

# Federal Financial Institutions Examination Council

Please refer to page i,

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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 March 31, 2012

(20120331)

(RCON 9999)

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

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)

**April 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](mailto: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

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The estimated average burden associated with this information collection is 50.1 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
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For information or assistance, National banks, State nonmember banks, and savings associations 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.

**Contact Information for the Reports of Condition and Income**

To facilitate communication between the Agencies and the bank concerning the Reports of Condition and Income, please provide contact information for (1) the Chief Financial Officer (or equivalent) of the bank signing the reports for this quarter and (2) the person at the bank - other than the Chief Financial Officer (or equivalent) - to whom questions about the reports should be directed. If the Chief Financial Officer (or equivalent) is the primary contact for questions about the reports, please provide contact information for another person at the bank who will serve as a secondary contact for communications between the Agencies and the bank concerning the Reports of Condition and Income. Enter "none" for the contact's e-mail address or fax number if not available. Contact information for the Reports of Condition and Income is for the confidential use of the Agencies and will not be released to the public.

**Chief Financial Officer (or Equivalent) Signing the Reports**

CONF \_\_\_\_\_  
 Name (TEXT C490)  
 CONF \_\_\_\_\_  
 Title (TEXT C491)  
 CONF \_\_\_\_\_  
 E-mail Address (TEXT C492)  
 CONF \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C493)  
 CONF \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C494)

**Other Person to Whom Questions about the Reports Should be Directed**

CONF \_\_\_\_\_  
 Name (TEXT C495)  
 CONF \_\_\_\_\_  
 Title (TEXT C496)  
 CONF \_\_\_\_\_  
 E-mail Address (TEXT 4086)  
 CONF \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT 8902)  
 CONF \_\_\_\_\_  
 FAX: Area code/phone number (TEXT 9116)

**Emergency Contact Information**

This information is being requested so the Agencies can distribute critical, time sensitive information to emergency contacts at banks. Please provide primary contact information for a senior official of the bank who has decision-making authority. Also provide information for a secondary contact if available. Enter "none" for the contact's e-mail address or fax number if not available. Emergency contact information is for the confidential use of the Agencies and will not be released to the public.

**Primary Contact**

CONF \_\_\_\_\_  
 Name (TEXT C366)  
 CONF \_\_\_\_\_  
 Title (TEXT C367)  
 CONF \_\_\_\_\_  
 E-mail Address (TEXT C368)  
 CONF \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C369)  
 CONF \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C370)

**Secondary Contact**

CONF \_\_\_\_\_  
 Name (TEXT C371)  
 CONF \_\_\_\_\_  
 Title (TEXT C372)  
 CONF \_\_\_\_\_  
 E-mail Address (TEXT C373)  
 CONF \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C374)  
 CONF \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C375)

**USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information**

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

**Primary Contact**

CONF  
\_\_\_\_\_  
Name (TEXT C437)  
CONF  
\_\_\_\_\_  
Title (TEXT C438)  
CONF  
\_\_\_\_\_  
E-mail Address (TEXT C439)  
CONF  
\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C440)

**Secondary Contact**

CONF  
\_\_\_\_\_  
Name (TEXT C442)  
CONF  
\_\_\_\_\_  
Title (TEXT C443)  
CONF  
\_\_\_\_\_  
E-mail Address (TEXT C444)  
CONF  
\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C445)

**Third Contact**

CONF  
\_\_\_\_\_  
Name (TEXT C870)  
CONF  
\_\_\_\_\_  
Title (TEXT C871)  
CONF  
\_\_\_\_\_  
E-mail Address (TEXT C872)  
CONF  
\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C873)

**Fourth Contact**

CONF  
\_\_\_\_\_  
Name (TEXT C875)  
CONF  
\_\_\_\_\_  
Title (TEXT C876)  
CONF  
\_\_\_\_\_  
E-mail Address (TEXT C877)  
CONF  
\_\_\_\_\_  
Telephone: Area code/phone number/extension (TEXT C878)

## Consolidated Report of Income for the period January 1, 2012 – March 31, 2012

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	773,915	1.a.1.a.1
(2) All other loans secured by real estate	4436	462,500	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	10,091	1.a.1.b
(c) Commercial and industrial loans	4012	319,806	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	406,283	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	340,879	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	71,642	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	2,914	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	2,388,030	1.a.3
b. Income from lease financing receivables	4065	175,146	1.b
c. Interest income on balances due from depository institutions (1)	4115	3,815	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	10,081	1.d.1
(2) Mortgage-backed securities	B489	347,487	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	86,291	1.d.3
e. Interest income from trading assets	4069	275	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	19	1.f
g. Other interest income	4518	86,911	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	3,098,055	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	3,431	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	43,691	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	62,727	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	67,013	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	5,107	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	58,676	2.b
c. Interest on trading liabilities and other borrowed money	4185	154,475	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	64,814	2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	<b>459,934</b>	2.e
3. Net interest income (item 1.h minus 2.e)		4074	<b>2,638,121</b> 3
4. Provision for loan and lease losses		4230	443,241 4
5. Noninterest income:			
a. Income from fiduciary activities (1)	4070	224,616	5.a
b. Service charges on deposit accounts in domestic offices	4080	287,058	5.b
c. Trading revenue (2)	A220	28,691	5.c
d. (1) Fees and commissions from securities brokerage	C886	22,466	5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	3,357	5.d.2
(3) Fees and commissions from annuity sales	C887	0	5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	3,315	5.d.4
(5) Income from other insurance activities	C387	26	5.d.5
e. Venture capital revenue	B491	0	5.e
f. Net servicing fees	B492	80,348	5.f
g. Net securitization income	B493	0	5.g
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	5416	286,753	5.i
j. Net gains (losses) on sales of other real estate owned	5415	3,825	5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	1,762	5.k
l. Other noninterest income*	B497	1,183,104	5.l
m. Total noninterest income (sum of items 5.a through 5.l)		4079	<b>2,125,321</b> 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	148 6.b
7. Noninterest expense:			
a. Salaries and employee benefits	4135	1,260,629	7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	216,203	7.b
c. (1) Goodwill impairment losses	C216	0	7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	94,079	7.c.2
d. Other noninterest expense*	4092	926,644	7.d
e. Total noninterest expense (sum of items 7.a through 7.d)		4093	<b>2,497,555</b> 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	<b>1,822,794</b> 8
9. Applicable income taxes (on item 8)		4302	557,869 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)		4300	<b>1,264,925</b> 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	<b>1,264,925</b> 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	(32,133) 13
14. Net income (loss) attributable to bank (item 12 minus item 13)		4340	<b>1,297,058</b> 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	5,661	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	25,823	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	45,606	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	69,161	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	60,744	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	12,537	M.8.a
b. Foreign exchange exposures _____	8758	16,154	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	6,398	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	(3)	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	(4,950)	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	317	M.10

	RIAD	YES / NO	
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	240	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2011, Report of Condition  
 (2) For example, a bank acquired on March 1, 2012, would report 2012/03/01

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	25,505	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	164	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	6,768	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	86	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	<b>6,682</b>	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	
1. Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	32,741,044	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	<b>32,741,044</b>	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	1,297,058	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	250,000	9
10. Other comprehensive income (1)	B511	213,401	10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	<b>34,001,503</b>	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	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	2,949	C892	3,814					1.a.1
(2) Other construction loans and all land development and other land loans	C893	42,213	C894	4,136					1.a.2
b. Secured by farmland in domestic offices	3584	262	3585	140					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	52,270	5412	3,134					1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234	112,306	C217	4,235					1.c.2.a
(b) Secured by junior liens	C235	23,493	C218	2,029					1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	2,548	3589	28					1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	6,271	C896	836					1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	14,893	C898	3,468					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	120	2.a
b. To foreign banks _____	4654	0	4664	0	2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655	2,549	4665	690	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) _____	4645	81,165	4617	13,204	4.a
b. To non-U.S. addressees (domicile) _____	4646	1,121	4618	19	4.b
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards _____	B514	192,052	B515	30,007	5.a
b. Automobile Loans _____	K129	18,823	K133	11,739	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205	61,764	K206	14,057	5.c
6. Loans to foreign governments and official institutions _____	4643	0	4627	0	6
7. All other loans _____	4644	20,815	4628	3,732	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures _____	F185	2,628	F187	1,843	8.a
b. All other leases _____	C880	16,171	F188	8,039	8.b
9. Total (sum of items 1 through 8) _____	4635	<b>654,293</b>	4605	<b>105,270</b>	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	1,262	5410	113	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	0	4662	0	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	27,195			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, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	4,557,595	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	105,270	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	<b>628,183</b>	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	26,110	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	443,241	5
6. Adjustments* (see instructions for this schedule) _____	C233	(4,902)	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	<b>4,446,911</b>	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	73,215	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	153,263	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	
<b>1. Other noninterest income (from Schedule RI, item 5.I)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:						
	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	41,558		1.b
	c.	Income and fees from automated teller machines (ATMs)	C016	87,449		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	(89,450)		1.f
	g.	Bank card and credit card interchange fees	F555	189,954		1.g
	h.	Gains on bargain purchases	J447	0		1.h
<b>TEXT</b>						
i.	4461	Merchant Processing services	4461	336,720		1.i
j.	4462	Commercial loan fees	4462	87,507		1.j
k.	4463	Change in fair value of mortgage banking-related derivative	4463	179,170		1.k
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
	a.	Data processing expenses	C017	88,211		2.a
	b.	Advertising and marketing expenses	0497	85,820		2.b
	c.	Directors' fees	4136	0		2.c
	d.	Printing, stationery, and supplies	C018	0		2.d
	e.	Postage	8403	47,331		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	43,369		2.i
	j.	Automated teller machine (ATM) and interchange expenses	F558	0		2.j
	k.	Telecommunications expenses	F559	34,985		2.k
<b>TEXT</b>						
l.	4464	Capitalized Computer Software	4464	66,249		2.l
m.	4467	Low Income Housing Expense	4467	80,334		2.m
n.	4468	Mortgage Servicing Expense	4468	33,058		2.n
<b>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):</b>						
<b>TEXT</b>						
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



Legal Title of Bank

Cincinnati

City

OH 45202

State Zip Code

FDIC Certificate Number: 06548

## Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2012

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	
<b>ASSETS</b>						
1.	Cash and balances due from depository institutions (from Schedule RC-A):					
a.	Noninterest-bearing balances and currency and coin (1)			0081	4,159,301	1.a
b.	Interest-bearing balances (2)			0071	5,401,135	1.b
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	21,504,784	2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	51,425,619	2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON		
a.	Federal funds sold in domestic offices			B987	33,777	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	5,260,154	4.a
b.	Loans and leases, net of unearned income	B528	203,333,743			4.b
c.	LESS: Allowance for loan and lease losses	3123	4,446,911			4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	198,886,832	4.d
5.	Trading assets (from Schedule RC-D)			3545	1,328,911	5
6.	Premises and fixed assets (including capitalized leases)			2145	2,599,990	6
7.	Other real estate owned (from Schedule RC-M)			2150	1,380,396	7
8.	Investments in unconsolidated subsidiaries and associated companies			2130	63,316	8
9.	Direct and indirect investments in real estate ventures			3656	0	9
10.	Intangible assets:					
a.	Goodwill			3163	8,928,999	10.a
b.	Other intangible assets (from Schedule RC-M)			0426	3,691,806	10.b
11.	Other assets (from Schedule RC-F)			2160	25,562,406	11
12.	Total assets (sum of items 1 through 11)			2170	330,227,426	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
						222,250,158
(1) Noninterest-bearing (1)		6631	65,472,912			
(2) Interest-bearing		6636	156,777,246			
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs						RCFN
(from Schedule RC-E, part II)						2200
						16,428,188
(1) Noninterest-bearing		6631	8,685			
(2) Interest-bearing		6636	16,419,503			
14. Federal funds purchased and securities sold under agreements to repurchase:						RCON
a. Federal funds purchased in domestic offices (2)						B993
						1,323,307
						RCFD
b. Securities sold under agreements to repurchase (3)						B995
						5,614,624
15. Trading liabilities (from Schedule RC-D)						3548
						349,463
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						3190
						31,722,312
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)						3200
						5,929,362
20. Other liabilities (from Schedule RC-G)						2930
						10,661,152
21. Total liabilities (sum of items 13 through 20)						2948
						294,278,566
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	20,597,788	26.a
b. Accumulated other comprehensive income (5) _____	B530	(747,808)	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	<b>34,001,503</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries _____	3000	1,947,357	27.b
28. Total equity capital (sum of items 27.a and 27.b) _____	G105	<b>35,948,860</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	<b>330,227,426</b>	29

**Memoranda**

**To be reported with the March Report of Condition.**

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 2011 _____	RCFD	Number	
_____	6724	2	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.**

2. Bank's fiscal year-end date _____	RCON	MM / DD	
_____	8678	12/31	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	3,864,803					1
a. Cash items in process of collection and unposted debits _____				0020	2,431,116		1.a
b. Currency and coin _____				0080	1,433,687		1.b
2. Balances due from depository institutions in the U.S. _____				0082	128,746		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	129,167					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	114,636		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	972,419					3.b
4. Balances due from Federal Reserve Banks _____	0090	4,594,047		0090	4,594,047		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	9,560,436		0010	8,702,232		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	2,418,752	0213	2,447,053	1286	457,793	1287	460,479	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	140,108	1290	141,415	1291	191,605	1293	198,771	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	118,022	1298	118,391	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	22,224	8497	22,738	8498	6,202,769	8499	6,444,470	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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		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	5,077,899	G301	5,224,565	G302	1,914,957	G303	2,053,605	4.a.1
(2) Issued by FNMA and FHLMC	G304	2,433,570	G305	2,424,275	G306	15,721,405	G307	16,373,070	4.a.2
(3) Other pass-through securities	G308	2,943	G309	2,943	G310	105	G311	105	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	11,219,750	G313	11,424,587	G314	22,490,031	G315	22,692,201	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	1,125	G321	960	G322	1,444,911	G323	1,185,378	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	130,693	K153	137,418	4.c.2.a
(b). All other commercial MBS	K154	3,927	K155	2,441	K156	413	K157	423	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	21,924	C988	16,815	C989	577,921	C027	586,872	5.a
b. Structured financial products:									
(1) Cash	G336	35,250	G337	48,362	G338	66,962	G339	86,405	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	120,012	1738	98,548	1739	999,807	1741	885,446	6.a
b. Foreign debt securities	1742	7,300	1743	7,300	1744	6,155	1746	6,149	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	188,796	A511	196,432	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	21,504,784	1771	21,862,002	1772	50,512,349	1773	51,425,619	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	13,493,700	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	1,415,855	M.2.a.1
(2) Over three months through 12 months	A550	75,099	M.2.a.2
(3) Over one year through three years	A551	2,884,001	M.2.a.3
(4) Over three years through five years	A552	121,025	M.2.a.4
(5) Over five years through 15 years	A553	1,032,366	M.2.a.5
(6) Over 15 years	A554	6,019,616	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	647,167		M.2.b.1
(2) Over three months through 12 months _____	A556	37,779		M.2.b.2
(3) Over one year through three years _____	A557	99,686		M.2.b.3
(4) Over three years through five years _____	A558	290,583		M.2.b.4
(5) Over five years through 15 years _____	A559	18,892,984		M.2.b.5
(6) Over 15 years _____	A560	5,972,993		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	14,435,301		M.2.c.1
(2) Over three years _____	A562	20,804,925		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	129,247	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	99,989		M.4.a
b. Fair value _____	8783	100,203		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	21,924	B843	16,815	B844	3,164	B845	2,312	M.5.b
	B846	0	B847	0	B848	0	B849	0	M.5.c
	B850	0	B851	0	B852	574,757	B853	584,560	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	282	G351	251	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	17,359	G357	21,482	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	17,891	G369	26,880	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	66,680	G375	86,154	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	104,343,803					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans _____			F158	937,084			1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	6,939,672			1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	688,458			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	15,880,333			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens _____			5367	47,484,104			1.c.2.a
(b) Secured by junior liens _____			5368	1,920,720			1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	3,946,973			1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	10,122,038			1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	16,414,509			1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S. _____			B531	35,775			2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	147					2.a.1
(2) To other commercial banks in the U.S. _____	B533	35,628					2.a.2
b. To other depository institutions in the U.S. _____	B534	457,649	B534	457,649			2.b
c. To banks in foreign countries _____			B535	92,051			2.c
(1) To foreign branches of other U.S. banks _____	B536	0					2.c.1
(2) To other banks in foreign countries _____	B537	92,051					2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	941,518	1590	941,518			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) _____	1763	40,403,037	1763	40,403,037			4.a
b. To non-U.S. addressees (domicile) _____	1764	827,506	1764	300,593			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	15,776,792	B538	15,776,792			6.a
b. Other revolving credit plans _____	B539	3,136,755	B539	3,136,755			6.b
c. Automobile Loans _____	K137	11,841,244	K137	11,841,244			6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	9,328,179	K207	9,328,179			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	7,114,504	2107	7,114,504			8



**Schedule RC-C—Continued**

**Part I. Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
9. Loans to nondepository financial institutions and other loans	1563	3,415,929					9
a. Loans to nondepository financial institutions				J454	1,094,612		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	909,897		9.b.1
(2) All other loans (exclude consumer loans)				J451	1,411,419		9.b.2
10. Lease financing receivables (net of unearned income)				2165	10,863,932		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,125,497					10.a
b. All other leases	F163	5,753,658					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	208,593,897		2122	208,041,848		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	52,272	M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	287,528	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices	F576	2,911,196	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160	13,914	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	83,207	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	492,468	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S.addressees (domicile)	K163	222,717	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)	K165	340,963	M.1.f
<b>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):</b>			
(1) Loans secured by farmland in domestic offices	RCON K166	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	RCFD K167	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K168	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K098	0	M.1.f.4(a)
(b) Automobile loans	K203	0	M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K204	0	M.1.f.4(c)
(5) Loans to foreign governments and official institutions	K212	0	M.1.f.5
(6) Other loans (1)	K267	0	M.1.f.6
(7) Loans secured by real estate in foreign offices	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	3,719,186					M.2.a.1
(2) Over three months through 12 months	A565	4,190,724					M.2.a.2
(3) Over one year through three years	A566	2,454,408					M.2.a.3
(4) Over three years through five years	A567	4,040,766					M.2.a.4
(5) Over five years through 15 years	A568	8,651,323					M.2.a.5
(6) Over 15 years	A569	23,715,329					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	90,262,660					M.2.b.1
(2) Over three months through 12 months	A571	7,305,637					M.2.b.2
(3) Over one year through three years	A572	18,159,135					M.2.b.3
(4) Over three years through five years	A573	17,625,435					M.2.b.4
(5) Over five years through 15 years	A574	14,940,690					M.2.b.5
(6) Over 15 years	A575	10,742,422					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	31,297,615					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	5,241,918					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	15,619,190					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	165,515					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	506,936					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	8,733,468					M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9							
	C780	5,804,161					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	1,397,273					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, 2011, 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	27,855	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	40,102	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	3,348,590	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	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate _____	F608	5,062,174			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	5,061,640	M.10.a.3.b.1
(2) Secured by junior liens _____			F582	534	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 _____	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	RCON	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	4,882,114							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:									F592	0			M.11.a.3.a
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit													
(b) Closed-end loans secured by 1-4 family residential properties:									F593	4,881,580			M.11.a.3.b.1
(1) Secured by first liens									F594	534			M.11.a.3.b.2
(2) Secured by junior liens									F595	0			M.11.a.4
(4) Secured by multifamily (5 or more) residential properties									F596	0			M.11.a.5
(5) Secured by nonfarm nonresidential properties									F597	0			M.11.b
b. Commercial and industrial loans													
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	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	74,547	G092	108,558	G093	19,411	M.12.a
b. Commercial and industrial loans	G094	20,086	G095	24,669	G096	2,023	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	1,419	G098	2,026	G099	336	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, 2011.</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>				
14. Pledged loans and leases		RCFD G378	113,509,640	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	N/A	M.15.a.1
(2) Proprietary reverse mortgages		J467	N/A	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	N/A	M.15.b.1
(2) Proprietary reverse mortgages		J469	N/A	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	N/A	M.15.c.1
(2) Proprietary reverse mortgages		J471	N/A	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	4,279	5565	189,061	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,956	5567	1,188,751	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,500	5569	5,587,449	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	580,081	5571	3,804,901	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	9,027	5573	805,322	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	5,950	5575	1,782,202	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	1,503	5579	61,209	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,171	5581	143,613	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	540	5583	148,382	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	3,706	5585	88,904	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	879	5587	89,694	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	394	5589	87,961	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	
<b>ASSETS</b>					
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	116,030	3533	116,030	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	3,920	F614	3,920	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	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	
<b>LIABILITIES</b>					
9. Other trading assets	3541	15	3541	15	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,208,946	3543	1,208,946	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	<b>1,328,911</b>	3545	<b>1,328,911</b>	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	349,463	3547	349,463	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	<b>349,463</b>	3548	<b>349,463</b>	15

Memoranda	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<b>1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):</b>					
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	3,920	F632	3,920	M.1.b
<b>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>					
(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	K211	0	K211	0	M.1.c.4
d. Other loans	F636	0	F636	0	M.1.d
<b>2. Loans measured at fair value that are past due 90 days or more:</b>					
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 percent of the item): (1)									
<b>TEXT</b>									
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):									
<b>TEXT</b>									
a.	F658				F658		0		M.10.a
b.	F659				F659		0		M.10.b
c.	F660				F660		0		M.10.c

(1) Exclude equity securities.

## 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	20,219,320						B550	191,447,780		1	
2. U.S. Government	2202	151,799						2520	200,674		2	
3. States and political subdivisions in the U.S.	2203	1,726,937						2530	6,990,637		3	
4. Commercial banks and other depository institutions in the U.S.	B551	1,482,966						B552	7,955		4	
5. Banks in foreign countries	2213	21,405						2236	86		5	
6. Foreign governments and official institutions (including foreign central banks)	2216	599						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	<b>23,603,026</b>		2210	19,138,029		2385	<b>198,647,132</b>		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	4,580,368			M.1.a
b. Total brokered deposits	2365	1,660,638			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	1,627,161			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	9,400			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	1,626,769			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	9,300			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	24,077			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) <b>(to be completed for the December report only)</b>	5590	N/A			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	82,555			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	141,305,030	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	29,742,404	M.2.a.2
b. Total time deposits of less than \$100,000		6648	14,887,892	M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	7,952,418	M.2.c
d. Total time deposits of more than \$250,000		J474	4,759,388	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	1,281,316	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	2,561,719	M.3.a.1
(2) Over three months through 12 months		A580	4,172,237	M.3.a.2
(3) Over one year through three years		A581	6,073,311	M.3.a.3
(4) Over three years		A582	2,080,625	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	6,733,956	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	2,697,176	M.4.a.1
(2) Over three months through 12 months		A585	3,066,130	M.4.a.2
(3) Over one year through three years		A586	4,928,425	M.4.a.3
(4) Over three years		A587	2,020,075	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	3,051,319	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	2,711,986	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	16,072,678	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	355,510	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	<b>16,428,188</b>	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	15,250,044	M.1

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1) _____			B556	1,247,963	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	1,253,269	4
5.	Life insurance assets _____					
a.	General account life insurance assets _____			K201	470,241	5.a
b.	Separate account life insurance assets _____			K202	4,377,338	5.b
c.	Hybrid account life insurance assets _____			K270	422,007	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	17,791,588	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
	<b>TEXT</b>					
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	25,562,406	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	159,888	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) _____			RCFD		
				3646	3,588,638	1.b
2.	Net deferred tax liabilities (2) _____			3049	1,664,894	2
3.	Allowance for credit losses on off-balance sheet credit exposures _____			B557	273,324	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	4,974,408	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
	<b>TEXT</b>					
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	10,661,152	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	5,614,624			4
5. Other borrowed money _____ <i>EITHER</i>	3190	30,931,671			5
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____ <i>OR</i>	2163	0			6
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941	15,364,232			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192	328,200,176			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129	276,887,084			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	2,418,752	1287	460,479	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	8492	140,108	8495	317,162	11
12. Securities issued by states and political subdivisions in the U.S. _____	8496	22,224	8499	6,444,470	12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G389	7,511,469	G390	18,426,675	13.a.1
(2) Other pass-through securities _____	1709	2,943	1713	105	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	11,219,750	G394	22,829,619	13.b.1
(2) All other mortgage-backed securities _____	1733	5,052	1736	1,185,805	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) _____	G397	177,186	G398	1,548,217	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	196,432	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1754	21,504,784	1773	51,408,964	17

18. Equity securities that do not have readily determinable fair values _____	RCON	Bil   Mil   Thou			
	1752	1,253,269			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	
<b>ASSETS</b>			
1. Interest-bearing balances due from depository institutions _____	3381	4,621,720	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____	B558	3,441,011	2
3. Mortgage-backed securities (2) _____	B559	58,337,337	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____	B560	8,308,379	4
5. Federal funds sold and securities purchased under agreements to resell _____	3365	10,678	5
6. Loans:			
a. Loans in domestic offices:	RCFN		
(1) Total loans _____	3360	197,245,464	6.a.1
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties _____	3465	66,615,930	6.a.2.a
(b) All other loans secured by real estate _____	3466	39,177,586	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers _____	3386	954,559	6.a.3
(4) Commercial and industrial loans _____	3387	40,967,734	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____	B561	15,971,661	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) _____	B562	24,204,514	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN	508,195	6.b
7. Trading assets _____	RCFD	1,485,926	7
8. Lease financing receivables (net of unearned income) _____	3401	10,917,217	8
9. Total assets (4) _____	3484	325,259,288	9
<b>LIABILITIES</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) _____	RCFN	3,966,390	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs) _____	B563	169,755,125	11.a
b. Time deposits of \$100,000 or more _____	A514	10,502,579	11.b
c. Time deposits of less than \$100,000 _____	A529	14,953,496	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____	RCFN	17,301,369	12
13. Federal funds purchased and securities sold under agreements to repurchase _____	RCFD	7,174,187	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____	3353	33,669,139	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	16,232,129	1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(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)			RCON J477	N/A	1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)			J478	N/A	1.a.(2)
<i>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.<sup>1</sup></i>						
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
b.	Credit card lines			3815	71,811,981	1.b
(1)	Unused consumer credit card lines			J455	62,524,038	1.b.(1)
(2)	Other unused credit card lines			J456	9,287,943	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	778,565	1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments			F165	5,341,631	1.c.1.b
(2)	NOT secured by real estate			6550	5,144,038	1.c.2
d.	Securities underwriting			3817	0	1.d
e. Other unused commitments:						
(1)	Commercial and industrial loans			J457	62,631,429	1.e.(1)
(2)	Loans to financial institutions			J458	1,461,597	1.e.(2)
(3)	All other unused commitments			J459	28,639,927	1.e.(3)
2.	Financial standby letters of credit			3819	19,798,718	2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others	3820	745,874			2.a
3.	Performance standby letters of credit			3821	498,780	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others	3822	0			3.a
4.	Commercial and similar letters of credit			3411	486,861	4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)			3433	8,189,702	6
		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps	C968	300,000	C969	522,500	7.a.1
(2)	Total return swaps	C970	0	C971	0	7.a.2
(3)	Credit options	C972	0	C973	0	7.a.3
(4)	Other credit derivatives	C974	1,443,180	C975	517,806	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value	C219	2,167	C221	1,302	7.b.1
(2)	Gross negative fair value	C220	949	C222	3,223	7.b.2

**(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, 2011, 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		1,743,180	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		517,806	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		522,500	

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	6,600	G407	515,285	G408	16,663	7.d.(1)(a)
(b) Subinvestment grade	G409	174,834	G410	752,898	G411	276,900	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	199,254	G413	572,110	G414	69,039	7.d.(2)(a)
(b) Subinvestment grade	G415	45,918	G416	62,436	G417	91,549	7.d.(2)(b)

	RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts	8765			1,104,118		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
<b>TEXT</b>						
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
<b>TEXT</b>						
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			45,334,958		11.a
b. Sales for which the reporting bank is the agent bank with risk	C224			10,903,402		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	990,000	0	0	0	12.a
b. Forward contracts _____	RCFD 8697	29,829,247	16,758,629	0	0	12.b
c. Exchange-traded option contracts:	RCFD 8701					
(1) Written options _____	RCFD 8705	5,720,000	0	0	0	12.c.1
(2) Purchased options _____	RCFD 8709	0	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCFD 8713					
(1) Written options _____	RCFD 8714	6,592,695	125,388	0	0	12.d.1
(2) Purchased options _____	RCFD 8715	3,055,210	125,392	0	0	12.d.2
e. Swaps _____	RCFD 3450	47,127,647	0	66,104	0	12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126	54,600,651	15,200,786	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725	38,714,148	1,808,623	66,104	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589	4,288,355				14.a
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:	RCFD 8733					
(1) Gross positive fair value _____	RCFD 8737	1,096,691	259,523	0	0	15.a.1
(2) Gross negative fair value _____	RCFD 8741	1,064,368	239,924	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCFD 8742					
(1) Gross positive fair value _____	RCFD 8745	222,438	5,823	3,600	0	15.b.1
(2) Gross negative fair value _____	RCFD 8746	821,732	1,764	0	0	15.b.2

**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	1,018	G419	0	G420	0	G421	0	G422	1,341	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, 2011, 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			137,832	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				5	1.b
2. Intangible assets other than goodwill:								
a. Mortgage servicing assets _____								
				3164			1,736,887	2.a
(1) Estimated fair value of mortgage servicing assets _____								
		A590					1,736,887	2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____								
				B026			281,162	2.b
c. All other identifiable intangible assets _____								
				5507			1,673,757	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____								
				0426			<b>3,691,806</b>	2.d
3. Other real estate owned:								
a. Construction, land development, and other land in domestic offices _____								
				RCON				
				5508			199,765	3.a
b. Farmland in domestic offices _____								
				5509			397	3.b
c. 1-4 family residential properties in domestic offices _____								
				5510			195,621	3.c
d. Multifamily (5 or more) residential properties in domestic offices _____								
				5511			48,700	3.d
e. Nonfarm nonresidential properties in domestic offices _____								
				5512			163,223	3.e
f. Foreclosed properties from "GNMA loans" _____								
				C979			772,690	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			<b>1,380,396</b>	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			7,363,496	5.a.1.a
(b) Over one year through three years _____								
				F056			3,319	5.a.1.b
(c) Over three years through five years _____								
				F057			0	5.a.1.c
(d) Over five years _____								
				F058			13,904	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			3,056,141	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			20,626,817	5.b.1.a
(b) Over one year through three years _____								
				F061			85,441	5.b.1.b
(c) Over three years through five years _____								
				F062			249,965	5.b.1.c
(d) Over five years _____								
				F063			3,379,370	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			20,480,339	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			<b>31,722,312</b>	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	46,030,679
7			
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <u>http://www.usbank.com</u>			
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	9,348,323
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	36,797
13.a.1.a.1			
(2) Other construction loans and all land development and other land loans _____		K170	1,953,464
13.a.1.a.2			
(b) Secured by farmland _____		K171	888
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	831,567
13.a.1.c.1			
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens _____		K173	5,017,226
13.a.1.c.2.a			
(b) Secured by junior liens _____		K174	17,258
13.a.1.c.2.b			
(d) Secured by multifamily(5 or more) residential properties _____		K175	724,729
13.a.1.d			
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____		K176	487,267
13.a.1.e(1)			
(2) Loans secured by other nonfarm nonresidential properties _____		K177	2,380,199
13.a.1.e(2)			
(2) Loans to finance agricultural production and other loans to farmers _____		RCFD	Bil   Mil   Thou
		K178	16
13.a.2			
(3) Commercial and industrial loans _____		K179	169,801
13.a.3			
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards _____		K180	5,289
13.a.4.a			
(b) Automobile loans _____		K181	0
13.a.4.b			
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____		K182	0
13.a.4.c			

13.a.(5) All other loans and all leases \_\_\_\_\_

RCFD	Bil   Mil   Thou
K183	36,149

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 \_\_\_\_\_
- (b) Loans to foreign government and official institutions \_\_\_\_\_
- (c) Other loans(1) \_\_\_\_\_
- (d) Lease financing receivables \_\_\_\_\_

K184	0
K185	0
K186	0
K273	0

13.a.5.a  
13.a.5.b  
13.a.5.c  
13.a.5.d

- (e) Loans secured by real estate in foreign offices \_\_\_\_\_

K290	0
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13.a.5.e

b. Other real estate owned (included in Schedule RC, item 7):

RCON	
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- (1) Construction, land development, and other land in domestic offices \_\_\_\_\_
- (2) Farmland in domestic offices \_\_\_\_\_
- (3) 1-4 family residential properties in domestic offices \_\_\_\_\_
- (4) Multifamily (5 or more) residential properties in domestic offices \_\_\_\_\_
- (5) Nonfarm nonresidential properties in domestic offices \_\_\_\_\_

K187	96,601
K188	0
K189	58,512
K190	13,288
K191	64,677

13.b.1  
13.b.2  
13.b.3  
13.b.4  
13.b.5

- (6) In foreign offices \_\_\_\_\_

K260	0
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13.b.6

- (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	186,462
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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	991,924
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14.b

**Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.**

**15. Qualified Thrift Lender (QTL) test:**

**a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)** \_\_\_\_\_

RCON	Number
L133	N/A

15.a

**b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?** \_\_\_\_\_

RCON	YES / NO
L135	N/A

15.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	1,882	F174	23,134	F176	62,174	1.a.1
(2) Other construction loans and all land development and other land loans	F173	61,891	F175	197,350	F177	722,968	1.a.2
b. Secured by farmland in domestic offices	3493	4,123	3494	708	3495	12,292	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	106,017	5399	89,542	5400	32,966	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	939,451	C237	3,496,566	C229	712,368	1.c.2.a
(b) Secured by junior liens	C238	40,429	C239	29,522	C230	8,954	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	22,346	3500	10,572	3501	94,307	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	28,697	F180	12,164	F182	138,290	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	121,089	F181	42,972	F183	464,393	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	2,556	1597	9	1583	4,524	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	112,384	1252	38,280	1253	210,784	4.a
b. To non-U.S. addressees (domicile)	1254	842	1255	110	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	197,372	B576	210,248	B577	196,771	5.a
b. Automobile loans	K213	42,906	K214	4,737	K215	189	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	255,424	K217	263,263	K218	23,901	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	4,666	5460	0	5461	70,461	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	6,500	F167	906	F168	0	8.a
b. All other leases _____	F169	50,930	F170	105	F171	30,840	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	1,461	3506	0	3507	4,771	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	597,055	K037	2,971,119	K038	69,337	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding reboked "GNMA loans" _____	K039	187,121	K040	228,367	K041	50,987	10.a
b. Reboked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	403,088	K043	2,736,373	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	22,112	K047	7,580	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	24,115	K049	191,105	K050	398,096	11.a.1.b
(2) Secured by farmland _____	K051	326	K052	187	K053	34	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	5,533	K055	3,253	K056	2,129	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____	K057	183,778	K058	465,841	K059	44,994	11.a.3.b.1
(2) Secured by junior liens _____	K060	599	K061	299	K062	1,774	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	16,539	K064	10,572	K065	48,248	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	12,916		K067	8,781		K068	42,413		11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	22,181		K070	38,685		K071	238,771		11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD			RCFD			RCFD			
	K072	0		K073	0		K074	0		11.b
c. Commercial and industrial loans	K075	652		K076	1,542		K077	14,129		11.c
d. Loans to individuals for household, family, and other personal expenditures:										
(1) Credit cards	K078	99		K079	113		K080	0		11.d.1
(2) Automobile loans	K081	0		K082	0		K083	0		11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0		K085	0		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
	RCFN			RCFN			RCFN			
(5) Loans secured by real estate in foreign offices	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	213,390		K103	593,992		K104	638,535		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	(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	RCON	Bil   Mil   Thou	
Dollar Amounts in Thousands									
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	0	K106	4,892	K107	29,657	M.1.a.1		
(2) Other construction loans and all land development and other land loans	K108	16,095	K109	16,415	K110	321,667	M.1.a.2		
b. Loans secured by 1-4 family residential properties in domestic offices	F661	331,524	F662	788,610	F663	187,938	M.1.b		
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	834	K112	0	K113	50,655	M.1.c		
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	2,268	K115	0	K116	30,580	M.1.d.1		
(2) Loans secured by other nonfarm nonresidential properties	K117	859	K118	0	K119	113,143	M.1.d.2		
e. Commercial and industrial loans:									
(1) To U.S. addressees (domicile)	K120	8,988	K121	3,486	K122	102,370	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	39,265	K127	38,367	K128	235,727	M.1.f		
<b>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):</b>									
(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	K134	0	K135	0	K136	0	M.1.f.2		
(3) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.3		
(4) Loans to individuals for household, family, and other personal expenditures:									
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a		
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b		
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c		

**Schedule RC-N—Continued**

Memoranda-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			
	Dollar Amounts in Thousands							
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou		
1. f. (5) Loans to foreign governments and official institutions	K283	0	K284	0	K285	0	M.1.f.5	
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.6	
(7) Loans secured by real estate in foreign offices	RCFN		RCFN		RCFN		M.1.f.7	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD		RCFD		RCFD		M.2	
	6558	7,185	6559	0	6560	14,860		
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3	
4. Not applicable								
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):								
a. Loans and leases held for sale	C240	1,867	C241	1,786	C226	9,922	M.5.a	
b. Loans measured at fair value:								
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1	
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2	
6. Derivative contracts:								
Fair value of amounts carried as assets	3529	268	3530	0			M.6	
7. Additions to nonaccrual assets during the quarter	RCFD	Bil   Mil   Thou					M.7	
	C410	609,900						
8. Nonaccrual assets sold during the quarter	RCFD	Bil   Mil   Thou					M.8	
	C411	206,900						

(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-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. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 15 on a fully consolidated basis.

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	242,424,244	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____		F237	18,788,931	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) _____		RCFN		
		F234	18,229,495	3
		RCFD		
4. Average consolidated total assets _____		K652	325,259,288	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) _____	<b>Number</b>			
	K653	1		4.a
			Bil   Mil   Thou	
5. Average tangible equity(1) _____		K654	25,808,197	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	14,836,527	7.a
b. Over one year through three years _____		G466	17,376	7.b
c. Over three years through five years _____		G467	0	7.c
d. Over five years _____		G468	109,525	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	1,652,517	8.c
d. Over five years _____		G472	1,900,000	8.d
		RCON		
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) _____		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	<b>YES / NO</b>	
		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? _____			<b>YES / NO</b>	
		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	47,118,509	11.a
b. Custodial bank deduction limit _____		K661	4,172,582	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	
<b>1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, 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):</b>				
<b>a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)</b>				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	95,497,171	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON F050	<b>Number</b> 13,080,195		M.1.a.2
<b>b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)</b>				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000		F051	123,534,567	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON F052	<b>Number</b> 55,274		M.1.b.2
<b>c. Retirement deposit accounts of \$250,000 or less: (1)</b>				
(1) Amount of retirement deposit accounts of \$250,000 or less		F045	4,439,419	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON F046	<b>Number</b> 259,284		M.1.c.2
<b>d. Retirement deposit accounts of more than \$250,000: (1)</b>				
(1) Amount of retirement deposit accounts of more than \$250,000		F047	164,156	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON F048	<b>Number</b> 502		M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
<b>2. Estimated amount of uninsured 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)</b>				
		5597	57,997,486	M.2
<b>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:</b>				
Text		RCON	FDIC Cert No.	
A545		A545	0	M.3

	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
<b>4. Not Applicable</b>				
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>				
<b>5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)</b>				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000		J944	56,284,201	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000	J945	<b>Number</b> 18,141		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, 2011, 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	
<b>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</b>			
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:	RCON		
a. Total unfunded commitments	K676	3,904,991	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	182,048	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	3,890	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)	RCON		
	K678	4,735,211	M.12
<b>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.</b>			
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	9,670	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	K680	1,069,370	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	K681	4,943,187	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	1,459	M.13.d
	RCFD		
e. Commercial and industrial loans	K670	156,540	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	K671	0	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	K672	3,985,717	M.13.g
<b>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</b>			
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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> 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	4,591,716	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	13,234,143	2.a
b. Closed-end junior liens	F069	2,625	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	19,605,231	3.a
b. Closed-end junior liens	F071	3,887	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	5,063,223	4.a
b. Closed-end junior liens	F073	608	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	362,479	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	54,762	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, 2011, 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											
<b>ASSETS</b>											
1. Available-for-sale securities _____	1773	51,425,619	G474	0	G475	645,926	G476	49,582,472	G477	1,197,221	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	5,062,174	G484	0	G485	0	G486	5,062,174	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	1,208,946	G493	265,812	G494	0	G495	506,915	G496	967,843	5.a
b. Other trading assets _____	G497	119,965	G498	0	G499	0	G500	119,965	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	1,957,509	G392	13,023	G395	0	G396	55,888	G804	1,914,644	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	<b>59,774,213</b>	G503	<b>278,835</b>	G504	<b>645,926</b>	G505	<b>55,327,414</b>	G506	<b>4,079,708</b>	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											
<b>LIABILITIES</b>											
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	349,463	G512	1,073,300	G513	0	G514	1,374,119	G515	48,644	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	101,063	G806	724,542	G807	0	G808	822,373	G809	3,232	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	<b>450,526</b>	G532	<b>1,797,842</b>	G533	<b>0</b>	G534	<b>2,196,492</b>	G535	<b>51,876</b>	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	1,736,887	G537	0	G538	0	G539	0	G540	1,736,887	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
<b>TEXT</b>											
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	101,063	G567	724,542	G568	0	G569	822,373	G570	3,232	M.2.b
<b>TEXT</b>											
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	
<b>Tier 1 capital</b>				
1.	Total bank equity capital (from Schedule RC, item 27.a)	3210	34,001,503	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	565,234	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	(1,272,987)	4
5.	LESS: Nonqualifying perpetual preferred stock	B588	0	5
6.	Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	1,445,668	6
7. a.	LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,909,877	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	<b>26,245,047</b>	8
9.a.	LESS: Disallowed servicing assets and purchased credit card relationships	B591	173,689	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	<b>26,071,264</b>	11
<b>Tier 2 capital</b>				
12.	Qualifying subordinated debt and redeemable preferred stock	5306	3,879,880	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	3,312,408	14
15.	Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	3,436	15
16.	Other Tier 2 capital components	B594	0	16
17.	Tier 2 capital (sum of items 12 through 16)	5311	<b>7,195,724</b>	17
18.	Allowable Tier 2 capital (lesser of item 11 or 17)	8275	<b>7,195,724</b>	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	<b>33,266,988</b>	21
<b>Total assets for leverage ratio</b>				
22.	<b>Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)</b>	RCFD	Tril   Bil   Mil   Thou	
		L136	325,259,288	22
23.	LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,909,877	23
24.	LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	173,689	24
25.	LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26.	<b>26. Other additions to (deductions from) assets for leverage capital purposes</b>	L137	(350,506)	26
27.	<b>27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)</b>	L138	<b>314,825,216</b>	27
<b>Adjustments for financial subsidiaries</b>				
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	<b>0.00%</b>	7204	<b>8.28%</b>	31
32. Tier 1 risk-based capital ratio (2) _____	7274	<b>0.00%</b>	7206	<b>9.89%</b>	32
33. Total risk-based capital ratio (3) _____	7275	<b>0.00%</b>	7205	<b>12.62%</b>	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
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 <b>9,560,436</b>	RCFD C869 0	RCFD B600 6,029,728	RCFD B601 3,530,708		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 21,504,784	RCFD B603 (16,180)	RCFD B604 18,856,508	RCFD B605 2,463,662	RCFD B606 21,075	RCFD B607 179,719	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 51,425,619	RCFD B608 702,823	RCFD B609 5,705,053	RCFD B610 37,728,659	RCFD B611 4,534,746	RCFD B612 2,754,338	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 <b>33,777</b>		RCFD C063 0	RCFD C064 33,777		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 5,260,154	RCFD B617 0	RCFD B618 0	RCFD B619 187,063	RCFD B620 5,063,831	RCFD B621 9,260	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 203,333,743	RCFD B622 0	RCFD B623 741,034	RCFD B624 24,998,974	RCFD B625 30,003,117	RCFD B626 147,590,618	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,446,911	RCFD 3123 4,446,911					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 1,328,911	RCFD B627 1,328,911	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 <b>42,226,913</b>	RCFD B640 10,787,974	RCFD B641 680,266	RCFD B642 10,196,531	RCFD B643 100,910	RCFD 5339 20,461,232	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 <b>330,227,426</b>	RCFD B644 <b>8,356,617</b>	RCFD 5320 <b>32,012,589</b>	RCFD 5327 <b>79,139,374</b>	RCFD 5334 <b>39,723,679</b>	RCFD 5340 <b>170,995,167</b>	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 Bil   Mil   Thou			Bil   Mil   Thou	0%	20%	50%	100%
			Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	19,798,718	1.000	19,798,718	53,779	3,480,309	3,550,493	12,714,137	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 498,780	.50	RCFD B650 <b>249,390</b>	RCFD B651 51	RCFD B652 7,648	RCFD B653 13,802	RCFD B654 227,889	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 486,861	.20	RCFD B655 <b>97,372</b>	RCFD B656 266	RCFD B657 2,241	RCFD B658 250	RCFD B659 94,615	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 649	1.00	RCFD B660 <b>649</b>	RCFD B661 0	RCFD B662 0		RCFD B663 649	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 8,189,702	1.00	RCFD B664 <b>8,189,702</b>	RCFD B665 8,189,702	RCFD B666 0	RCFD B667 0	RCFD B668 0	48
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 53,258	1.00	RCFD B669 <b>53,258</b>	RCFD B670 0	RCFD B671 53,258	RCFD B672 0	RCFD B673 0	49
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)	RCFD B541 0	See footnote 3 12.500	RCFD B542 0				RCFD B543 0	50
51. All other financial assets sold with recourse	RCFD B675 163,240	1.00	RCFD B676 <b>163,240</b>	RCFD B677 0	RCFD B678 0	RCFD B679 154,598	RCFD B680 8,642	51
52. All other off-balance sheet liabilities	RCFD B681 142,803	1.00	RCFD B682 <b>142,803</b>	RCFD B683 0	RCFD B684 0	RCFD B685 66,372	RCFD B686 76,431	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 85,950,712	.50	RCFD B687 <b>42,975,356</b>	RCFD B688 0	RCFD B689 927,076	RCFD B690 689,019	RCFD B691 41,359,261	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	RCFD G592 <b>0</b>	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b
54. Derivative contracts			RCFD A167 1,485,658	RCFD B693 39,580	RCFD B694 229,279	RCFD B695 1,216,799		54

(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	
<b>Totals</b>					
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	
	<b>40,295,967</b>	<b>83,839,185</b>	<b>45,415,012</b>	<b>225,476,791</b>	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	
	<b>0</b>	<b>16,767,837</b>	<b>22,707,506</b>	<b>225,476,791</b>	57
58. Market risk equivalent assets				RCFD 1651	58
				40,522	
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
				<b>264,992,656</b>	
60. LESS: Excess allowance for loan and lease losses				RCFD A222	60
				1,407,827	
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
				<b>263,584,829</b>	

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	1,206,280	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	36,036,228	8766	28,518,957	8767	15,456,919	M.2.a
b. Foreign exchange contracts	3812	11,591,517	8769	3,340,522	8770	0	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	32,477	A001	33,627	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		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
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							
<b>Bank Asset Sales</b>							
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
	154,597	0	0	0	0	0	8,642
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
	154,597	0	0	0	0	0	8,642

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	53,258
b. Amount of retained recourse on these obligations as of the report date	A250	53,258
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	154,597
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	200,016,788
c. Other financial assets (includes home equity lines) (1)	A591	930,866
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	2,670,187
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 _____	27,962,325	2,513,048	27,122	1,717	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,243,348	6,490,904	297	286	5.a
b. Employee benefit-defined benefit _____	1,169,435	34,671,187	121	685	5.b
c. Other employee benefit and retirement-related accounts _____	3,859,589	24,334,115	7,630	611,778	5.c
6. Corporate trust and agency accounts _____	1,773,436	586,234,586	3,596	132,511	6
7. Investment management and investment advisory agency accounts _____	17,979,360	0	12,273	0	7
8. Foundation and endowment trust and agency accounts _____	6,820,769	861,493	3,725	59	8
9. Other fiduciary accounts _____	1,260,940	12,652,937	244	1,237	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>62,069,202</b>	<b>667,758,270</b>	<b>55,008</b>	<b>748,273</b>	10
11. Custody and safekeeping accounts _____		798,011,469		827,759	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 21,979,852	RCFN B902 0	RCFN B903 1,819	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,527,493	RCFD J260 28,691,551	RCFD J261 7,587	RCFD J262 796,640	13

		Dollar Amounts in Thousands				
		RIAD	Bil   Mil   Thou			
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>						
14. Personal trust and agency accounts		B904	58,950			14
15. Employee benefit and retirement-related trust and agency accounts:						
a. Employee benefit—defined contribution		B905	616			15.a
b. Employee benefit—defined benefit		B906	4,468			15.b
c. Other employee benefit and retirement-related accounts		B907	8,318			15.c
16. Corporate trust and agency accounts		A479	60,919			16
17. Investment management and investment advisory agency accounts		J315	35,545			17
18. Foundation and endowment trust and agency accounts		J316	7,520			18
19. Other fiduciary accounts		A480	1,189			19
20. Custody and safekeeping accounts		B909	34,332			20
21. Other fiduciary and related services income		B910	12,759			21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	<b>224,616</b>			22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	3,190				22.a
23. Less: Expenses		C058	N/A			23
24. Less: Net losses from fiduciary and related services		A488	N/A			24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A			25
26. Net fiduciary and related services income		A491	<b>N/A</b>			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	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	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		
	Dollar Amounts in Thousands						
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	Dollar Amounts in Thousands				
	RCFD		Tri Bil Mil Thou		
2. Corporate trust and agency accounts:			RCFD B928		
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
			RCFD J314		
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			M.2.b

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	Dollar Amounts in Thousands				
	RCFD		RCFD	Bil   Mil   Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	4	B932	33,843	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	44,709	M.3.c
d. Taxable bond	B937	2	B938	71,735	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	22,932	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	9	B946	173,219	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	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	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	N/A	B960	N/A	B961	N/A	M.4.e

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

Janice Decker, Reg Reporting Coordinator  
Name and Title (TEXT B962)

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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	182,238	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	5,344,468	1.c
d. Securities purchased under agreements to resell							
e. Loans and leases held for sale	J990	0	J991	0	J992	0	1.d
f. Loans and leases, net of unearned income	J993	0	J994	0	J995	0	1.e
g. Less: Allowance for loan and lease losses	J996	0	J997	0	J998	0	1.f
h. Trading assets (other than derivatives)	J999	0	K001	0	K002	0	1.g
i. Derivative trading assets	K003	0	K004	0	K005	0	1.h
j. Other real estate owned	K006	0	K007	0	K008	0	1.i
k. Other assets	K009	0	K010	0	K011	0	1.j
	K012	0	K013	0	K014	5,725,061	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)							
e. Other liabilities	K024	0	K025	0	K026	3,622,001	2.d
	K027	0	K028	0	K029	535,020	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	5,166,503	4



