

Federal Financial Institutions Examination Council

**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031**

Report at the close of business September 30, 2013

(20130930)

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).

(RCON 9999)
Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and 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 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 banks, national banks, and savings associations.

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.

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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)
October 30, 2013

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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.

- (a) 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
- (b) 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.

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

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

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

State Abbrev. (RSSD 9200)

45202

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 720 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, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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)

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

**Consolidated Report of Income
for the period January 1, 2013 – September 30, 2013**

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	2,473,601	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,502,285	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	26,648	1.a.1.b
(c) Commercial and industrial loans	4012	1,039,599	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,256,176	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	978,806	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	226,208	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	10,994	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	7,514,317	1.a.3
b. Income from lease financing receivables	4065	455,866	1.b
c. Interest income on balances due from depository institutions (1)	4115	4,378	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	51,482	1.d.1
(2) Mortgage-backed securities	B489	923,685	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	231,880	1.d.3
e. Interest income from trading assets	4069	645	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	182	1.f
g. Other interest income	4518	-143,316	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,039,119	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	9,644	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	110,638	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	147,007	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	146,651	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	21,047	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	85,096	2.b
c. Interest on trading liabilities and other borrowed money	4185	256,663	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		197,996		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		974,742		2.e
3. Net interest income (item 1.h minus 2.e)				4074	8,064,377 3
4. Provision for loan and lease losses				4230	1,052,101 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		739,159		5.a
b. Service charges on deposit accounts	4080		901,053		5.b
c. Trading revenue (2)	A220		87,015		5.c
d. (1) Fees and commissions from securities brokerage	C886		91,731		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		4,045		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		7,262		5.d.4
(5) Income from other insurance activities	C387		54		5.d.5
e. Venture capital revenue	B491		0		5.e
f. Net servicing fees	B492		389,437		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		1,074,812		5.i
j. Net gains (losses) on sales of other real estate owned	5415		23,336		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		-1,244		5.k
l. Other noninterest income*	B497		3,124,409		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	6,441,069 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	8,315 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		3,973,111		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		695,078		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		240,723		7.c.2
d. Other noninterest expense*	4092		2,491,465		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	7,400,377 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	6,061,283 8
9. Applicable income taxes (on item 8)				4302	1,810,416 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	4,250,867 10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	4,250,867 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	-117,355 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	4,368,222 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

	Year-to-date			
	RIAD	Bil	Mil Thou	
Dollar Amounts in Thousands				
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 _____	4513		15,318	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		95,777	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		151,256	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		190,893	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number	
	4150		63,492	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) _____	RIAD		YYYY/MM/DD	
	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		51,070	M.8.a
b. Foreign exchange exposures _____	8758		35,945	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		4,021	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		19	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		125	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		1,800	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		93	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2012, Report of Condition

(2) For example, a bank acquired on March 1, 2013, would report 20130301.

Schedule RI—Continued

Memoranda — Continued

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
<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	41,030	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	-400	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	26,955	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	14,298	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	12,657	M.14.c

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217	38,133,382	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507	-533	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508	38,132,849	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340	4,368,222	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	954,063	7
8. LESS: Cash dividends declared on preferred stock		4470	0	8
9. LESS: Cash dividends declared on common stock		4460	4,600,000	9
10. Other comprehensive income (1)		B511	-437,318	10
11. Other transactions with stockholders (including a 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	38,417,816	12

* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, 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			
Dollar Amounts in Thousands											
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	6,007	C892	1,597							1.a.1
(2) Other construction loans and all land development and other land loans	C893	36,973	C894	48,215							1.a.2
b. Secured by farmland in domestic offices	3584	418	3585	59							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	135,330	5412	12,601							1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:											
(a) Secured by first liens	C234	244,166	C217	20,576							1.c.2.a
(b) Secured by junior liens	C235	59,229	C218	7,829							1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	12,912	3589	4,664							1.d
e. Secured by nonfarm nonresidential properties in domestic offices:											
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	23,363	C896	7,078							1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	22,625	C898	20,881							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

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions _____	4653		0		4663		70		2.a
b. To foreign banks _____	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655		114		4665		321		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645		151,316		4617		37,953		4.a
b. To non-U.S. addressees (domicile) _____	4646		104		4618		88		4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514		559,059		B515		65,730		5.a
b. Automobile Loans _____	K129		32,950		K133		24,733		5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205		179,755		K206		33,927		5.c
6. Loans to foreign governments and official institutions _____	4643		0		4627		0		6
7. All other loans _____	4644		10,315		4628		35,380		7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185		3,953		F187		3,450		8.a
b. All other leases _____	C880		26,724		F188		26,770		8.b
9. Total (sum of items 1 through 8) _____	4635		1,505,313		4605		351,922		9

Memoranda

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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		6,603		5410		969		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		29		4662		0		M.2
3. Not applicable									

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.

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
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) _____	C388		91,836		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, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,230,503	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	351,922	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	1,496,699	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	8,614	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,052,101	5
6. Adjustments* (see instructions for this schedule)	C233	128,441	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	3123	4,257,654	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	65,636	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 credit losses on purchased credit-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	162,438	M.4

Schedule RI-C – Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in Total Assets(1)

	(Column A) Recorded Investment: Individually Evaluated for Impairment (ASC 310-10-35)			(Column B) Allowance Balance: Individually Evaluated for Impairment (ASC 310-10-35)			(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)			(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)			(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)	
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	RCFD	Bil Mil Thou
1. Real estate loans:																
a. Construction loans	M708	242,757		M709	10,470		M710	7,077,312		M711	217,956		M712	314,121	M713	28,501
b. Commercial real estate loans	M714	484,449		M715	18,873		M716	32,590,182		M717	505,025		M719	745,122	M720	30,382
c. Residential real estate loans	M721	4,384,350		M722	344,849		M723	46,718,596		M724	598,200		M725	3,103,922	M726	103,554
2. Commercial loans(2)	M727	343,772		M728	29,880		M729	68,787,832		M730	681,265		M731	1,055	M732	1
3. Credit cards	M733	334,999		M734	100,751		M735	16,751,971		M736	763,976		M737	0	M738	0
4. Other consumer loans	M739	285,730		M740	82,495		M741	47,511,774		M742	741,476		M743	0	M744	0
5. Unallocated, if any										M745	0					
6. Total (sum of items 1.a through 5)(3)	M746	6,076,057		M747	587,318		M748	219,437,667		M749	3,507,898		M750	4,164,220	M751	162,438

- The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
- Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
- The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, part II Memorandum item 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.

	Year-to-date		
	RIAD	Bil Mil Thou	
Dollar Amounts in Thousands			
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	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		105,700		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		248,281		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		-102,020		1.f
g.	Bank card and credit card interchange fees	F555		701,527		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Merchant processing services	4461		1,091,316		1.i
j.	4462 Change in fair value of mortgage banking-related derivatives	4462		-234,615		1.j
k.	4463 Corporate payment products revenue	4463		539,792		1.k
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses	C017		281,734		2.a
b.	Advertising and marketing expenses	0497		179,602		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		75,312		2.d
e.	Postage	8403		152,005		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		163,230		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		113,061		2.k
TEXT						
l.	4464 Capitalized computer software	4464		223,821		2.l
m.	4467 Costs of affordable housing and other tax-advantage projects	4467		311,664		2.m
n.	4468 Mortgage servicing expense	4468		105,772		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469			4469	0	3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487			4487	0	3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489			4489	0	3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2013

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	6,119,419	1.a
b. Interest-bearing balances (2)				0071	5,492,305	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	36,903,732	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	38,827,364	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	109,251	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	3,857,821	4.a
b. Loans and leases, net of unearned income		B528	229,677,944			4.b
c. LESS: Allowance for loan and lease losses		3123	4,257,654			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	225,420,290	4.d
5. Trading assets (from Schedule RC-D)						
				3545	941,586	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,595,032	6
7. Other real estate owned (from Schedule RC-M)						
				2150	1,028,848	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	186,699	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	9,185,394	10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,099,409	10.b
11. Other assets (from Schedule RC-F)						
				2160	21,823,306	11
12. Total assets (sum of items 1 through 11)						
				2170	356,590,456	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:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)		2200		240,365,693
(1) Noninterest-bearing (1)		6631	72,755,510	13.a.1
(2) Interest-bearing		6636	167,610,183	13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				
(1) Noninterest-bearing		6631	141,094	13.b.1
(2) Interest-bearing		6636	29,141,599	13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (2)		B993		744,777
b. Securities sold under agreements to repurchase (3)		B995		1,904,605
15. Trading liabilities (from Schedule RC-D)		3548		377,760
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)		3190		27,410,355
17. and 18. Not applicable				
19. Subordinated notes and debentures (4)		3200		4,836,320
20. Other liabilities (from Schedule RC-G)		2930		11,663,931
21. Total liabilities (sum of items 13 through 20)		2948		316,586,134
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.

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	14,231,285	25
26. a. Retained earnings	3632	25,346,390	26.a
b. Accumulated other comprehensive income (5)	B530	-1,178,059	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	38,417,816	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	1,586,506	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	40,004,322	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	356,590,456	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 2012

RCFD	Number	
6724	N/A	M.1

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank

2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)

3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM / DD	
8678	N/A	M.2

- (5) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other post retirement plan 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		5,489,819						1
a. Cash items in process of collection and unposted debits _____					0020		3,853,294		1.a
b. Currency and coin _____					0080		1,636,525		1.b
2. Balances due from depository institutions in the U.S. _____					0082		401,207		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		404,782						2.b
3. Balances due from banks in foreign countries and foreign central banks _____					0070		145,944		3
a. Foreign branches of other U.S. banks _____	0073		0						3.a
b. Other banks in foreign countries and foreign central banks _____	0074		633,938						3.b
4. Balances due from Federal Reserve Banks _____	0090		5,083,185		0090		5,083,185		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		11,611,724		0010		11,120,155		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	2,951,801	0213	2,912,506	1286	451,284	1287	451,719	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	416,112	1290	405,194	1291	192,531	1293	193,971	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	911,814	1298	863,863	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	16,712	8497	17,014	8498	5,677,894	8499	5,765,770	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity						Available-for-sale					
	(Column A) Amortized Cost			(Column B) Fair Value			(Column C) Amortized Cost			(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou		
4. Mortgage-backed securities (MBS):												
a. Residential mortgage pass-through securities:												
(1) Guaranteed by GNMA	G300	4,059,383	G301	4,117,287	G302	1,108,916	G303	1,187,900	4.a.1			
(2) Issued by FNMA and FHLMC	G304	8,174,976	G305	8,099,095	G306	5,941,627	G307	6,159,846	4.a.2			
(3) Other pass-through securities	G308	2,147	G309	2,147	G310	82	G311	82	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	21,141,587	G313	20,939,697	G314	21,962,702	G315	21,745,885	4.b.1			
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	1	G319	1	4.b.2			
(3) All other residential MBS	G320	720	G321	752	G322	819,987	G323	803,105	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			

(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		
4. c .(2) Other commercial MBS:																		
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150		0		K151		0		K152		164,868		K153		168,980	4.c.2.a		
(b). All other commercial MBS	K154		1,056		K155		1,021		K156		225		K157		224	4.c.2.b		
5. Asset-backed securities and structured financial products:																		
a. Asset-backed securities (ABS)	C026		16,196		C988		17,993		C989		562,226		C027		572,890	5.a		
b. Structured financial products:																		
(1) Cash	G336		1,655		G337		10,934		G338		19,610		G339		25,018	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		114,087		1738		101,444		1739		734,022		1741		642,061	6.a		
b. Foreign debt securities	1742		7,300		1743		7,300		1744		5,921		1746		5,922	6.b		
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)											A510		226,813		A511		240,127	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		36,903,732		1771		36,632,384		1772		38,780,523		1773		38,827,364	8		

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Pledged securities (1) _____	0416		10,511,768		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		2,542,835		M.2.a.1
(2) Over three months through 12 months _____	A550		1,915,179		M.2.a.2
(3) Over one year through three years _____	A551		190,834		M.2.a.3
(4) Over three years through five years _____	A552		37,053		M.2.a.4
(5) Over five years through 15 years _____	A553		2,102,946		M.2.a.5
(6) Over 15 years _____	A554		5,251,639		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

Memoranda-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	484,690	M.2.b.1
(2) Over three months through 12 months _____	A556	23,734	M.2.b.2
(3) Over one year through three years _____	A557	186,308	M.2.b.3
(4) Over three years through five years _____	A558	700,000	M.2.b.4
(5) Over five years through 15 years _____	A559	14,646,421	M.2.b.5
(6) Over 15 years _____	A560	3,543,181	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	11,806,674	M.2.c.1
(2) Over three years _____	A562	32,054,884	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	2,576,141
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
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	800,000	M.4.a
b. Fair value _____	8783	751,923	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)		(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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
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):									
a. Credit card receivables _____	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines _____	B842	16,196	B843	17,993	B844	2,849	B845	2,546	M.5.b
c. Automobile loans _____	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	559,377	B853	570,344	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	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, 2012, 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	182		G351	155		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	0		G357	0		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	1,655		G369	10,934		G370	0		G371	0		M.6.f
g. Other collateral or reference assets	G372	0		G373	0		G374	19,428		G375	24,863		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.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate: (1)	1410	N/A					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F158	1,140,029		F158	1,140,029		1.a.1
(2) Other construction loans and all land development and other land loans	F159	6,351,498		F159	6,351,498		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	874,746		1420	874,746		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	14,748,258		1797	14,748,258		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	58,051,281		5367	58,051,281		1.c.2.a
(b) Secured by junior liens	5368	1,478,480		5368	1,478,480		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	4,166,529		1460	4,166,529		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	9,903,262		F160	9,903,262		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	16,328,441		F161	16,240,261		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S.:				B531	132,083		2.a
(1) To U.S. branches and agencies of foreign banks	B532	0					2.a.1
(2) To other commercial banks in the U.S.	B533	132,083					2.a.2
b. To other depository institutions in the U.S.	B534	293,976		B534	293,976		2.b
c. To banks in foreign countries:				B535	45,937		2.c
(1) To foreign branches of other U.S. banks	B536	4,201					2.c.1
(2) To other banks in foreign countries	B537	41,736					2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	999,142		1590	999,142		3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1763	50,688,326		1763	50,688,326		4.a
b. To non-U.S. addressees (domicile)	1764	879,560		1764	245,755		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	17,086,970		B538	17,086,951		6.a
b. Other revolving credit plans	B539	3,289,399		B539	3,289,399		6.b
c. Automobile Loans	K137	13,130,592		K137	13,130,592		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	9,385,441		K207	9,385,441		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	9,955,621		2107	9,955,621		8

(1) When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Loans to nondepository financial institutions and other loans	1563	3,583,537							9
a. Loans to nondepository financial institutions					J454	900,120			9.a
b. Other loans:									
(1) Loans for purchasing or carrying securities (secured and unsecured)					1545	870,535			9.b.1
(2) All other loans (exclude consumer loans)					J451	1,812,882			9.b.2
10. Lease financing receivables (net of unearned income)					2165	11,005,632			10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,760,697							10.a
b. All other leases	F163	5,261,960							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(1)									
(item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	233,535,765			2122	232,796,736			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	17,283			M.1.a.1
(2)Other construction loans and all land development and other land loans					K159	114,299			M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices					F576	2,619,577			M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices					K160	18,168			M.1.c
d. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties					K161	108,098			M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties					K162	321,385			M.1.d.2
e. Commercial and Industrial loans:					RCFD				
(1) To U.S.addressees (domicile)					K163	202,962			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	356,469			M.1.f
<i>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):</i>									
					RCON				
(1) Loans secured by farmland in domestic offices					K166	0			M.1.f.1
					RCFD				
(2) Loans to depository institutions and acceptances of other banks					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 (2)					K267	0			M.1.f.6
					RCFN				
(7) Loans secured by real estate in foreign offices					K289	0			M.1.f.7

(1) For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

(2) 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—Continued

	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	3,030,895		M.2.a.1
(2) Over three months through 12 months	A565	3,659,607		M.2.a.2
(3) Over one year through three years	A566	2,397,699		M.2.a.3
(4) Over three years through five years	A567	6,156,536		M.2.a.4
(5) Over five years through 15 years	A568	15,373,260		M.2.a.5
(6) Over 15 years	A569	26,680,345		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	102,143,137		M.2.b.1
(2) Over three months through 12 months	A571	8,494,159		M.2.b.2
(3) Over one year through three years	A572	18,636,989		M.2.b.3
(4) Over three years through five years	A573	20,472,423		M.2.b.4
(5) Over five years through 15 years	A574	16,092,207		M.2.b.5
(6) Over 15 years	A575	8,739,007		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	31,769,299		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	7,350,610		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	16,265,804		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	183,308		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	577,819		M.6
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-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	6,309,832		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	4,164,220		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	1,025,395		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, 2012, 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	4,616		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	11,224		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	3,374,029		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.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):									
a. Loans secured by real estate _____	F608	3,844,414							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	3,842,492			M.10.a.3.b.1
(2) Secured by junior liens _____					F582	1,922			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

Memoranda — 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	3,693,227					M.11.a
(1) Construction, land development, and other land loans				F590	0		M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)				F591	0		M.11.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F592	0		M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F593	3,691,305		M.11.a.3.b.1
(2) Secured by junior liens				F594	1,922		M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F595	0		M.11.a.4
(5) Secured by nonfarm nonresidential properties				F596	0		M.11.a.5
b. Commercial and industrial loans	F597	0		F597	0		M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F598	0		F598	0		M.11.c.1
(2) Other revolving credit plans	F599	0		F599	0		M.11.c.2
(3) Automobile loans	K195	0		K195	0		M.11.c.3
(4) Other consumer loans	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 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	0		G092	0		G093	0		M.12.a
b. Commercial and industrial loans	G094	0		G095	0		G096	0		M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0		G098	0		G099	0		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, 2012.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
a.	Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
b.	Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	126,852,767	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		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):					
a. With original amounts of \$100,000 or less _____	5564	3,781	5565	169,535	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,847	5567	1,166,093	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,437	5569	5,552,295	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):					
a. With original amounts of \$ 100,000 or less _____	5570	877,560	5571	5,337,572	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	13,170	5573	1,094,321	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	7,563	5575	1,979,841	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.) _____

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.) _____

Number of Loans		
RCON		
5576	N/A	6.a
RCON		
5577	N/A	6.b

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 _____

b. With original amounts of more than \$100,000 through \$250,000 _____

c. With original amounts of more than \$250,000 through \$500,000 _____

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 _____

b. With original amounts of more than \$100,000 through \$250,000 _____

c. With original amounts of more than \$250,000 through \$500,000 _____

		(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
Dollar Amounts in Thousands			RCON	Bil Mil Thou	
RCON					
5578	2,402	5579	103,375		7.a
5580	1,779	5581	227,867		7.b
5582	600	5583	163,162		7.c
RCON					
5584	3,850	5585	96,401		8.a
5586	886	5587	99,446		8.b
5588	403	5589	95,838		8.c

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Assets					
1. U.S. Treasury securities	3531	0	3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	96,575	3533	96,575	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	39,731	F614	39,731	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		
Liabilities	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
9. Other trading assets	3541	38	3541	38	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	805,242	3543	805,242	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	941,586	3545	941,586	12
13. a. Liability for short positions	3546	0	3546	0	13.a
b. Other trading liabilities	F624	0	F624	0	13.b
14. Derivatives with a negative fair value	3547	377,760	3547	377,760	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	377,760	3548	377,760	15

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Memoranda	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	F790	0			M.1.a
(1) Construction, land development, and other land loans			F625	0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F628	0	M.1.a.3.b.1
(2) Secured by junior liens			F629	0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.4
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.5
b. Commercial and industrial loans	F632	39,731	F632	39,731	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	0	F633	0	M.1.c.1
(2) Other revolving credit plans	F634	0	F634	0	M.1.c.2
(3) Automobile Loans	K200	0	K200	0	M.1.c.3
(4) Other consumer loans	K211	0	K211	0	M.1.c.4
d. Other loans	F636	0	F636	0	M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	0	F639	0	M.2.a
b. Unpaid principal balance	F640	0	F640	0	M.2.b

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
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.

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
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)			
TEXT			
a. F655 Miscellaneous trade	F655	38	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			
TEXT			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(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	19,988,737							B550	209,272,025			1
2. U.S. Government	2202	157,100							2520	244,012			2
3. States and political subdivisions in the U.S.	2203	1,683,593							2530	7,444,474			3
4. Commercial banks and other depository institutions in the U.S.	B551	1,528,656							B552	14,389			4
5. Banks in foreign countries	2213	31,694							2236	85			5
6. Foreign governments and official institutions (including foreign central banks)	2216	928							2377	0			6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	23,390,708			2210	19,872,438			2385	216,974,985			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	4,177,345			M.1.a
b. Total brokered deposits	2365	9,629,658			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	7,210,370			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	2,211,335			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	7,210,176			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	2,211,335			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	207,952			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	7,531			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	162,556,327	M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	32,078,172	M.2.a.2
b. Total time deposits of less than \$100,000		6648	12,183,666	M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	6,606,531	M.2.c
d. Total time deposits of more than \$250,000		J474	3,550,289	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	1,193,850	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	1,777,138	M.3.a.1
(2) Over three months through 12 months		A580	4,385,056	M.3.a.2
(3) Over one year through three years		A581	4,360,063	M.3.a.3
(4) Over three years		A582	1,661,409	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	6,162,194	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	2,093,925	M.4.a.1
(2) Over three months through 12 months		A585	3,109,628	M.4.a.2
(3) Over one year through three years		A586	3,608,512	M.4.a.3
(4) Over three years		A587	1,344,755	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	3,033,075	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	2,170,478	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	29,027,933	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	254,760	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	29,282,693	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	26,568,384	M.1

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Bil Mil Thou	
1. Accrued interest receivable (1)				B556	1,255,484	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	1,165,389	4
5. Life insurance assets						
a. General account life insurance assets				K201	491,663	5.a
b. Separate account life insurance assets				K202	4,522,589	5.b
c. Hybrid account life insurance assets				K270	437,640	5.c
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2168	13,950,541	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. Not Applicable						
TEXT						
g. 3549	3549		0			6.g
h. 3550	3550		0			6.h
i. 3551	3551		0			6.i
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)				2160	21,823,306	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	95,274	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)				RCFD		
				3646	4,694,224	1.b
2. Net deferred tax liabilities (2)				3049	1,510,321	2
3. Allowance for credit losses on off-balance sheet credit exposures				B557	320,081	3
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)				2938	5,044,031	4
a. Accounts Payable	3066		1,615,562			4.a
b. Deferred compensation liabilities	C011		0			4.b
c. Dividends declared but not yet payable	2932		0			4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012		0			4.d
TEXT						
e. 3552	3552		0			4.e
f. 3553	3553		0			4.f
g. 3554	3554		0			4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)				2930	11,663,931	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-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
Assets								
1. Interest-bearing balances due from depository institutions	3381					1,644,982		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558					5,104,908		2
3. Mortgage-backed securities (2)	B559					62,163,236		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560					7,385,531		4
5. Federal funds sold and securities purchased under agreements to resell	3365					32,194		5
6. Loans:								
a. Loans in domestic offices:	RCON							
(1) Total loans	3360					220,960,889		6.a.1
(2) Loans secured by real estate:								
(a) Loans secured by 1-4 family residential properties	3465					74,550,683		6.a.2.a
(b) All other loans secured by real estate	3466					38,792,601		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386					959,034		6.a.3
(4) Commercial and industrial loans	3387					51,645,758		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards	B561					16,954,687		6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562					25,681,460		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN							
	3360					701,057		6.b
7. Trading assets	RCFD							
	3401					1,088,607		7
8. Lease financing receivables (net of unearned income)	3484					10,871,570		8
9. Total assets (4)	3368					348,072,707		9
Liabilities								
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON							
	3485					3,344,351		10
11. Nontransaction accounts in domestic offices:								
a. Savings deposits (includes MMDAs)	B563					139,584,943		11.a
b. Time deposits of \$100,000 or more	A514					7,286,715		11.b
c. Time deposits of less than \$100,000	A529					12,495,006		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN							
	3404					28,219,579		12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD							
	3353					4,184,374		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)								
	3355					27,506,999		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	17,503,065			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)
		RCFD				
b.	Credit card lines _____	3815	89,165,463			1.b
	<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.¹</i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines _____	J455	70,157,475			1.b.(1)
(2)	Other unused credit card lines _____	J456	19,007,988			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	1,689,752			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165	7,696,485			1.c.1.b
(2)	NOT secured by real estate _____	6550	7,490,989			1.c.2
d.	Securities underwriting _____	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans _____	J457	73,983,427			1.e.(1)
(2)	Loans to financial institutions _____	J458	2,269,091			1.e.(2)
(3)	All other unused commitments _____	J459	25,862,825			1.e.(3)
2.	Financial standby letters of credit _____	3819	17,681,669			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of financial standby letters of credit conveyed to others _____	3820	805,375			2.a
3.	Performance standby letters of credit _____	3821	483,541			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>					
a.	Amount of performance standby letters of credit conveyed to others _____	3822	0			3.a
4.	Commercial and similar letters of credit _____	3411	289,331			4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433	5,326,297			6
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps _____	C968	400,000	C969	597,000	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	2,096,069	C975	977,167	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value _____	C219	7,125	C221	332	7.b.1
(2)	Gross negative fair value _____	C220	946	C222	8,702	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, 2012, 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	7.c.(1)(a)
(b) Purchased protection						G402			0	7.c.(1)(b)
(2) All other positions:										
(a) Sold protection						G403		2,496,069		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes						G404		977,167		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes						G405		597,000		7.c.(2)(c)

		Remaining Maturity of:												
		(Column A) One Year or Less			(Column B) Over One Year Through Five Years			(Column C) Over Five Years						
Dollar Amounts in Thousands		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		70,217		G407		1,175,597		G408		46,003		7.d.(1)(a)
(b) Subinvestment grade		G409		135,674		G410		737,609		G411		330,969		7.d.(1)(b)
(2) Purchased credit protection:(3)														
(a) Investment grade		G412		161,585		G413		507,920		G414		68,100		7.d.(2)(a)
(b) Subinvestment grade		G415		185		G416		667,401		G417		168,976		7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts							
		8765				816,082	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				10,340,188	9
a. Securities borrowed		3432				0	9.a
b. Commitments to purchase when-issued securities		3434				0	9.b
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf		C978				10,340,188	9.c
TEXT							
d.	3555					0	9.d
e.	3556					0	9.e
f.	3557					0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")							
		5591				0	10
TEXT							
a. Commitments to sell when-issued securities		3435				0	10.a
b.	5592					0	10.b
c.	5593					0	10.c
d.	5594					0	10.d
e.	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				180,840,944	11.a
b. Sales for which the reporting bank is the agent bank with risk		C224				12,016,597	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

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	385,000				0				0				0				
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	10,310,668				24,864,604				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.1
	2,925,000				0				0				0				
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.1
	4,599,759				366,730				0				0				
(2) Purchased options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				12.d.2
	4,184,933				366,729				0				0				
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	52,269,426				0				68,067				0				
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	49,355,570				20,418,172				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14
	25,319,216				5,179,891				68,067				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	4,288,355																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				15.a.1
	841,014				419,930				0				0				
(2) Gross negative fair value _____	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				15.a.2
	790,591				384,224				0				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.1
	255,331				3,842				134				0				
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	677,635				16,753				382				0				

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms			(Column B) Monoline Financial Guarantors			(Column C) Hedge Funds			(Column D) Sovereign Governments			(Column E) Corporations and All Other Counterparties		
	RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou		RCFD	Bil Mil Thou	
16. Over-the-counter derivatives:															
a. Net current credit exposure	G418	7,865		G419	0		G420	0		G421	0		G422	21,771	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, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____						
		6164		140,708		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	7		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		2,577,064		2.a
(1) Estimated fair value of mortgage servicing assets _____						
	A590		2,577,064			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		149,753		2.b
c. All other identifiable intangible assets _____						
		5507		1,372,592		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		4,099,409		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		90,367		3.a
b. Farmland in domestic offices _____						
		5509		1,468		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		306,348		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		40,296		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		83,683		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		506,686		3.f
g. In foreign offices _____						
		RCFN				
		5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____						
		RCFD				
		2150		1,028,848		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		4,579,355		5.a.1.a
(b) Over one year through three years _____						
		F056		14		5.a.1.b
(c) Over three years through five years _____						
		F057		2,623		5.a.1.c
(d) Over five years _____						
		F058		9,618		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		203,700		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____						
		F060		22,418,473		5.b.1.a
(b) Over one year through three years _____						
		F061		27,592		5.b.1.b
(c) Over three years through five years _____						
		F062		19,386		5.b.1.c
(d) Over five years _____						
		F063		353,294		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____						
		B571		22,276,195		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		27,410,355		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	RCFD	YES / NO	
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____	B569	YES	6
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD B570	Bil Mil Thou 41,559,034	7
8.	Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com			8
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD 4088	YES / NO YES	9
10.	Secured liabilities:			
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON F064	Bil Mil Thou 0	10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD F065	5,646,634	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	RCON G464	YES / NO YES	12
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	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	6,867	13.a.1.a.1
(2)	Other construction loans and all land development and other land loans _____	K170	416,140	13.a.1.a.2
(b)	Secured by farmland _____	K171	500	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	675,935	13.a.1.c.1
(2)	Closed-end loans secured by 1-4 family residential properties:			
(a)	Secured by first liens _____	K173	4,038,041	13.a.1.c.2.a
(b)	Secured by junior liens _____	K174	7,142	13.a.1.c.2.b
(d)	Secured by multifamily(5 or more) residential properties _____	K175	468,119	13.a.1.d
(e)	Secured by nonfarm, nonresidential properties:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties _____	K176	278,609	13.a.1.e(1)
(2)	Loans secured by other nonfarm nonresidential properties _____	K177	1,605,655	13.a.1.e(2)
(2)	Loans to finance agricultural production and other loans to farmers _____	RCFD K178	0	13.a.2
(3)	Commercial and industrial loans _____	K179	86,752	13.a.3
(4)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards _____	K180	4,770	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

Schedule RC-M—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
13.a.(5) All other loans and all leases	K183	21,823	13.a.5
<i>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)):</i>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	62,901	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	42,403	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	24,975	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	45,757	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	140,829	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	109,719	14.b
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
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		910		F174		1,854		F176		29,242	1.a.1
(2) Other construction loans and all land development and other land loans	F173		7,502		F175		52,469		F177		159,879	1.a.2
b. Secured by farmland in domestic offices	3493		1,531		3494		0		3495		5,915	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		82,035		5399		33,532		5400		142,642	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:												
(a) Secured by first liens	C236		858,606		C237		4,225,166		C229		752,939	1.c.2.a
(b) Secured by junior liens	C238		25,258		C239		6,117		C230		38,078	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499		7,877		3500		4,630		3501		47,280	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178		26,487		F180		8,949		F182		67,321	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179		40,283		F181		33,949		F183		155,326	1.e.2
f. In foreign offices	RCFN				RCFN				RCFN			
	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			
	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		9,446		1597		0		1583		2,027	3
4. Commercial and industrial loans:												
a. To U.S. addressees (domicile)	1251		158,571		1252		49,648		1253		106,576	4.a
b. To non-U.S. addressees (domicile)	1254		6,304		1255		259		1256		0	4.b
5. Loans to individuals for household, family, and other personal expenditures:												
a. Credit cards	B575		212,396		B576		190,086		B577		93,410	5.a
b. Automobile loans	K213		38,286		K214		4,241		K215		2,419	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216		230,176		K217		203,251		K218		23,738	5.c
6. Loans to foreign governments and official institutions	5389		0		5390		0		5391		0	6
7. All other loans	5459		8,045		5460		0		5461		19,219	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		8,365		F167		554		F168		1,045		8.a
b. All other leases	F169		39,544		F170		336		F171		12,445		8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)													
	3505		1,695		3506		0		3507		4,591		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		550,476		K037		3,715,175		K038		34,445		10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039		146,018		K040		171,399		K041		26,537		10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042		398,871		K043		3,539,145		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:													
(a) 1-4 family residential construction loans	K045		0		K046		83		K047		2,373		11.a.1.a
(b) Other construction loans and all land development and other land loans	K048		2,054		K049		52,200		K050		40,575		11.a.1.b
(2) Secured by farmland	K051		259		K052		0		K053		1		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		5,635		K055		735		K056		1,174		11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens	K057		109,457		K058		418,388		K059		21,174		11.a.3.b.1
(2) Secured by junior liens	K060		646		K061		21		K062		432		11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties													
	K063		3,662		K064		4,630		K065		5,488		11.a.4

Schedule RC-N—Continued

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		
11.a.(5) Secured by nonfarm nonresidential properties:										
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	7,891		K067	4,881		K068	9,267		11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	9,093		K070	33,196		K071	66,419		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	2,972		K076	13		K077	8,229		11.c
d. Loans to individuals for household, family, and other personal expenditures:										
(1) Credit cards	K078	69		K079	39		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	783		11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):										
(1) Loans to depository institutions and acceptances of other banks	K091	0		K092	0		K093	0		11.e.1
(2) Loans to foreign governments and official institutions	K095	0		K096	0		K097	0		11.e.2
(3) Other loans (1)	K099	0		K100	0		K101	0		11.e.3
(4) Lease financing receivables	K269	0		K271	0		K272	0		11.e.4
(5) Loans secured by real estate in foreign offices	RCFN			RCFN			RCFN			
	K291	0		K292	0		K293	0		11.e.5
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD			RCFD			RCFD			
	K102	113,390		K103	411,349		K104	124,732		11.f

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

Schedule RC-N—Continued

Memoranda	Dollar Amounts in Thousands											
	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	K105			0	K106			0	K107			25,305
(2) Other construction loans and all land development and other land loans	K108		1,496		K109		10,857		K110		108,455	
b. Loans secured by 1-4 family residential properties in domestic offices	F661		278,566		F662		1,230,717		F663		473,908	
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111		0		K112		86		K113		15,639	
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114		1,616		K115		147		K116		21,222	
(2) Loans secured by other nonfarm nonresidential properties	K117		8,692		K118		19,464		K119		58,004	
e. Commercial and industrial loans:	RCFD				RCFD				RCFD			
(1) To U.S. addressees (domicile)	K120		5,412		K121		3,080		K122		67,875	
(2) To non-U.S. addressees (domicile)	K123		0		K124		0		K125		0	
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126		23,968		K127		15,336		K128		122,883	
<i>Itemize 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.f, columns A through C):</i>	RCON				RCON				RCON			
(1) Loans secured by farmland in domestic offices	K130		0		K131		0		K132		0	
(2) Loans to depository institutions and acceptances of other banks	K134		0		K135		0		K136		0	
(3) Loans to finance agricultural production and other loans to farmers	K138		0		K139		0		K140		0	
(4) Loans to individuals for household, family, and other personal expenditures:												
(a) Credit cards	K274		0		K275		0		K276		0	
(b) Automobile loans	K277		0		K278		0		K279		0	
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280		0		K281		0		K282		0	

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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
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
	RCFN				RCFN				RCFN				
(7) Loans secured by real estate in foreign offices	K294		0		K295		0		K296			0	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				
	6558		4,553		6559		10		6560			15,218	M.2
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):	C240		345		C241		1,260		C226			9,912	M.5.a
a. Loans and leases held for sale													
b. Loans measured at fair value:	F664		0		F665		0		F666			0	M.5.b.1
(1) Fair value													
(2) Unpaid principal balance	F667		0		F668		0		F669			0	M.5.b.2

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
6. Derivative contracts: Fair value of amounts carried as assets	3529		0		3530		0		M.6
7. Additions to nonaccrual assets during the quarter	C410						435,500		M.7
8. Nonaccrual assets sold during the quarter	C411						91,400		M.8

	(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	
Dollar Amounts in Thousands													
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balance	L183		227,550		L184		890,347		L185			196,980	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186		123,168		L187		501,316		L188			23,691	M.9.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."

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 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 18 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	275,665,523	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	33,562,802	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	32,734,619	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	348,072,707	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity for the calendar quarter(1)		K654	30,924,170	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	17,047,806	7.a
b. Over one year through three years		G466	0	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	124,305	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	963,320	8.a
b. Over one year through three years		G470	1,873,000	8.b
c. Over three years through five years		G471	250,000	8.c
d. Over five years		G472	1,750,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
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 K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction		K660	54,277,488	11.a
b. Custodial bank deduction limit		K661	3,794,336	11.b

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total 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):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less		F049	99,586,745	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON Number F050 15,662,050			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000		F051	138,323,818	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON Number F052 63,022			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less		F045	4,017,681	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON Number F046 230,072			M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000		F047	174,477	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON Number F048 518			M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)		5597	122,613,294	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:				
Text		RCON	FDIC Cert No.	
A545		A545	0	M.3

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
4. Not Applicable <i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>				
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):(4)				
a. Amount of noninterest-bearing transaction accounts of more than \$250,000		J944	63,176,838	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000	Number J945 21,803			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.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, 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.
- (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	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
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:				
a. Nontraditional 1-4 family residential mortgage loans		N025	CONF	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026	CONF	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027	CONF	M.8.a
b. Securitizations of higher-risk consumer loans		N028	CONF	M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029	CONF	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities		N030	CONF	M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments		K676	6,769,500	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	6,807	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)		K669	510,743	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)				
		RCON		
		K678	3,550,189	M.12
<i>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.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
		RCFD		
a. Construction, land development, and other land loans secured by real estate		N177	383,348	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	3,163,412	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	9,010,363	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		N180	610,357	M.13.d
e. Commercial and industrial loans		N181	245,980	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	4,279	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans		N183	3,006,251	M.13.g
h. Non-agency residential mortgage-backed securities		M963	0	M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
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-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	941,809	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands

	Two-Year Probability of Default (PD)								Column O PDs Derived Using(1)
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)			
	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total			
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Number	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF		M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF		M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF		M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF		M.18.d
e. Credit cards	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF		M.18.e
f. Automobile loans	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF		M.18.f
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF		M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF		M.18.h
i. Consumer leases	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF		M.18.i
j. Total	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF			M.18.j

(1) For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in Column N for a product type is zero, enter 0.

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

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F066	3,461,650	1.a
b. Closed-end junior liens _____		F067	97	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	8,748,040	2.a
b. Closed-end junior liens _____		F069	2,850	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	13,354,286	3.a
b. Closed-end junior liens _____		F071	1,106	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	3,842,492	4.a
b. Closed-end junior liens _____		F073	1,922	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.c, 5.f, 5.g, and 5.i):		RIAD		
a. Closed-end 1-4 family residential mortgage loans _____		F184	443,054	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	42,904	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
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies _____		L191	CONF	7.a
b. For representations and warranties made to other parties _____		L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____		M288	CONF	7.c

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	38,827,364	G474	0	G475	674,816	G476	37,337,672	G477	814,876	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	3,844,414	G484	0	G485	0	G486	3,844,414	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	805,242	G493	458,840	G494	0	G495	678,130	G496	585,952	5.a
b. Other trading assets	G497	136,344	G498	0	G499	0	G500	136,344	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	2,744,525	G392	92,237	G395	0	G396	175,991	G804	2,660,771	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	46,357,889	G503	551,077	G504	674,816	G505	42,172,551	G506	4,061,599	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase											
	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	377,760	G512	800,177	G513	0	G514	1,132,913	G515	45,024	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	138,948	G806	558,016	G807	0	G808	693,866	G809	3,098	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	516,708	G532	1,358,193	G533	0	G534	1,826,779	G535	48,122	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	2,577,064		G537	0		G538	0		G539	0		G540	2,577,064	M.1.a
b. Nontrading derivative assets	G541	0		G542	0		G543	0		G544	0		G545	0	M.1.b
TEXT															
c.	G546	0		G547	0		G548	0		G549	0		G550	0	M.1.c
d.	G551	0		G552	0		G553	0		G554	0		G555	0	M.1.d
e.	G556	0		G557	0		G558	0		G559	0		G560	0	M.1.e
f.	G561	0		G562	0		G563	0		G564	0		G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)															
a. Loan commitments (not accounted for as derivatives)	F261	0		F689	0		F697	0		F262	0		F263	0	M.2.a
b. Nontrading derivative liabilities	G566	138,948		G567	558,016		G568	0		G569	693,866		G570	3,098	M.2.b
TEXT															
c.	G571	0		G572	0		G573	0		G574	0		G575	0	M.2.c
d.	G576	0		G577	0		G578	0		G579	0		G580	0	M.2.d
e.	G581	0		G582	0		G583	0		G584	0		G585	0	M.2.e
f.	G586	0		G587	0		G588	0		G589	0		G590	0	M.2.f

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
Tier 1 Capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	38,417,816	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	104,940	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) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	-1,230,851	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	680,202	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,706,734	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	30,517,195	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	257,706	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	-84	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	30,259,405	11
Tier 2 Capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	2,324,600	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	3,615,932	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	5,991	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	5,946,523	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	5,946,523	18
19. Not applicable			
20. LESS: Deductions for total risk-based capital	B595	186,699	20
21. Total risk-based capital (sum of items 11 and 18, less item 20)	3792	36,019,229	21
Total Assets for Leverage Ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	L136	348,072,707	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,706,734	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	257,706	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. Other additions to (deductions from) assets for leverage capital purposes	L137	-852,302	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	337,255,965	27
Adjustments for Financial Subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

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

Schedule RC-R—Regulatory Capital

Capital ratios

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

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	0.00%	7204	8.97%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.50%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.49%	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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Totals (from Schedule RC)	Items Not Subject to Risk-Weighting	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	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 11,611,724	RCFD C869 0	RCFD B600 6,721,811	RCFD B601 4,889,913		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 36,903,732	RCFD B603 -2,539	RCFD B604 23,268,028	RCFD B605 13,481,672	RCFD B606 17,916	RCFD B607 138,655	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 38,827,364	RCFD B608 -258,449	RCFD B609 3,294,223	RCFD B610 29,812,991	RCFD B611 4,018,611	RCFD B612 1,959,988	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 109,251		RCFD C063 0	RCFD C064 109,251		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 3,857,821	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 3,844,414	RCFD B621 13,407	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 229,677,944	RCFD B622 0	RCFD B623 991,670	RCFD B624 21,392,225	RCFD B625 43,292,424	RCFD B626 164,001,625	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,257,654	RCFD 3123 4,257,654					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 941,586	RCFD B627 941,586	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 38,918,688	RCFD B640 11,049,715	RCFD B641 463,472	RCFD B642 8,666,508	RCFD B643 180,465	RCFD 5339 18,558,528	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 356,590,456	RCFD B644 7,472,659	RCFD 5320 34,739,204	RCFD 5327 78,352,560	RCFD 5334 51,353,830	RCFD 5340 184,672,203	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) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(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	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	17,681,669	1.000	17,681,669	182,850	3,444,398	2,922,033	11,132,388	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 483,541	.50	RCFD B650 241,771	RCFD B651 1,523	RCFD B652 8,358	RCFD B653 14,856	RCFD B654 217,034	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 289,331	.20	RCFD B655 57,866	RCFD B656 235	RCFD B657 12,685	RCFD B658 1,269	RCFD B659 43,677	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,700	1.00	RCFD B660 1,700	RCFD B661 0	RCFD B662 0		RCFD B663 1,700	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 5,326,297	1.00	RCFD B664 5,326,297	RCFD B665 5,326,297	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 41,406	1.00	RCFD B669 41,406	RCFD B670 0	RCFD B671 41,406	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 120,015	1.00	RCFD B676 120,015	RCFD B677 0	RCFD B678 0	RCFD B679 113,974	RCFD B680 6,041	51
52. All other off-balance sheet liabilities	RCFD B681 128,554	1.00	RCFD B682 128,554	RCFD B683 0	RCFD B684 0	RCFD B685 46,680	RCFD B686 81,874	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 99,943,184	.50	RCFD B687 49,971,592	RCFD B688 0	RCFD B689 1,049,159	RCFD B690 1,102,457	RCFD B691 47,819,976	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	RCFD G592 0	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b
54. Derivative contracts			RCFD A167 1,510,373	RCFD B693 53,899	RCFD B694 418,589	RCFD B695 1,037,885		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%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	40,304,008	83,327,155	56,592,984	243,974,893	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	16,665,431	28,296,492	243,974,893	57
58. Market risk equivalent assets				RCFD 1651	
				337,742	58
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	
				289,274,558	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				961,803	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				288,312,755	62

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	1,154,898	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	16,469,051	8766	34,596,797	8767	15,699,179	M.2.a
b. Foreign exchange contracts	3812	19,790,537	8769	5,243,398	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	0	A001	68,067	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	142,000	G598	455,000	G599	0	M.2.g.1
(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—Servicing, Securitization and Asset Sale Activities

	(Column A)		(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans		Home Equity Lines		Credit Card Receivables		Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou		Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Securitization Activities										
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705		RCFD B706		RCFD B707		RCFD B708	RCFD B709	RCFD B710	RCFD B711
	0		0		0		0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:										
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712		RCFD B713		RCFD B714		RCFD B715	RCFD B716	RCFD B717	RCFD B718
	0		0		0		0	0	0	0
b. Subordinated securities and other residual interests	RCFD C393		RCFD C394		RCFD C395		RCFD C396	RCFD C397	RCFD C398	RCFD C399
	0		0		0		0	0	0	0
c. Standby letters of credit and other enhancements	RCFD C400		RCFD C401		RCFD C402		RCFD C403	RCFD C404	RCFD C405	RCFD C406
	0		0		0		0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726		RCFD B727		RCFD B728		RCFD B729	RCFD B730	RCFD B731	RCFD B732
	0		0		0		0	0	0	0
4. Past due loan amounts included in item 1:	RCFD B733		RCFD B734		RCFD B735		RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due	0		0		0		0	0	0	0
	RCFD B740		RCFD B741		RCFD B742		RCFD B743	RCFD B744	RCFD B745	RCFD B746
b. 90 days or more past due	0		0		0		0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):										
a. Charge-offs	RIAD B747		RIAD B748		RIAD B749		RIAD B750	RIAD B751	RIAD B752	RIAD B753
	0		0		0		0	0	0	0
	RIAD B754		RIAD B755		RIAD B756		RIAD B757	RIAD B758	RIAD B759	RIAD B760
b. Recoveries	0		0		0		0	0	0	0

Schedule RC-S—Continued

Dollar Amounts in Thousands

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

Schedule RC-S—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)
	1-4 Family Residential Loans	Home Equity Lines	Credit Card Receivables	Auto Loans	Other Consumer Loans	Commercial and Industrial Loans	All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 113,974	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 6,041
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 113,974	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 6,041

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	41,406	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	41,406	M.1.b
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	113,974	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	226,613,026	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	907,355	M.2.c
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	2,025,723	M.2.d
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	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
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	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

(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

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	RCFD A345	YES / NO YES	1
2. Does the institution exercise the fiduciary powers it has been granted? _____	RCFD A346	YES / NO YES	2
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.) _____	RCFD B867	YES / NO 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 _____	28,842,917	2,962,761	25,470	1,513	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,375,884	7,450,207	197	109	5.a
b. Employee benefit-defined benefit _____	1,263,593	38,602,198	123	291	5.b
c. Other employee benefit and retirement-related accounts _____	4,072,608	25,791,447	7,769	589,850	5.c
6. Corporate trust and agency accounts _____	1,379,621	456,112,975	3,568	124,863	6
7. Investment management and investment advisory agency accounts _____	20,825,755	0	12,760	0	7
8. Foundation and endowment trust and agency accounts _____	7,601,504	1,139,694	3,820	79	8
9. Other fiduciary accounts _____	1,325,466	16,966,468	283	1,680	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	66,687,348	549,025,750	53,990	718,385	10
11. Custody and safekeeping accounts _____		941,156,320		1,065,418	11

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	
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

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	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

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

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil Mil Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	4	B932	48,988	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	53,507	M.3.c
d. Taxable bond	B937	2	B938	78,478	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	1	B944	4,028	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	8	B946	185,001	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

	(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		
Dollar Amounts in Thousands								
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)

janice.decker@usbank.com
 E-mail Address (TEXT B926)

(612) 303-4311
 Telephone: Area code/phone number/extension (TEXT B963)

(612) 303-4804
 FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

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	133,715		1.b
c. Available-for-sale securities	J987	0		J988	0		J989	4,762,194		1.c
d. Securities purchased under agreements to resell	J990	0		J991	0		J992	0		1.d
e. Loans and leases held for sale	J993	0		J994	0		J995	0		1.e
f. Loans and leases, net of unearned income	J996	0		J997	0		J998	0		1.f
g. Less: Allowance for loan and lease losses	J999	0		K001	0		K002	0		1.g
h. Trading assets (other than derivatives)	K003	0		K004	0		K005	0		1.h
i. Derivative trading assets	K006	0		K007	0		K008	0		1.i
j. Other real estate owned	K009	0		K010	0		K011	0		1.j
k. Other assets	K012	0		K013	0		K014	1,891,762		1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:										
a. Securities sold under agreements to repurchase	K015	0		K016	0		K017	0		2.a
b. Derivative trading liabilities	K018	0		K019	0		K020	0		2.b
c. Commercial paper	K021	0		K022	0		K023	0		2.c
d. Other borrowed money (exclude commercial paper)	K024	0		K025	0		K026	265,396		2.d
e. Other liabilities	K027	0		K028	0		K029	205,425		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	4,709,035		4

