leases)			2145	2,633,796	6
7.	Other real estate owned (from Schedule RC-M)			2150	1,367,227	7
8.	Investments in unconsolidated subsidiaries and associated companies			2130	64,794	8
9.	Direct and indirect investments in real estate ventures			3656	0	9
10.	Intangible assets:					
a.	Goodwill			3163	8,914,319	10.a
b.	Other intangible assets (from Schedule RC-M)			0426	3,532,343	10.b
11.	Other assets (from Schedule RC-F)			2160	24,910,739	11
12.	Total assets (sum of items 1 through 11)			2170	330,470,810	12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

Tril | Bil | Mil | Thou

LIABILITIES

13. Deposits:						RCON
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)						2200
						219,686,145
(1) Noninterest-bearing (1)		6631	69,080,483			
(2) Interest-bearing		6636	150,605,662			
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						RCFN
(from Schedule RC-E, part II)						2200
						16,405,396
(1) Noninterest-bearing		6631	6,923			
(2) Interest-bearing		6636	16,398,473			
14. Federal funds purchased and securities sold under agreements to repurchase:						RCON
a. Federal funds purchased in domestic offices (2)						B993
						1,035,861
						RCFD
b. Securities sold under agreements to repurchase (3)						B995
						6,900,290
15. Trading liabilities (from Schedule RC-D)						3548
						377,634
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						3190
						34,507,710
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)						3200
						5,945,617
20. Other liabilities (from Schedule RC-G)						2930
						10,944,902
21. Total liabilities (sum of items 13 through 20)						2948
						295,803,555
22. Not applicable						

(1) Includes noninterest-bearing demand, time, and savings deposits.
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
 (4) Includes limited-life preferred stock and related surplus.

Legal Title of Bank

FDIC Certificate Number: 06548

EQUITY CAPITAL

Bank Equity Capital

	RCFD	Tril Bil Mil Thou	
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock)	3839	14,133,323	25
26. a. Retained earnings	3632	19,550,730	26.a
b. Accumulated other comprehensive income (5)	B530	(961,209)	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	32,741,044	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	1,926,211	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	34,667,255	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	330,470,810	29

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2010	6724	N/A	M.1
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.			
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)			
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
6 = Review of the bank's financial statements by external auditors			
7 = Compilation of the bank's financial statements by external auditors			
8 = Other audit procedures (excluding tax preparation work)			
9 = No external audit work			

To be reported with the March Report of Condition.

	RCON	MM / DD	
2. Bank's fiscal year-end date	8678	N/A	M.2
(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.			
(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.			

Schedule RC-A—Cash and Balances Due From Depository Institutions

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	4,439,146					1
a. Cash items in process of collection and unposted debits _____				0020	2,479,121		1.a
b. Currency and coin _____				0080	1,960,023		1.b
2. Balances due from depository institutions in the U.S. _____				0082	136,663		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	0					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	136,724					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	103,934		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	896,123					3.b
4. Balances due from Federal Reserve Banks _____	0090	8,488,506		0090	8,488,506		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010	13,960,499		0010	13,168,247		5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. U.S. Treasury securities _____	0211	2,419,809	0213	2,453,910	1286	456,800	1287	460,238	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	140,116	1290	140,891	1291	180,666	1293	188,474	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	305,643	1298	306,393	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	22,853	8497	23,017	8498	6,317,540	8499	6,462,103	3

(1) Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

(2) Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	4,769,659	G301	4,903,532	G302	2,016,174	G303	2,165,673	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	15,400,009	G307	16,031,439	4.a.2
(3) Other pass-through securities	G308	3,186	G309	3,186	G310	109	G311	109	4.a.3
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G312	11,311,903	G313	11,507,710	G314	21,761,765	G315	21,950,783	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	4	G319	4	4.b.2
(3) All other residential MBS	G320	1,566	G321	1,377	G322	1,544,851	G323	1,245,093	4.b.3
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b
(2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	132,943	K153	140,335	4.c.2.a
(b). All other commercial MBS	K154	4,368	K155	2,600	K156	419	K157	428	4.c.2.b

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	22,823	C988	17,343	C989	581,783	C027	565,968	5.a
b. Structured financial products:									
(1) Cash	G336	52,240	G337	63,067	G338	66,929	G339	85,246	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	120,896	1738	91,674	1739	999,581	1741	826,264	6.a
b. Foreign debt securities	1742	7,300	1743	7,300	1744	6,088	1746	6,082	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	164,469	A511	173,849	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	18,876,719	1771	19,215,607	1772	49,935,773	1773	50,608,481	8

(1) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

Memoranda

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1. Pledged securities (1)	0416	14,997,802	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)			
(1) Three months or less	A549	1,439,441	M.2.a.1
(2) Over three months through 12 months	A550	19,633	M.2.a.2
(3) Over one year through three years	A551	2,934,463	M.2.a.3
(4) Over three years through five years	A552	110,363	M.2.a.4
(5) Over five years through 15 years	A553	1,100,965	M.2.a.5
(6) Over 15 years	A554	6,077,349	M.2.a.6

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

Schedule RC-B—Continued

2. b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)				
(1) Three months or less	A555	682,214		M.2.b.1
(2) Over three months through 12 months	A556	30,456		M.2.b.2
(3) Over one year through three years	A557	75,520		M.2.b.3
(4) Over three years through five years	A558	335,409		M.2.b.4
(5) Over five years through 15 years	A559	15,432,872		M.2.b.5
(6) Over 15 years	A560	6,413,595		M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less	A561	9,569,827		M.2.c.1
(2) Over three years	A562	25,084,653		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	16,471	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost	8782	299,989		M.4.a
b. Fair value	8783	300,565		M.4.b

- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
<p><i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i></p> <p>5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):</p> <p>a. Credit card receivables _____</p> <p>b. Home equity lines _____</p> <p>c. Automobile loans _____</p> <p>d. Other consumer loans _____</p> <p>e. Commercial and industrial loans _____</p> <p>f. Other _____</p>									
	B838	0	B839	0	B840	0	B841	0	M.5.a
	B842	22,823	B843	17,343	B844	3,186	B845	2,339	M.5.b
	B846	0	B847	0	B848	0	B849	0	M.5.c
	B850	0	B851	0	B852	578,597	B853	563,629	M.5.d
	B854	0	B855	0	B856	0	B857	0	M.5.e
	B858	0	B859	0	B860	0	B861	0	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	318	G351	286	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	32,456	G357	34,851	G358	0	G359	0	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	19,784	G369	28,216	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	66,611	G375	84,960	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
	Dollar Amounts in Thousands						
1. Loans secured by real estate _____	1410	105,714,298					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans _____			F158	976,296			1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	7,449,140			1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	717,371			1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			1797	16,217,905			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens _____			5367	48,196,834			1.c.2.a
(b) Secured by junior liens _____			5368	2,016,810			1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	3,905,095			1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	10,056,851			1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	16,168,173			1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S. _____			B531	34,567			2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	0					2.a.1
(2) To other commercial banks in the U.S. _____	B533	34,567					2.a.2
b. To other depository institutions in the U.S. _____	B534	473,347	B534	473,347			2.b
c. To banks in foreign countries _____			B535	117,419			2.c
(1) To foreign branches of other U.S. banks _____	B536	0					2.c.1
(2) To other banks in foreign countries _____	B537	117,419					2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	1,033,982	1590	1,033,982			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) _____	1763	38,849,547	1763	38,849,547			4.a
b. To non-U.S. addressees (domicile) _____	1764	587,259	1764	162,247			4.b
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards _____	B538	16,527,878	B538	16,527,878			6.a
b. Other revolving credit plans _____	B539	3,247,061	B539	3,247,061			6.b
c. Automobile Loans _____	K137	11,439,456	K137	11,439,456			6.c
d. Other consumer loans (includes single payment, installment, and all student loans) _____	K207	9,480,734	K207	9,480,734			6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	6,741,966	2107	6,741,966			8

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
Dollar Amounts in Thousands							
9. Loans to nondepository financial institutions and other loans	1563	3,460,750					9
a. Loans to nondepository financial institutions				J454	1,146,335		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	715,721		9.b.1
(2) All other loans (exclude consumer loans)				J451	1,598,694		9.b.2
10. Lease financing receivables (net of unearned income)				2165	11,018,651		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,118,063					10.a
b. All other leases	F163	5,914,130					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0		2123	0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	208,740,457		2122	208,292,080		12

Memoranda

	Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):					
a.Construction, land development, and other land loans in domestic offices:					
(1)1 - 4 family residential construction loans			K158	37,741	M.1.a.1
(2)Other construction loans and all land development and other land loans			K159	247,007	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices			F576	2,893,161	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices			K160	37,629	M.1.c
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	64,596	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties			K162	331,423	M.1.d.2
e. Commercial and Industrial loans:			RCFD		
(1) To U.S.addressees (domicile)			K163	312,870	M.1.e.1
(2) To non-U.S. addressees (domicile)			K164	0	M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)					
Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):			RCON		
(1) Loans secured by farmland in domestic offices			K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks			RCFD		
(3) Loans to finance agricultural production and other loans to farmers			K167	0	M.1.f.2
(4) Loans to individuals for household, family, and other personal expenditures:			K168	0	M.1.f.3
(a) Credit cards					
(b) Automobile loans			K098	0	M.1.f.4(a)
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)			K203	0	M.1.f.4(b)
(5) Loans to foreign governments and official instutuitions			K204	0	M.1.f.4(c)
(6) Other loans (1)			K212	0	M.1.f.5
(7) Loans secured by real estate in foreign offices			K267	0	M.1.f.6
			RCFN		
			K289	0	M.1.f.7

(1)Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I. Continued

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON				
(1) Three months or less _____	A564		3,394,284		M.2.a.1
(2) Over three months through 12 months _____	A565		4,565,926		M.2.a.2
(3) Over one year through three years _____	A566		2,816,004		M.2.a.3
(4) Over three years through five years _____	A567		4,101,333		M.2.a.4
(5) Over five years through 15 years _____	A568		8,205,067		M.2.a.5
(6) Over 15 years _____	A569		24,409,074		M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)	RCFD				
(1) Three months or less _____	A570		87,822,860		M.2.b.1
(2) Over three months through 12 months _____	A571		8,155,690		M.2.b.2
(3) Over one year through three years _____	A572		18,509,364		M.2.b.3
(4) Over three years through five years _____	A573		17,590,371		M.2.b.4
(5) Over five years through 15 years _____	A574		14,870,875		M.2.b.5
(6) Over 15 years _____	A575		11,261,318		M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) _____	A247		32,938,217		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4) _____	2746		5,122,163		M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B) _____	5370		15,863,781		M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A) _____	RCFD B837		101,226		M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A _____	C391		505,835		M.6
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance _____	C779		8,901,777		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____	C780		6,003,188		M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) _____	RCON F230		1,492,678		M.8.a

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
 (2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 (4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2010, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231	478,754			M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above _____	F232	46,000			M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577	2,643,144			M.9

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.

	Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):							
a. Loans secured by real estate _____	F608	6,925,290					M.10.a
(1) Construction, land development, and other land loans _____			F578	0			M.10.a.1
(2) Secured by farmland (including farm residential and other improvements) _____			F579	0			M.10.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			F580	0			M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____			F581	6,923,494			M.10.a.3.b.1
(2) Secured by junior liens _____			F582	1,796			M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____			F583	0			M.10.a.4
(5) Secured by nonfarm nonresidential properties _____			F584	0			M.10.a.5
b. Commercial and industrial loans _____	F585	0	F585	0			M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards _____	F586	0	F586	0			M.10.c.1
(2) Other revolving credit plans _____	F587	0	F587	0			M.10.c.2
(3) Automobile loans _____	K196	0	K196	0			M.10.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans) _____	K208	0	K208	0			M.10.c.4
d. Other loans _____	F589	0	F589	0			M.10.d

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCFN	Bil	Mil	Thou	
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609	6,634,792							M.11.a
(1) Construction, land development, and other land loans					F590	0			M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)					F591	0			M.11.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592	0			M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F593	6,632,996			M.11.a.3.b.1
(2) Secured by junior liens					F594	1,796			M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F595	0			M.11.a.4
(5) Secured by nonfarm nonresidential properties					F596	0			M.11.a.5
b. Commercial and industrial loans	F597	0			F597	0			M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598	0			F598	0			M.11.c.1
(2) Other revolving credit plans	F599	0			F599	0			M.11.c.2
(3) Automobile loans	K195	0			K195	0			M.11.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)	K209	0			K209	0			M.11.c.4
d. Other loans	F601	0			F601	0			M.11.d

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	679,441	G092	1,020,793	G093	167,605	M.12.a
b. Commercial and industrial loans	G094	132,701	G095	162,500	G096	11,829	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	15,916	G098	20,385	G099	4,304	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2010.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)		G376	N/A	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))		RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14. Pledged loans and leases		G378	113,212,652	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		RCON	Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J466	0	M.15.a.1
(2) Proprietary reverse mortgages		J467	0	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J468	0	M.15.b.1
(2) Proprietary reverse mortgages		J469	0	M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:			Bil Mil Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J470	0	M.15.c.1
(2) Proprietary reverse mortgages		J471	0	M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place the word "NO" in the box to the right.) _____

RCON	YES / NO
6999	NO

1

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO, and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) _____
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	
5562	N/A
RCON	
5563	N/A

2.a

2.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans	Amount Currently Outstanding	RCON	Bil	Mil Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):	RCON		RCON		
a. With original amounts of \$100,000 or less _____	5564	4,332	5565	188,567	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,971	5567	1,191,175	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,428	5569	5,552,616	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):	RCON		RCON		
a. With original amounts of \$ 100,000 or less _____	5570	589,570	5571	3,616,432	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	8,938	5573	790,139	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	6,030	5575	1,808,634	4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place the word "NO" in the box to the right.) _____

RCON	YES / NO
6860	NO

5

If YES, complete items 6.a and 6.b below and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:

a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) _____

Number of Loans	
RCON	
5576	N/A

6.a

b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) _____

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	1,584	5579	64,920	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,216	5581	149,012	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	544	5583	150,640	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	4,009	5585	103,929	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	955	5587	109,533	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	430	5589	106,028	8.c

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
ASSETS					
1. U.S. Treasury securities	3531	0	3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	5,300	3533	5,300	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	0	G379	0	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380	0	G380	0	4.b
c. All other residential MBS	G381	0	G381	0	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197	0	K197	0	4.d
e. All other commercial MBS	K198	0	K198	0	4.e
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	0	G383	0	5.a.1
(2) Synthetic	G384	0	G384	0	5.a.2
(3) Hybrid	G385	0	G385	0	5.a.3
b. All other debt securities	G386	0	G386	0	5.b
6. Loans:					
a. Loans secured by real estate	F610	0			6.a
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F607	0	6.a.3.b.1
(2) Secured by junior liens			F611	0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5
b. Commercial and industrial loans	F614	21,389	F614	21,389	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615	0	F615	0	6.c.1
(2) Other revolving credit plans	F616	0	F616	0	6.c.2
(3) Automobile Loans	K199	0	K199	0	6.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)	K210	0	K210	0	6.c.4
d. Other loans	F618	0	F618	0	6.d
7. - 8. Not applicable					

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-D - Continued

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
LIABILITIES					
9. Other trading assets	3541	0	3541	0	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,380,455	3543	1,380,455	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	1,407,144	3545	1,407,144	12
13. a. Liability for short positions	3546	0	3546	0	13.a
b. Other trading liabilities	F624	0	F624	0	13.b
14. Derivatives with a negative fair value	3547	377,634	3547	377,634	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	377,634	3548	377,634	15

Memoranda	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	F790	0			M.1.a
(1) Construction, land development, and other land loans			F625	0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F628	0	M.1.a.3.b.1
(2) Secured by junior liens			F629	0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.4
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.5
b. Commercial and industrial loans	F632	21,389	F632	21,389	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	0	F633	0	M.1.c.1
(2) Other revolving credit plans	F634	0	F634	0	M.1.c.2
(3) Automobile Loans	K200	0	K200	0	M.1.c.3
(4) Other consumer loans (includes single payment, installment, and all student loans)					
d. Other loans	K211	0	K211	0	M.1.c.4
(2) Other revolving credit plans	F636	0	F636	0	M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	0	F639	0	M.2.a
b. Unpaid principal balance	F640	0	F640	0	M.2.b

Schedule RC-D - Continued

Memoranda - Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G299		0		G299		0		M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332		0		G332		0		M.3.b
c. Corporate and similar loans	G333		0		G333		0		M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334		0		G334		0		M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335		0		G335		0		M.3.e
f. Diversified (mixed) pools of structured financial products	G651		0		G651		0		M.3.f
g. Other collateral or reference assets	G652		0		G652		0		M.3.g
4. Pledged trading assets:									
a. Pledged securities	G387		0		G387		0		M.4.a
b. Pledged Loans	G388		0		G388		0		M.4.b

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

5. Asset-backed securities:									
a. Credit card receivables		F643		0					M.5.a
b. Home equity lines		F644		0					M.5.b
c. Automobile loans		F645		0					M.5.c
d. Other consumer loans		F646		0					M.5.d
e. Commercial and industrial loans		F647		0					M.5.e
f. Other		F648		0					M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)		F651		0					M.6
7. Equity securities:									
a. Readily determinable fair values		F652		0					M.7.a
b. Other		F653		0					M.7.b
8. Loans pending securitization		F654		0					M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):									
TEXT									
a.	F655				F655		0		M.9.a
b.	F656				F656		0		M.9.b
c.	F657				F657		0		M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):									
TEXT									
a.	F658				F658		0		M.10.a
b.	F659				F659		0		M.10.b
c.	F660				F660		0		M.10.c

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts						
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits(1) (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	20,579,998							B550	188,002,350			1
2. U.S. Government	2202	117,136							2520	191,600			2
3. States and political subdivisions in the U.S.	2203	1,732,607							2530	7,785,599			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,235,295							B552	8,408			4
5. Banks in foreign countries	2213	32,017							2236	90			5
6. Foreign governments and official institutions (including foreign central banks)	2216	1,045							2377	0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	23,698,098		2210	19,586,349				2385	195,988,047			7

Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	4,559,458			M.1.a
b. Total brokered deposits	2365	1,708,105			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000	2343	1,658,880			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	5,965			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	1,658,389			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	5,865			M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	41,800			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	3,398,947			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	59,719			M.1.f

(1) Includes interest-bearing and noninterest-bearing demand deposits.

(2) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil Mil Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs) _____	6810	140,462,502	M.2.a.1
(2) Other savings deposits (excludes MMDAs) _____	0352	28,018,099	M.2.a.2
b. Total time deposits of less than \$100,000 _____	6648	14,949,050	M.2.b
c. Total time deposits of \$100,000 through \$250,000 _____	J473	7,823,343	M.2.c
d. Total time deposits of more than \$250,000 _____	J474	4,735,053	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above _____	F233	1,249,186	M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)			
(1) Three months or less _____	A579	2,374,449	M.3.a.1
(2) Over three months through 12 months _____	A580	5,179,967	M.3.a.2
(3) Over one year through three years _____	A581	5,265,036	M.3.a.3
(4) Over three years _____	A582	2,129,598	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) _____	A241	7,554,416	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)			
(1) Three months or less _____	A584	2,236,303	M.4.a.1
(2) Over three months through 12 months _____	A585	3,929,743	M.4.a.2
(3) Over one year through three years _____	A586	4,224,683	M.4.a.3
(4) Over three years _____	A587	2,167,667	M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) _____	K221	3,534,028	M.4.b
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) _____	K222	2,632,018	M.4.c

- (1) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- (2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.
- (3) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- (4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, **sum of Memorandum items 2.c. and 2.d.**

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) _____	B553	16,307,986	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	97,410	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	16,405,396	6

Memorandum

Dollar Amounts in Thousands	RCFN	Bil Mil Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245	15,042,682	M.1

Schedule RC-F—Other Assets

				Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)				B556	1,247,580	1
2.	Net deferred tax assets (2)				2148	0	2
3.	Interest-only strips receivable (not in the form of a security) (3) on:						
	a. Mortgage loans				A519	0	3.a
	b. Other financial assets				A520	0	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)				1752	1,263,232	4
5.	Life insurance assets						
	a. General account life insurance assets				K201	465,897	5.a
	b. Separate account life insurance assets				K202	4,349,417	5.b
	c. Hybrid account life insurance assets				K270	418,355	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168	17,166,258	6
	a. Prepaid expenses (excluding prepaid assessments)	2166	0				6.a
	b. Repossessed personal property (including vehicles)	1578	0				6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0				6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0				6.d
	e. FDIC loss-sharing indemnification assets	J448	0				6.e
	f. Prepaid deposit insurance assessments	J449	CONF				6.f
	TEXT						
	g. 3549	3549	0				6.g
	h. 3550	3550	0				6.h
	i. 3551	3551	0				6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160	24,910,739	7

Schedule RC-G—Other Liabilities

				Dollar Amounts in Thousands	RCON	Bil Mil Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices (5)				3645	163,357	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD		
					3646	3,975,264	1.b
2.	Net deferred tax liabilities (2)				3049	1,466,120	2
3.	Allowance for credit losses on off-balance sheet credit exposures				B557	260,826	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938	5,079,335	4
	a. Accounts Payable	3066	0				4.a
	b. Deferred compensation liabilities	C011	0				4.b
	c. Dividends declared but not yet payable	2932	0				4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0				4.d
	TEXT						
	e. 3552	3552	0				4.e
	f. 3553	3553	0				4.f
	g. 3554	3554	0				4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	10,944,902	5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

Schedule RC-H—Selected Balance Sheet Items for Domestic Offices

	Dollar Amounts in Thousands		Domestic Offices		
			RCON	Bil Mil Thou	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell _____	B989	0			3
4. Securities sold under agreements to repurchase _____	B995	6,900,290			4
5. Other borrowed money _____	3190	33,843,291			5
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2163	0			6
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941	15,383,211			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192	328,723,974			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129	278,673,508			9

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-sale Securities		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
10. U.S. Treasury securities _____	0211	2,419,809	1287	460,238	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	8492	140,116	8495	494,867	11
12. Securities issued by states and political subdivisions in the U.S. _____	8496	22,853	8499	6,462,103	12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G389	4,769,659	G390	18,197,112	13.a.1
(2) Other pass-through securities _____	1709	3,186	1713	109	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1) . _____	G393	11,311,903	G394	22,091,118	13.b.1
(2) All other mortgage-backed securities _____	1733	5,934	1736	1,245,525	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) _____	G397	195,959	G398	1,468,438	14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities) _____	G399	7,300	G400	0	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____			A511	173,849	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1754	18,876,719	1773	50,593,359	17

	RCON	Bil Mil Thou	
18. Equity securities that do not have readily determinable fair values _____	1752	1,263,232	18

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

Schedule RC-I—Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

	Dollar Amounts in Thousands		
	RCFN	Bil Mil Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) _____	2133	N/A	1
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898	N/A	2

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		
	RCFD	Tril Bil Mil Thou	
ASSETS			
1. Interest-bearing balances due from depository institutions _____	3381	6,141,413	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	3,804,132	2
3. Mortgage-backed securities (2) _____	B559	55,042,727	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	8,449,935	4
5. Federal funds sold and securities purchased under agreements to resell _____	3365	11,955	5
6. Loans:			
a. Loans in domestic offices:	RCFN		
(1) Total loans _____	3360	193,547,830	6.a.1
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties _____	3465	65,054,932	6.a.2.a
(b) All other loans secured by real estate _____	3466	39,518,761	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers _____	3386	944,352	6.a.3
(4) Commercial and industrial loans _____	3387	39,580,494	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____	B561	15,492,434	6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____	B562	24,224,946	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN	479,687	6.b
7. Trading assets _____	RCFD	1,489,385	7
8. Lease financing receivables (net of unearned income) _____	3401	10,984,264	8
9. Total assets (4) _____	3484	319,718,617	9
LIABILITIES			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) _____	RCFN	3,279,758	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs) _____	B563	163,962,968	11.a
b. Time deposits of \$100,000 or more _____	A514	9,854,150	11.b
c. Time deposits of less than \$100,000 _____	A529	15,065,042	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN	17,863,342	12
13. Federal funds purchased and securities sold under agreements to repurchase _____	RCFD	7,806,376	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3353	34,702,303	14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

(2) Quarterly averages for all debt securities should be based on amortized cost.

(3) Quarterly averages for all equity securities should be based on historical cost.

(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

Schedule RC-L—Derivatives and Off-Balance Sheet Items

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____						
		3814		16,127,895		1.a
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.						
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)						
	RCFN					
	J477			0		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)						
	J478			0		1.a.(2)
b. Credit card lines _____						
	RCFD					
	3815			70,201,523		1.b
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹						
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)						
(1) Unused consumer credit card lines						
	J455			61,255,414		1.b.(1)
(2) Other unused credit card lines						
	J456			8,946,109		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments _____						
	F164			743,961		1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____						
	F165			4,841,736		1.c.1.b
(2) NOT secured by real estate _____						
	6550			4,670,363		1.c.2
d. Securities underwriting _____						
	3817			0		1.d
e. Other unused commitments:						
(1) Commercial and industrial loans						
	J457			61,968,453		1.e.(1)
(2) Loans to financial institutions						
	J458			1,264,808		1.e.(2)
(3) All other unused commitments						
	J459			28,829,125		1.e.(3)
2. Financial standby letters of credit _____						
	3819			19,458,530		2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of financial standby letters of credit conveyed to others _____						
	3820			763,902		2.a
3. Performance standby letters of credit _____						
	3821			504,426		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of performance standby letters of credit conveyed to others _____						
	3822			0		3.a
4. Commercial and similar letters of credit _____						
	3411			431,459		4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____						
	3433			9,154,249		6
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps _____						
	C968		310,000	C969		502,500
	C970		0	C971		0
(2) Total return swaps _____						
	C972		0	C973		0
(3) Credit options _____						
	C974		1,415,152	C975		475,182
(4) Other credit derivatives _____						
b. Gross fair values:						
(1) Gross positive fair value _____						
	C219		79	C221		8,072
(2) Gross negative fair value _____						
	C220		3,160	C222		247

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2010, Report of Condition.

Schedule RC-L—Continued

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment:(1)				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection	G401			0
(b) Purchased protection	G402			0
(2) All other positions:				
(a) Sold protection	G403		1,725,152	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		475,182	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		502,500	

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	25,663	G407	536,535	G408	16,814	7.d.(1)(a)
(b) Subinvestment grade	G409	182,383	G410	686,819	G411	276,938	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	144,075	G413	608,291	G414	69,039	7.d.(2)(a)
(b) Subinvestment grade	G415	28,120	G416	90,798	G417	37,359	7.d.(2)(b)

	RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts	8765				338,704	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430				0	9
a. <u>Securities borrowed</u>	3432				0	9.a
b. <u>Commitments to purchase when-issued securities</u>	3434				0	9.b
c. <u>Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf</u>	C978				0	9.c
TEXT						
d. 3555	3555				0	9.d
e. 3556	3556				0	9.e
f. 3557	3557				0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")	5591				0	10
TEXT						
a. <u>Commitments to sell when-issued securities</u>	3435				0	10.a
b. 5592	5592				0	10.b
c. 5593	5593				0	10.c
d. 5594	5594				0	10.d
e. 5595	5595				0	10.e

	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223				176,141,899	11.a
b. Sales for which the reporting bank is the agent bank with risk	C224				42,237,586	11.b

(1) Sum of items 7.c.(1)(a) and 7.c.(2)(a) must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

(2) Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

(3) Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Derivatives Position Indicators																
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	400,000				0				0				0				
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	28,545,315				17,414,741				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.1
	2,000,000				0				0				0				
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(1) Written options _____	RCFD 8717				RCFD 8718				RCFD 8719				RCFD 8720				12.d.1
	5,945,035				126,898				0				0				
(2) Purchased options _____	RCFD 8721				RCFD 8722				RCFD 8723				RCFD 8724				12.d.2
	3,056,650				126,898				0				0				
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	46,436,109				1,119,938				59,496				0				
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	54,043,292				17,668,537				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	32,339,817				1,119,938				59,496				0				14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	11,288,355																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	1,233,685				366,680				0				0				15.a.1
(2) Gross negative fair value _____	1,208,655				351,399				0				0				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	239,928				17,248				1,187				0				15.b.1
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	941,824				28,896				4				0				

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.(1)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	16. Over-the-counter derivatives:										
a. Net current credit exposure	G418	24,134	G419	0	G420	0	G421	0	G422	1,627	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____								
				6164			140,485	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____								
		6165	Number				6	1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing assets _____								
				3164			1,518,731	2.a
(1) Estimated fair value of mortgage servicing assets _____								
		A590					1,518,731	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____								
				B026			296,399	2.b
c. All other identifiable intangible assets _____								
				5507			1,717,213	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____								
				0426			3,532,343	2.d
3. Other real estate owned:								
a. Construction, land development, and other land in domestic offices _____								
				RCON				
				5508			205,091	3.a
b. Farmland in domestic offices _____								
				5509			809	3.b
c. 1-4 family residential properties in domestic offices _____								
				5510			225,660	3.c
d. Multifamily (5 or more) residential properties in domestic offices _____								
				5511			73,283	3.d
e. Nonfarm nonresidential properties in domestic offices _____								
				5512			169,880	3.e
f. Foreclosed properties from "GNMA loans" _____								
				C979			692,504	3.f
g. In foreign offices _____								
				RCFN				
				5513			0	3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____								
				RCFD				
				2150			1,367,227	3.h
4. Not applicable								
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) Advances with a remaining maturity or next repricing date of: (1)								
(a) One year or less _____								
				F055			7,564,178	5.a.1.a
(b) Over one year through three years _____								
				F056			468,769	5.a.1.b
(c) Over three years through five years _____								
				F057			0	5.a.1.c
(d) Over five years _____								
				F058			14,282	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____								
				2651			3,256,823	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____								
				F059			3,000,000	5.a.3
b. Other borrowings:								
(1) Other borrowings with a remaining maturity or next repricing date of: (3)								
(a) One year or less _____								
				F060			22,854,840	5.b.1.a
(b) Over one year through three years _____								
				F061			57,629	5.b.1.b
(c) Over three years through five years _____								
				F062			265,474	5.b.1.c
(d) Over five years _____								
				F063			3,282,538	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____								
				B571			22,708,362	5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____								
				3190			34,507,710	5.c

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.
 (2) Report both fixed and floating rate advances by remaining maturity. Exclude floating rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
 (3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.
 (4) Report both fixed and floating rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

	Dollar Amounts in Thousands		
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		RCFD	YES / NO
		B569	YES
			6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD	Bil Mil Thou
		B570	44,803,901
			7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com _____			8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD	YES / NO
		4088	YES
			9
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCFD	Bil Mil Thou
		F064	0
			10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD	Bil Mil Thou
		F065	9,274,965
			10.b
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCFD	YES / NO
		G463	YES
			11
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCFD	YES / NO
		G464	YES
			12
13. Assets covered by loss-sharing agreements with the FDIC:		RCFD	Bil Mil Thou
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction , land development, and other land loans:			
(1) 1-4 family residential construction loans _____		K169	54,120
			13.a.1.a.1
(2) Other construction loans and all land development and other land loans _____		K170	2,185,756
			13.a.1.a.2
(b) Secured by farmland _____		K171	883
			13.a.1.b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____		K172	849,203
			13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens _____		K173	5,189,738
			13.a.1.c.2.a
(b) Secured by junior liens _____		K174	17,823
			13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties _____		K175	767,242
			13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____		K176	505,157
			13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties _____		K177	2,479,950
			13.a.1.e(2)
(2) Loans to finance agricultural production and other loans to farmers _____		RCFD	Bil Mil Thou
		K178	21
			13.a.2
(3) Commercial and industrial loans _____		K179	166,560
			13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____		K180	5,507
			13.a.4.a
(b) Automobile loans _____		K181	16
			13.a.4.b
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____		K182	13
			13.a.4.c

	RCFD	Bil Mil Thou	
13.a.(5) All other loans and all leases	K183	38,486	13.a.5
Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	100,627	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	77,726	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	23,309	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	72,397	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	219,247	13.b.7
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(2)	K193	0	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	991,655	14.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

(2) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	1,282	F174	9,561	F176	81,277	1.a.1
(2) Other construction loans and all land development and other land loans	F173	50,024	F175	227,636	F177	939,221	1.a.2
b. Secured by farmland in domestic offices	3493	3,868	3494	900	3495	13,057	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	113,760	5399	98,478	5400	32,549	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	1,147,660	C237	3,491,351	C229	705,146	1.c.2.a
(b) Secured by junior liens	C238	48,226	C239	34,696	C230	10,078	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	49,410	3500	14,959	3501	79,110	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	51,886	F180	13,286	F182	139,447	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	115,764	F181	68,694	F183	478,753	1.e.2
f. In foreign offices	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	703	1597	1	1583	12,194	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	172,043	1252	116,676	1253	200,229	4.a
b. To non-U.S. addressees (domicile)	1254	1,478	1255	50	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	226,456	B576	233,988	B577	212,616	5.a
b. Automobile loans	K213	61,479	K214	6,968	K215	288	5.b
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)							
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K216	281,820	K217	265,837	K218	25,126	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	29,131	5460	0	5461	77,383	7

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in item 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual			
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou		
8. Lease financing receivables:								
a. Leases to individuals for household, family, and other personal expenditures _____	F166	10,115	F167	812	F168	0	8.a	
b. All other leases _____	F169	57,297	F170	158	F171	31,817	8.b	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	1,071	3506	0	3507	6,068	9	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	767,477	K037	2,903,120	K038	66,379	10	
a. Guaranteed portion of loans and leases included in item 10 above, excluding reboked "GNMA loans" _____	K039	213,542	K040	260,643	K041	50,149	10.a	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	544,656	K043	2,636,087	K044	0	10.b	
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:								
a. Loans secured by real estate in domestic offices:								
(1) Construction, land development, and other land loans:	RCON		RCON		RCON			
(a) 1-4 family residential construction loans _____	K045	0	K046	6,897	K047	12,286	11.a.1.a	
(b) Other construction loans and all land development and other land loans _____	K048	19,513	K049	222,496	K050	463,363	11.a.1.b	
(2) Secured by farmland _____	K051	188	K052	0	K053	35	11.a.2	
(3) Secured by 1-4 family residential properties								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	K054	6,361	K055	4,961	K056	1,587	11.a.3.a	
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens _____	K057	213,006	K058	504,013	K059	72,539	11.a.3.b.1	
(2) Secured by junior liens _____	K060	413	K061	271	K062	1,873	11.a.3.b.2	
(4) Secured by multifamily (5 or more) residential properties _____	K063	47,781	K064	14,959	K065	53,982	11.a.4	

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual		
	RCON	Bil Mil Thou		RCON	Bil Mil Thou		RCON	Bil Mil Thou	
Dollar Amounts in Thousands									
11.a.(5) Secured by nonfarm nonresidential properties:									
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	22,105		K067	10,057		K068	45,330	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	44,831		K070	66,458		K071	256,669	11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD			RCFD			RCFD		
	K072	5		K073	0		K074	0	11.b
c. Commercial and industrial loans	K075	8,104		K076	79,618		K077	18,016	11.c
d. Loans to individuals for household, family, and other personal expenditures:									
(1) Credit cards	K078	125		K079	91		K080	0	11.d.1
(2) Automobile loans	K081	0		K082	0		K083	0	11.d.2
(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K084	32		K085	18		K086	0	11.d.3
e. All other loans and all leases	K087	0		K088	0		K089	0	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):									
(1) Loans to depository institutions and acceptances of other banks	K091	0		K092	0		K093	0	11.e.1
(2) Loans to foreign governments and official institutions	K095	0		K096	0		K097	0	11.e.2
(3) Other loans (1)	K099	0		K100	0		K101	0	11.e.3
(4) Lease financing receivables	K269	0		K271	0		K272	0	11.e.4
(5) Loans secured by real estate in foreign offices	RCFN			RCFN			RCFN		
	K291	0		K292	0		K293	0	11.e.5
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD			RCFD			RCFD		
	K102	289,971		K103	727,872		K104	740,543	11.f

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

Memoranda	Dollar Amounts in Thousands												
	(Column A) Past due 30 through 89 days and still accruing			(Column B) Past due 90 days or more and still accruing			(Column C) Nonaccrual						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1-4 family residential construction loans	K105			1,282	K106			2,586	K107			31,542	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108			4,358	K109			5,623	K110			405,227	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661			390,380	F662			754,840	F663			163,862	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111			107	K112			0	K113			28,664	M.1.c
d. Secured by nonfarm nonresidential properties:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114			0	K115			0	K116			25,188	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117			3,529	K118			0	K119			100,512	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD				
(1) To U.S. addressees (domicile)	K120			8,478	K121			3,514	K122			86,794	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123			0	K124			0	K125			0	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126			48,220	K127			36,524	K128			251,344	M.1.f
Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):	RCON				RCON				RCON				
(1) Loans secured by farmland in domestic offices	K130			0	K131			0	K132			0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	RCFD				RCFD				RCFD				
(3) Loans to finance agricultural production and other loans to farmers	K134			0	K135			0	K136			0	M.1.f.2
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards	K138			0	K139			0	K140			0	M.1.f.3
(b) Automobile loans	K274			0	K275			0	K276			0	M.1.f.4.a
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K277			0	K278			0	K279			0	M.1.f.4.b
	K280			0	K281			0	K282			0	M.1.f.4.c

Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments

All FDIC-insured depository institutions must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	240,317,624			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	19,172,161			2
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN		F234	18,591,916	3
4.	Average consolidated total assets	RCFD		K652	319,718,617	4
	a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number				4.a
		K653	1			
5.	Average tangible equity(1)				Bil Mil Thou	
		K654	24,758,681			5
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	0			6
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):	RCFD				
	a. One year or less	G465	17,103,114			7.a
	b. Over one year through three years	G466	4			7.b
	c. Over three years through five years	G467	0			7.c
	d. Over five years	G468	82,397			7.d
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
	a. One year or less	G469	0			8.a
	b. Over one year through three years	G470	2,376,845			8.b
	c. Over three years through five years	G471	500,000			8.c
	d. Over five years	G472	3,068,772			8.d
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCON		G803	0	9
10.	Banker's bank certification:					
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFD	YES / NO			
		K656	NO			10
	If the answer to item 10 is "YES," complete items 10.a and 10.b.				Bil Mil Thou	
	a. Banker's bank deduction	K657	N/A			10.a
	b. Banker's bank deduction limit	K658	N/A			10.b
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		YES / NO			
		K659	YES			11
	If the answer to item 11 is "YES," complete items 11.a and 11.b.				Bil Mil Thou	
	a. Custodial bank deduction	K660	48,720,267			11.a
	b. Custodial bank deduction limit	K661	4,633,367			11.b

(1) Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	90,952,039	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less		RCON F050	Number 13,830,395	M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000		F051	125,608,575	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000		RCON F052	Number 53,877	M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less		F045	4,423,237	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less		RCON F046	Number 261,883	M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000		F047	161,612	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000		RCON F048	Number 491	M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)		5597	56,242,145	M.2
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
Text		RCON	FDIC Cert No.	
A545		A545	0	M.3

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
4. Not Applicable <i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>				
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000		J944	60,407,792	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000		RCON J945	Number 17,887	M.5.b

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

(4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	K663	CONF	M.6.a
b. Substandard	K664	CONF	M.6.b
c. Doubtful	K665	CONF	M.6.c
d. Loss	K666	CONF	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations			
	K675	CONF	M.7
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations			
	K667	CONF	M.8
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations			
	K668	CONF	M.9
10. Commitments to fund construction, land development, and other land loans secured by real estate:			
a. Total unfunded commitments	RCON K676	3,518,357	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	202,712	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)			
	RCFD K669	4,276	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)			
	RCON K678	4,691,693	M.12
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	K679	17,517	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	K680	1,049,368	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	K681	4,905,080	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K682	1,627	M.13.d
	RCFD		
e. Commercial and industrial loans	K670	157,683	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	K671	0	M.13.f
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)	K672	4,111,699	M.13.g
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	CONF	M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	CONF	M.15

Schedule RC-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale in domestic offices exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F066	4,565,741	1.a
b. Closed-end junior liens	F067	0	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	0	1.c.1
(2) Principal amount funded under the lines of credit	F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F068	11,353,660	2.a
b. Closed-end junior liens	F069	3,564	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	0	2.c.1
(2) Principal amount funded under the lines of credit	F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	14,274,593	3.a
b. Closed-end junior liens	F071	3,692	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	0	3.c.1
(2) Principal amount funded under the lines of credit	F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end first liens	F072	6,926,728	4.a
b. Closed-end junior liens	F073	1,870	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	0	4.c.1
(2) Principal amount funded under the lines of credit	F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	279,065	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	F678	60,559	6.a
b. Closed-end junior liens	F679	0	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	0	6.c.1
(2) Principal amount funded under the lines of credit	F681	0	6.c.2

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
 - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
ASSETS											
1. Available-for-sale securities _____	1773	50,608,481	G474	0	G475	620,728	G476	48,730,780	G477	1,256,973	1
2. Federal funds sold and securities purchased under agreements to resell _____	G478	0	G479	0	G480	0	G481	0	G482	0	2
3. Loans and leases held for sale _____	G483	6,925,290	G484	0	G485	0	G486	6,925,290	G487	0	3
4. Loans and leases held for investment _____	G488	0	G489	0	G490	0	G491	0	G492	0	4
5. Trading assets:											
a. Derivative assets _____	3543	1,380,455	G493	227,881	G494	0	G495	514,515	G496	1,093,821	5.a
b. Other trading assets _____	G497	26,689	G498	0	G499	0	G500	26,689	G501	0	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) _____	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets _____	G391	1,755,301	G392	33,190	G395	0	G396	82,657	G804	1,705,834	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	60,696,216	G503	261,071	G504	620,728	G505	56,279,931	G506	4,056,628	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
LIABILITIES											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	377,634	G512	1,190,669	G513	0	G514	1,523,177	G515	45,126	10.a
b. Other trading liabilities	G516	0	G517	0	G518	0	G519	0	G520	0	10.b
11. Other borrowed money	G521	0	G522	0	G523	0	G524	0	G525	0	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	281,548	G806	696,555	G807	0	G808	975,894	G809	2,209	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	659,182	G532	1,887,224	G533	0	G534	2,499,071	G535	47,335	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	1,518,731	G537	0	G538	0	G539	0	G540	1,518,731	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
TEXT											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	281,548	G567	696,555	G568	0	G569	975,894	G570	2,209	M.2.b
TEXT											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

		Dollar Amounts in Thousands		
		RCFD	Bil Mil Thou	
Tier 1 capital				
1.	Total bank equity capital (from Schedule RC, item 27.a)	3210	32,741,044	1
2.	LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	416,387	2
3.	LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4.	LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(1,329,000)	4
5.	LESS: Nonqualifying perpetual preferred stock	B588	0	5
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	1,446,574	6
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,958,925	7.a
	b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8.	Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	25,141,306	8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	151,873	9.a
	b. LESS: Disallowed deferred tax assets	5610	0	9.b
10.	Other additions to (deductions from) Tier 1 capital	B592	(94)	10
11.	Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	24,989,339	11
Tier 2 capital				
12.	Qualifying subordinated debt and redeemable preferred stock	5306	4,270,676	12
13.	Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14.	Allowance for loan and lease losses includible in Tier 2 capital	5310	3,277,906	14
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	4,221	15
16.	Other Tier 2 capital components	B594	0	16
17.	Tier 2 capital (sum of items 12 through 16)	5311	7,552,803	17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,552,803	18
19.	Tier 3 capital allocated for market risk	1395	0	19
20.	LESS: Deductions for total risk-based capital	B595	0	20
21.	Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	32,542,142	21
Total assets for leverage ratio				
22.	Average total assets (from Schedule RC-K, item 9)	3368	319,718,617	22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,958,925	23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	151,873	24
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26.	LESS: Other deductions from assets for leverage capital purposes	B596	421,948	26
27.	Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	309,185,871	27
Adjustments for financial subsidiaries				
28. a.	Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
	b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29.	Adjustment to risk-weighted assets reported in item 62	B504	0	29
30.	Adjustment to average total assets reported in item 27	B505	0	30

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

Schedule RC-R—Regulatory Capital

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	0.00%	7204	8.08%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	9.59%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.48%	33

(1) The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

(2) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(3) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance sheet asset and the credit equivalent amount of each off-balance sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance sheet items that have a risk weight of less than 100 percent which ones to risk-weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands							
	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 13,960,499	RCFD C869 0	RCFD B600 10,448,532	RCFD B601 3,511,967		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 18,876,719	RCFD B603 (15,872)	RCFD B604 18,641,487	RCFD B605 48,718	RCFD B606 19,654	RCFD B607 182,732	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 50,608,481	RCFD B608 460,097	RCFD B609 6,001,955	RCFD B610 36,757,524	RCFD B611 4,587,120	RCFD B612 2,801,785	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 11,887		RCFD C063 0	RCFD C064 11,887		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 7,156,274	RCFD B617 0	RCFD B618 0	RCFD B619 193,869	RCFD B620 6,928,598	RCFD B621 33,807	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 201,584,183	RCFD B622 0	RCFD B623 739,450	RCFD B624 25,368,329	RCFD B625 27,714,645	RCFD B626 147,761,759	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,557,595	RCFD 3123 4,557,595					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 1,407,144	RCFD B627 1,407,144	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 41,423,218	RCFD B640 10,784,745	RCFD B641 737,241	RCFD B642 9,757,206	RCFD B643 107,595	RCFD 5339 20,036,431	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 330,470,810	RCFD B644 8,078,519	RCFD 5320 36,568,665	RCFD 5327 75,649,500	RCFD 5334 39,357,612	RCFD 5340 170,816,514	43

(1) Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category			
	Dollar Amounts in Thousands				0%	20%	50%	100%
	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit _____	19,458,530	1.000	19,458,530	51,343	3,491,424	2,829,307	13,086,456	
45. Performance standby letters of credit (Column A must equal RCL item 3) _____	504,426	.50	252,213	51	8,203	12,999	230,960	
46. Commercial and similar letters of credit (Column A must equal RCL item 4) _____	431,459	.20	86,292	244	2,334	401	83,313	
47. Risk participations in bankers acceptances acquired by the reporting institution _____	734	1.00	734	0	0		734	
48. Securities lent (Column A must equal RCL item 6) _____	9,154,249	1.00	9,154,249	9,154,249	0	0	0	
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b) _____	54,911	1.00	54,911	0	54,911	0	0	
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (Column F must equal Column B) _____	0	12.500	0				0	
51. All other financial assets sold with recourse _____	172,567	1.00	172,567	0	0	163,617	8,950	
52. All other off-balance sheet liabilities _____	154,108	1.00	154,108	0	0	77,535	76,573	
53. Unused commitments:								
a. With an original maturity exceeding one year _____	82,268,826	.50	41,134,413	0	961,842	600,342	39,572,229	
b. With an original maturity of one year or less to asset-backed commercial paper conduits _____	0	.10	0	0	0	0	0	
54. Derivative contracts _____			1,711,469	29,562	317,450	1,364,457		

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	45,804,114	80,485,664	44,406,270	223,875,729	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	16,097,133	22,203,135	223,875,729	57
58. Market risk equivalent assets				RCFD 1651	58
				56,459	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	59
				262,232,456	
60. LESS: Excess allowance for loan and lease losses				RCFD A222	60
				1,540,515	
61. LESS: Allocated transfer risk reserve				RCFD 3128	61
				0	
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	62
				260,691,941	

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	8764	1,456,525	M.1

Schedule RC-R—Continued

Memoranda-Continued

Dollar Amounts in Thousands

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	33,571,267	8766	29,391,770	8767	15,075,037	M.2.a
b. Foreign exchange contracts	3812	12,035,063	8769	3,639,384	8770	1,119,938	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	29,993	A001	29,503	A002	0	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade							G597
(2) Subinvestment grade	G600	0	G601	0	G602	0	M.2.g.2

(1) Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

Schedule RC-S—Continued

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou		
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790	RCFD B791	RCFD B792	RCFD B793	RCFD B794	RCFD B795	RCFD B796
	163,617	0	0	0	0	0	8,950
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797	RCFD B798	RCFD B799	RCFD B800	RCFD B801	RCFD B802	RCFD B803
	163,617	0	0	0	0	0	8,950

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil Mil Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	54,911
b. Amount of retained recourse on these obligations as of the report date	A250	54,911
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	163,617
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	190,918,601
c. Other financial assets (includes home equity lines) (1)	A591	958,827
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	2,350,844
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

(1) Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	A345	YES	1
	RCFD	YES / NO	
2. Does the institution exercise the fiduciary powers it has been granted? _____	A346	YES	2
	RCFD	YES / NO	
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	B867	YES	3

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	27,605,718	2,490,103	28,071	1,780	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	261,845	4,597,714	155	35	5.a
b. Employee benefit-defined benefit _____	903,082	22,318,588	106	197	5.b
c. Other employee benefit and retirement-related accounts _____	3,289,942	21,126,422	7,618	612,863	5.c
6. Corporate trust and agency accounts _____	1,259,385	656,256,333	3,355	134,092	6
7. Investment management and investment advisory agency accounts _____	18,470,864	0	13,706	0	7
8. Foundation and endowment trust and agency accounts _____	4,198,838	840,011	1,553	57	8
9. Other fiduciary accounts _____	1,184,783	12,227,456	242	1,136	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	57,174,457	719,856,627	54,806	750,160	10
11. Custody and safekeeping accounts _____		711,834,102		814,458	11

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 0	RCFN B901 22,631,148	RCFN B902 0	RCFN B903 1,884	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,288,972	RCFD J260 24,166,460	RCFD J261 7,614	RCFD J262 793,152	13

		Dollar Amounts in Thousands			
		RIAD	Bil Mil Thou		
FIDUCIARY AND RELATED SERVICES INCOME					
14. Personal trust and agency accounts		B904	226,192		14
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution		B905	2,459		15.a
b. Employee benefit—defined benefit		B906	11,720		15.b
c. Other employee benefit and retirement-related accounts		B907	33,260		15.c
16. Corporate trust and agency accounts		A479	256,885		16
17. Investment management and investment advisory agency accounts		J315	182,375		17
18. Foundation and endowment trust and agency accounts		J316	23,271		18
19. Other fiduciary accounts		A480	4,093		19
20. Custody and safekeeping accounts		B909	129,318		20
21. Other fiduciary and related services income		B910	50,076		21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	919,649		22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	12,831			22.a
23. Less: Expenses		C058	771,034		23
24. Less: Net losses from fiduciary and related services		A488	8,213		24
25. Plus: Intracompany income credits for fiduciary and related services		B911	312,677		25
26. Net fiduciary and related services income		A491	453,079		26

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
Dollar Amounts in Thousands							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	30,531	J264	3,161	J265	5,951	M.1.a
b. Interest-bearing deposits	J266	415,339	J267	20,851	J268	774,352	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	1,566,408	J270	105,228	J271	343,184	M.1.c
d. State, county, and municipal obligations	J272	3,714,615	J273	3,126	J274	81,252	M.1.d
e. Money market mutual funds	J275	2,764,867	J276	244,610	J277	507,273	M.1.e
f. Equity mutual funds	J278	7,964,616	J279	1,818,511	J280	1,134,837	M.1.f
g. Other mutual funds	J281	6,095,758	J282	1,173,579	J283	603,268	M.1.g
h. Common trust funds and collective investment funds	J284	39,541	J285	0	J286	0	M.1.h
i. Other short-term obligations	J287	212,440	J288	1,511	J289	46,932	M.1.i

Schedule RC-T—Continued

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands							
1. j. Other notes and bonds	J290	1,979,533	J291	335,233	J292	520,268	M.1.j
k. Investments in unregistered funds and private equity investments	J293	2,159,707	J294	111,234	J295	186,613	M.1.k
l. Other common and preferred stocks	J296	13,113,012	J297	523,306	J298	1,235,079	M.1.l
m. Real estate mortgages	J299	118,079	J300	555	J301	303	M.1.m
n. Real estate	J302	3,198,689	J303	110,006	J304	258,039	M.1.n
o. Miscellaneous assets	J305	2,703,447	J306	3,958	J307	945,655	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	46,076,582	J309	4,454,869	J310	6,643,006	M.1.p

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Bil Mil Thou	RCFD		
Dollar Amounts in Thousands					
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	2,829,054	J312	44,712	M.1.q

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		RCFD	Tril Bil Mil Thou	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	88,683		3,507,366,772	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	1,716		62,582,216	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	36,321			M.2.b

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil Mil Thou	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	0	B932	0	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	39,763	M.3.c
d. Taxable bond	B937	0	B938	0	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	2	B944	22,749	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	3	B946	62,512	M.3.h

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil Thou	RIAD	Mil Thou	RIAD	Mil Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947	1,266	B948	6,166	B949	12	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	3	B951	140	B952	4	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	0	B954	1	B955	0	M.4.c
d. Other fiduciary accounts and related services _____	B956	1	B957	656	B958	4	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) _____	B959	1,270	B960	6,963	B961	20	M.4.e

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

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Schedule RC-V— Variable Interest Entities (FFIEC 031)

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	201,894	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	5,366,526	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases, net of unearned income	J996	0	J997	0	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	0	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i
j. Other real estate owned	K009	0	K010	0	K011	0	1.j
k. Other assets	K012	0	K013	0	K014	5,622,584	1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a
b. Derivative trading liabilities	K018	0	K019	0	K020	0	2.b
c. Commercial paper	K021	0	K022	0	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	0	K025	0	K026	3,571,915	2.d
e. Other liabilities	K027	0	K028	0	K029	410,826	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)							
	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)							
	K033	0	K034	0	K035	5,279,368	4

