

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 June 30, 2012

(20120630)

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)
July 30, 2012

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

45202

State Abbrev. (RSSD 9200)

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, 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)

U.S. Bank National Association

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

FFIEC 031
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RI-1

**Consolidated Report of Income
for the period January 1, 2012 – June 30, 2012**

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	1,549,466	1.a.1.a.1
(2) All other loans secured by real estate	4436	934,173	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	19,266	1.a.1.b
(c) Commercial and industrial loans	4012	649,733	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	800,153	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	674,483	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	143,774	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	6,040	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	4,777,088	1.a.3
b. Income from lease financing receivables	4065	345,951	1.b
c. Interest income on balances due from depository institutions (1)	4115	5,772	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	19,501	1.d.1
(2) Mortgage-backed securities	B489	698,179	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	172,896	1.d.3
e. Interest income from trading assets	4069	372	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	91	1.f
g. Other interest income	4518	170,118	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	6,189,968	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	8,313	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	84,059	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	124,466	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	130,540	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	12,274	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	117,682	2.b
c. Interest on trading liabilities and other borrowed money	4185	304,626	2.c

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

Schedule RI—Continued

	Year-to-date			
Dollar Amounts in Thousands				
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	130,160	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	912,120	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	5,277,848 3
4. Provision for loan and lease losses			4230	872,019 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	455,071	5.a	
b. Service charges on deposit accounts in domestic offices	4080	584,451	5.b	
c. Trading revenue (2)	A220	58,094	5.c	
d. (1) Fees and commissions from securities brokerage	C886	47,177	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	7,220	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	6,385	5.d.4	
(5) Income from other insurance activities	C387	44	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	169,452	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	579,034	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	2,262	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	8,661	5.k	
l. Other noninterest income*	B497	2,456,762	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	4,374,613 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	862 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	2,504,799	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	442,844	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	188,061	7.c.2	
d. Other noninterest expense*	4092	1,865,322	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	5,001,026 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	3,780,278 8
9. Applicable income taxes (on item 8)			4302	1,171,628 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	2,608,650 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	2,608,650 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	(68,314) 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	2,676,964 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		
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 _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	10,665	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	54,398	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	91,904	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	137,629	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	61,208	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>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.</i>			
a. Interest rate exposures _____	8757	25,047	M.8.a
b. Foreign exchange exposures _____	8758	33,047	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
<i>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).</i>			
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	14,208	M.8.f
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____	K094	(3)	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading _____	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	(4,960)	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	729	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	A530	NO	M.11
<i>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.</i>			
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	433	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2011, Report of Condition

(2) For example, a bank acquired on March 1, 2012, would report 2012/03/01

Schedule RI—Continued

Memoranda — Continued

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551	(41,325)			M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	(760)			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	14,519			M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	(2,274)			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	16,793			M.14.c

Schedule RI-A—Changes in Bank Equity Capital

Indicate decreases and losses in parentheses.

		Dollar Amounts in Thousands		RIAD	Bil Mil Thou	
1.	Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)			3217	32,741,044	1
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors*			B507	0	2
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)			B508	32,741,044	3
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14)			4340	2,676,964	4
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)			B509	0	5
6.	Treasury stock transactions, net			B510	0	6
7.	Changes incident to business combinations, net			4356	0	7
8.	LESS: Cash dividends declared on preferred stock			4470	0	8
9.	LESS: Cash dividends declared on common stock			4460	250,000	9
10.	Other comprehensive income (1)			B511	318,701	10
11.	Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)			4415	0	11
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)			3210	35,486,709	12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

		(Column A) Charge-offs (1)		(Column B) Recoveries		
		Calendar year-to-date				
		RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1.	Loans secured by real estate:					
a.	Construction, land development, and other land loans in domestic offices:					
	(1) 1-4 family residential construction loans	C891	4,995	C892	4,142	1.a.1
	(2) Other construction loans and all land development and other land loans	C893	65,584	C894	23,572	1.a.2
b.	Secured by farmland in domestic offices	3584	407	3585	141	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	98,589	5412	6,825	1.c.1
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens	C234	221,608	C217	8,739	1.c.2.a
	(b) Secured by junior liens	C235	43,417	C218	4,431	1.c.2.b
d.	Secured by multifamily (5 or more) residential properties in domestic offices	3588	4,057	3589	456	1.d
e.	Secured by nonfarm nonresidential properties in domestic offices:					
	(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	16,686	C896	1,283	1.e.1
	(2) Loans secured by other nonfarm nonresidential properties	C897	36,807	C898	5,852	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			1,386	4663			120	2.a
b. To foreign banks _____	4654			0	4664			0	2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655			2,699	4665			753	3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645			143,071	4617			25,009	4.a
b. To non-U.S. addressees (domicile) _____	4646			2,475	4618			27	4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514			380,225	B515			56,780	5.a
b. Automobile Loans _____	K129			32,424	K133			22,950	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205			122,801	K206			25,450	5.c
6. Loans to foreign governments and official institutions _____	4643			0	4627			0	6
7. All other loans _____	4644			37,387	4628			5,805	7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185			4,064	F187			3,543	8.a
b. All other leases _____	C880			38,155	F188			15,556	8.b
9. Total (sum of items 1 through 8) _____	4635			1,256,837	4605			211,434	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			3,601	5410			742	M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652			0	4662			0	M.2

3. Not applicable
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			

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	4,557,595	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	211,434	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	1,214,824	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	42,013	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	872,019	5
6. Adjustments* (see instructions for this schedule) _____	C233	(9,975)	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	4,374,236	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	71,790	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	58,635	M.4

Schedule RI-D—Income from Foreign Offices

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

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		80,685		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		175,788		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		88,550		1.f
g.	Bank card and credit card interchange fees	F555		409,278		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Merchant Processing services	4461		696,323		1.i
j.	4462 Commercial loan fees	4462		172,631		1.j
k.	4463 Corporate Payment products revenue	4463		184,100		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		179,041		2.a
b.	Advertising and marketing expenses	0497		137,643		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		94,631		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		67,173		2.h
i.	Consulting and advisory expenses	F557		109,012		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		68,569		2.k
TEXT						
l.	4464 Capitalized Computer Software	4464		132,791		2.l
m.	4467 Low Income Housing expense	4467		176,404		2.m
n.	4468 Mortgage Servicing expense	4468		68,723		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 June 30, 2012

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	4,366,912	1.a
b. Interest-bearing balances (2)				0071	11,032,981	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	34,634,736	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	38,086,088	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON B987	75,584	3.a
b. Securities purchased under agreements to resell (3)				RCFD B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	8,257,495	4.a
b. Loans and leases, net of unearned income		B528	207,947,401			4.b
c. LESS: Allowance for loan and lease losses		3123	4,374,236			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	203,573,165	4.d
5. Trading assets (from Schedule RC-D)						
				3545	1,354,583	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,616,091	6
7. Other real estate owned (from Schedule RC-M)						
				2150	1,256,127	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	59,946	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	8,921,895	10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,461,168	10.b
11. Other assets (from Schedule RC-F)						
				2160	25,125,941	11
12. Total assets (sum of items 1 through 11)						
				2170	342,822,712	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)				RCON		
				2200	220,663,392	13.a
(1) Noninterest-bearing (1)		6631	70,368,439			13.a.1
(2) Interest-bearing		6636	150,294,953			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
				2200	24,379,617	13.b
(1) Noninterest-bearing		6631	7,270			13.b.1
(2) Interest-bearing		6636	24,372,347			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCON		
				B993	1,042,971	14.a
b. Securities sold under agreements to repurchase (3)				RCFD		
				B995	5,544,328	14.b
15. Trading liabilities (from Schedule RC-D)						
				3548	937,898	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
				3190	35,563,317	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)						
				3200	5,829,815	19
20. Other liabilities (from Schedule RC-G)						
				2930	11,359,611	20
21. Total liabilities (sum of items 13 through 20)						
				2948	305,320,949	21
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	14,133,323	25
26. a. Retained earnings _____	3632	21,977,694	26.a
b. Accumulated other comprehensive income (5) _____	B530	(642,508)	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	35,486,709	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries _____	3000	2,015,054	27.b
28. Total equity capital (sum of items 27.a and 27.b) _____	G105	37,501,763	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	342,822,712	29

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2011 _____

RCFD	Number
6724	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 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	4,027,007					1
a. Cash items in process of collection and unposted debits _____				0020	2,476,502		1.a
b. Currency and coin _____				0080	1,550,505		1.b
2. Balances due from depository institutions in the U.S. _____				0082	182,968		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	182,975					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	108,605		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	666,028					3.b
4. Balances due from Federal Reserve Banks _____	0090	10,523,883		0090	10,523,883		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	15,399,893		0010	14,842,463		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	2,417,697	0213	2,443,279	1286	452,087	1287	454,551	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	140,100	1290	141,541	1291	204,832	1293	215,652	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	66,988	1298	67,203	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	21,540	8497	22,843	8498	6,159,694	8499	6,454,545	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	4,998,647	G301	5,146,044	G302	1,622,083	G303	1,762,194	4.a.1
(2) Issued by FNMA and FHLMC	G304	11,144,840	G305	11,203,647	G306	7,704,486	G307	8,217,065	4.a.2
(3) Other pass-through securities	G308	2,793	G309	2,793	G310	101	G311	101	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	15,726,894	G313	15,952,237	G314	17,786,211	G315	17,951,208	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	3	G319	3	4.b.2
(3) All other residential MBS	G320	980	G321	840	G322	1,386,396	G323	1,169,981	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	123,959	K153	131,646	4.c.2.a
(b). All other commercial MBS	K154	3,475	K155	2,261	K156	349	K157	357	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	20,463	C988	16,338	C989	577,811	C027	586,579	5.a
b. Structured financial products:									
(1) Cash	G336	30,759	G337	43,981	G338	32,493	G339	41,629	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	119,248	1738	97,931	1739	950,870	1741	831,576	6.a
b. Foreign debt securities	1742	7,300	1743	7,300	1744	5,980	1746	5,977	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	188,229	A511	195,821	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	34,634,736	1771	35,081,035	1772	37,262,572	1773	38,086,088	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	
1. Pledged securities (1) _____	0416	14,581,191		M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)				
(1) Three months or less _____	A549	1,433,304		M.2.a.1
(2) Over three months through 12 months _____	A550	63,759		M.2.a.2
(3) Over one year through three years _____	A551	2,914,197		M.2.a.3
(4) Over three years through five years _____	A552	45,493		M.2.a.4
(5) Over five years through 15 years _____	A553	1,068,472		M.2.a.5
(6) Over 15 years _____	A554	5,885,003		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	619,518		M.2.b.1
(2) Over three months through 12 months	A556	40,069		M.2.b.2
(3) Over one year through three years	A557	106,547		M.2.b.3
(4) Over three years through five years	A558	248,909		M.2.b.4
(5) Over five years through 15 years	A559	19,551,003		M.2.b.5
(6) Over 15 years	A560	5,559,594		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	16,640,389		M.2.c.1
(2) Over three years	A562	18,344,155		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	183,715	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)		1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost	8782	50,000		M.4.a
b. Fair value	8783	50,036		M.4.b

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
<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	20,463	B843	16,338	B844	3,092	B845	2,219	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	574,719	B853	584,360	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, 2011, 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	284	G351	251	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	15,137	G357	18,399	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	15,622	G369	25,582	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	32,209	G375	41,378	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 _____	1410	108,752,121			1
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans _____			F158	912,005	1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	6,589,771	1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	696,014	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			1797	15,735,053	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens _____			5367	51,885,006	1.c.2.a
(b) Secured by junior liens _____			5368	1,827,870	1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	4,334,690	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	10,086,246	1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	16,675,857	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. _____			B531	31,585	2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	147			2.a.1
(2) To other commercial banks in the U.S. _____	B533	31,438			2.a.2
b. To other depository institutions in the U.S. _____	B534	456,631	B534	456,631	2.b
c. To banks in foreign countries _____			B535	115,199	2.c
(1) To foreign branches of other U.S. banks _____	B536	0			2.c.1
(2) To other banks in foreign countries _____	B537	115,199			2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	979,002	1590	979,002	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) _____	1763	42,024,581	1763	42,024,581	4.a
b. To non-U.S. addressees (domicile) _____	1764	808,977	1764	302,889	4.b
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards _____	B538	16,093,303	B538	16,093,303	6.a
b. Other revolving credit plans _____	B539	3,205,290	B539	3,205,290	6.b
c. Automobile Loans _____	K137	12,039,265	K137	12,039,265	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	9,236,713	K207	9,236,713	6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	7,781,340	2107	7,781,340	8

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans _____	1563	3,802,819			9
a. Loans to nondepository financial institutions _____			J454	1,372,354	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) _____			1545	778,998	9.b.1
(2) All other loans (exclude consumer loans) _____			J451	1,651,466	9.b.2
10. Lease financing receivables (net of unearned income) _____			2165	10,862,384	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) _____	F162	5,192,240			10.a
b. All other leases _____	F163	5,685,830			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above _____	2123	0	2123	0	11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b) _____	2122	216,204,896	2122	215,673,512	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	40,106		M.1.a.1
(2)Other construction loans and all land development and other land loans _____	K159	274,895		M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices _____	F576	2,752,729		M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices _____	K160	9,813		M.1.c
d. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____	K161	82,026		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties _____	K162	477,910		M.1.d.2
e. Commercial and Industrial loans:	RCFD			
(1) To U.S.addressees (domicile) _____	K163	204,929		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	332,681		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>				
(1) Loans secured by farmland in domestic offices _____	RCON K166	0		M.1.f.1
(2) Loans to depository institutions and acceptances of other banks _____	RCFD K167	0		M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers _____	K168	0		M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____	K098	0		M.1.f.4(a)
(b) Automobile loans _____	K203	0		M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K204	0		M.1.f.4(c)
(5) Loans to foreign governments and official instutitions _____	K212	0		M.1.f.5
(6) Other loans (1) _____	K267	0		M.1.f.6
(7) Loans secured by real estate in foreign offices _____	RCFN K289	0		M.1.f.7

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

Schedule RC-C—Continued

Part I. Continued

Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less	A564	3,540,374	M.2.a.1
(2) Over three months through 12 months	A565	4,348,920	M.2.a.2
(3) Over one year through three years	A566	2,144,980	M.2.a.3
(4) Over three years through five years	A567	4,112,824	M.2.a.4
(5) Over five years through 15 years	A568	9,794,924	M.2.a.5
(6) Over 15 years	A569	27,267,777	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	93,258,548	M.2.b.1
(2) Over three months through 12 months	A571	7,445,148	M.2.b.2
(3) Over one year through three years	A572	18,099,790	M.2.b.3
(4) Over three years through five years	A573	18,092,757	M.2.b.4
(5) Over five years through 15 years	A574	15,185,773	M.2.b.5
(6) Over 15 years	A575	10,469,652	M.2.b.6
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	32,291,420	M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	5,505,750	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	15,634,620	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	168,566	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	514,665	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	8,079,528	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	5,284,438	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	1,303,098	M.8.a

(1) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(2) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(3) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, part I, item 1.c.(2)(a), column B.

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2011, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>						
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231	24,163			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	30,543			M.8.c
9.	Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577	2,942,638			M.9

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

		Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
		RCFD	Bil Mil Thou	RCON	Bil Mil Thou			
10.	Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):							
a.	Loans secured by real estate _____	F608	8,223,397					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	8,222,749			M.10.a.3.b.1
	(2) Secured by junior liens _____			F582	648			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	7,813,191					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	7,812,543		M.11.a.3.b.1
(2) Secured by junior liens				F594	648		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 of contractual cash flows not expected to be collected		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate	G091	74,547	G092	108,558	G093	19,411	M.12.a
b. Commercial and industrial loans	G094	20,086	G095	24,669	G096	2,023	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	1,419	G098	2,026	G099	336	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2011.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	118,163,522	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:			
	(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:			
	(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) Number of Loans		(Column B) 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	4,192	5565	192,618
b. With original amounts of more than \$100,000 through \$250,000	5566	9,000	5567	1,228,278
c. With original amounts of more than \$250,000 through \$1,000,000	5568	13,463	5569	5,618,669
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	623,229	5571	3,869,497
b. With original amounts of more than \$100,000 through \$250,000	5572	9,246	5573	834,400
c. With original amounts of more than \$250,000 through \$1,000,000	5574	5,981	5575	1,790,020

3.a

3.b

3.c

4.a

4.b

4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5

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

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

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

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

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

Number of Loans	
RCON	
5576	N/A

6.a

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

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	1,448	5579	58,796	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,172	5581	143,939	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	544	5583	149,858	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	3,828	5585	94,758	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	901	5587	96,229	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	404	5589	94,425	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	62,560	3533	62,560	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	26,475	F614	26,475	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615	0	F615	0	6.c.1
(2) Other revolving credit plans	F616	0	F616	0	6.c.2
(3) Automobile Loans	K199	0	K199	0	6.c.3
(4) Other consumer loans	K210	0	K210	0	6.c.4
d. Other loans	F618	0	F618	0	6.d
7. - 8. Not applicable					

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

Schedule RC-D - Continued

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Liabilities					
9. Other trading assets	3541	139	3541	139	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,265,409	3543	1,265,409	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	1,354,583	3545	1,354,583	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	937,898	3547	937,898	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	937,898	3548	937,898	15

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Memoranda					
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	26,475	F632	26,475	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

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

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

5. Asset-backed securities:						
a. Credit card receivables	F643	0	F643	0	M.5.a	
b. Home equity lines	F644	0	F644	0	M.5.b	
c. Automobile loans	F645	0	F645	0	M.5.c	
d. Other consumer loans	F646	0	F646	0	M.5.d	
e. Commercial and industrial loans	F647	0	F647	0	M.5.e	
f. Other	F648	0	F648	0	M.5.f	
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	F651	0	M.6	
7. Equity securities:						
a. Readily determinable fair values	F652	0	F652	0	M.7.a	
b. Other	F653	0	F653	0	M.7.b	
8. Loans pending securitization	F654	0	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	Trading settlement errors		F655	139	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	19,417,123						B550	189,358,082		1	
2. U.S. Government	2202	181,965						2520	166,101		2	
3. States and political subdivisions in the U.S.	2203	1,830,535						2530	7,995,824		3	
4. Commercial banks and other depository institutions in the U.S.	B551	1,638,876						B552	51,837		4	
5. Banks in foreign countries	2213	22,371						2236	86		5	
6. Foreign governments and official institutions (including foreign central banks)	2216	592						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	23,091,462		2210	19,023,028		2385	197,571,930		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	4,577,617		M.1.a	
b. Total brokered deposits	2365	4,184,041		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	2,215,987		M.1.c.1	
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	1,395,623		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	2,215,793		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	1,395,523		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	572,431		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	50,135		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	138,926,424			M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	29,558,978			M.2.a.2
b. Total time deposits of less than \$100,000		6648	14,560,811			M.2.b
c. Total time deposits of \$100,000 through \$250,000		J473	7,900,897			M.2.c
d. Total time deposits of more than \$250,000		J474	6,624,820			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	1,297,648			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	1,956,667			M.3.a.1
(2) Over three months through 12 months		A580	4,396,268			M.3.a.2
(3) Over one year through three years		A581	6,208,979			M.3.a.3
(4) Over three years		A582	1,998,897			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	6,352,935			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	3,979,555			M.4.a.1
(2) Over three months through 12 months		A585	3,458,383			M.4.a.2
(3) Over one year through three years		A586	5,131,496			M.4.a.3
(4) Over three years		A587	1,956,283			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	2,885,081			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	4,552,857			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	24,109,947			1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	269,670			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	24,379,617			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	23,158,148			M.1

Schedule RC-F—Other Assets

				Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)					B556	1,256,552	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	1,242,599	4
5.	Life insurance assets							
	a. General account life insurance assets					K201	473,314	5.a
	b. Separate account life insurance assets					K202	4,403,898	5.b
	c. Hybrid account life insurance assets					K270	425,624	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2168	17,323,954	6
	a. Prepaid expenses (excluding prepaid assessments)	2166	0					6.a
	b. Repossessed personal property (including vehicles)	1578	0					6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
	e. FDIC loss-sharing indemnification assets	J448	0					6.e
	f. Prepaid deposit insurance assessments	J449	CONF					6.f
	TEXT							
g.	3549	3549	0					6.g
h.	3550	3550	0					6.h
i.	3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)					2160	25,125,941	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	134,931	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)					RCFD		
						3646	3,793,409	1.b
2.	Net deferred tax liabilities (2)					3049	1,648,994	2
3.	Allowance for credit losses on off-balance sheet credit exposures					B557	291,255	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2938	5,491,022	4
	a. Accounts Payable	3066	0					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
	TEXT							
e.	3552	3552	0					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					2930	11,359,611	5

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

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

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell	B989			0	3
4. Securities sold under agreements to repurchase	B995		5,544,328		4
5. Other borrowed money	3190		34,802,972		5
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163			0	6
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941		23,637,306		7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192		341,164,234		8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129		280,025,165		9

	(Column A) Amortized Cost of Held-toMaturity Securities				(Column B) Fair Value of Available-for-sale Securities				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	0211		2,417,697		1287		454,551		10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492		140,100		8495		282,855		11
12. Securities issued by states and political subdivisions in the U.S.	8496		21,540		8499		6,454,545		12
13. Mortgage-backed securities (MBS):									
a. Pass-through securities:									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389		16,143,487		G390		9,979,259		13.a.1
(2) Other pass-through securities	1709		2,793		1713		101		13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G393		15,726,894		G394		18,082,854		13.b.1
(2) All other mortgage-backed securities	1733		4,455		1736		1,170,341		13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397		170,470		G398		1,448,776		14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399		7,300		G400		0		15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511		195,821		16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754		34,634,736		1773		38,069,103		17
18. Equity securities that do not have readily determinable fair values	1752						1,242,599		18

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

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets					
1. Interest-bearing balances due from depository institutions	3381	2,000,995			1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	3,323,238			2
3. Mortgage-backed securities (2)	B559	60,458,186			3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	8,171,549			4
5. Federal funds sold and securities purchased under agreements to resell	3365	38,890			5
6. Loans:					
a. Loans in domestic offices:	RCFN				
(1) Total loans	3360	201,969,518			6.a.1
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	3465	67,918,938			6.a.2.a
(b) All other loans secured by real estate	3466	39,642,447			6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386	944,697			6.a.3
(4) Commercial and industrial loans	3387	43,109,191			6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561	15,893,854			6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	24,393,020			6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	554,169			6.b
7. Trading assets	3401	1,479,903			7
8. Lease financing receivables (net of unearned income)	3484	10,808,387			8
9. Total assets (4)	3368	328,851,603			9
Liabilities					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCFN				
	3485	4,090,523			10
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563	166,792,554			11.a
b. Time deposits of \$100,000 or more	A514	10,862,733			11.b
c. Time deposits of less than \$100,000	A529	14,765,168			11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				
	3404	21,451,053			12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD				
	3353	8,015,398			13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	33,062,157			14

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

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

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou		
1.	Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____	3814			16,255,730	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				1.a.(1)	
		J477			N/A		
(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			72,459,146	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			63,061,035	1.b.(1)	
(2)	Other unused credit card lines _____	J456			9,398,111	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			903,272	1.c.1.a	
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165			5,916,123	1.c.1.b	
(2)	NOT secured by real estate _____	6550			5,612,630	1.c.2	
d.	Securities underwriting _____	3817			0	1.d	
e.	Other unused commitments:						
(1)	Commercial and industrial loans _____	J457			66,111,274	1.e.(1)	
(2)	Loans to financial institutions _____	J458			1,440,887	1.e.(2)	
(3)	All other unused commitments _____	J459			29,401,680	1.e.(3)	
2.	Financial standby letters of credit _____	3819			19,084,826	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			671,077	2.a	
3.	Performance standby letters of credit _____	3821			503,158	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			20,445	3.a	
4.	Commercial and similar letters of credit _____	3411			402,157	4	
5.	Not applicable						
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433			8,653,111	6	
7.	Credit derivatives:						
a.	Notional amounts:						
(1)	Credit default swaps _____	C968		350,000	C969		7.a.1
(2)	Total return swaps _____	C970		0	C971		7.a.2
(3)	Credit options _____	C972		0	C973		7.a.3
(4)	Other credit derivatives _____	C974		1,654,456	C975		7.a.4
b.	Gross fair values:						
(1)	Gross positive fair value _____	C219		255	C221		7.b.1
(2)	Gross negative fair value _____	C220		1,485	C222		7.b.2

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2011, Report of Condition.

Schedule RC-L—Continued

		Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)									
(1) Positions covered under the Market Risk Rule:									
(a) Sold protection					G401			0	7.c.(1)(a)
(b) Purchased protection					G402			0	7.c.(1)(b)
(2) All other positions:									
(a) Sold protection					G403		2,004,456		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes					G404		491,890		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes					G405		552,000		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		6,600		G407		620,593		G408		16,504		7.d.(1)(a)
(b) Subinvestment grade		G409		123,430		G410		992,849		G411		244,480		7.d.(1)(b)
(2) Purchased credit protection:(3)														
(a) Investment grade		G412		143,129		G413		583,790		G414		75,289		7.d.(2)(a)
(b) Subinvestment grade		G415		57,495		G416		85,641		G417		98,546		7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765				1,447,697	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		3430				0	9
a. Securities borrowed		3432				0	9.a
b. Commitments to purchase when-issued securities		3434				0	9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978				0	9.c
TEXT							
d.	3555	3555				0	9.d
e.	3556	3556				0	9.e
f.	3557	3557				0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591				0	10
TEXT							
a. Commitments to sell when-issued securities		3435				0	10.a
b.	5592	5592				0	10.b
c.	5593	5593				0	10.c
d.	5594	5594				0	10.d
e.	5595	5595				0	10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank		C223				93,016,271	11.a
b. Sales for which the reporting bank is the agent bank with risk		C224				22,240,892	11.b

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
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):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts	787,200				0				0				0				12.a
	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				
b. Forward contracts	34,165,991				19,662,955				0				0				12.b
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options	2,200,000				0				0				0				12.c.1
	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				
(2) Purchased options	0				0				0				0				12.c.2
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options	7,897,513				305,131				0				0				12.d.1
	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(2) Purchased options	3,213,057				305,135				0				0				12.d.2
	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				
e. Swaps	49,434,576				0				54,017				0				12.e
13. Total gross notional amount of derivative contracts held for trading	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				
	57,756,415				17,908,007				0				0				13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				
	39,941,922				2,365,214				54,017				0				14
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	1,226,546				310,249				0				0				15.a.1
	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(2) Gross negative fair value	1,187,285				289,278				0				0				15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value	372,208				14,867				2,370				0				15.b.1
	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				
(2) Gross negative fair value	910,366				5,396				0				0				15.b.2

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	4,595	G419	0	G420	0	G421	0	G422	12,917	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164	131,426			1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____						
	6165	Number		5		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164	1,593,931			2.a
(1) Estimated fair value of mortgage servicing assets _____		A590	1,593,931			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026	266,227			2.b
c. All other identifiable intangible assets _____		5507	1,601,010			2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426	3,461,168			2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		RCON				
b. Farmland in domestic offices _____		5508	169,241			3.a
c. 1-4 family residential properties in domestic offices _____		5509	1,374			3.b
d. Multifamily (5 or more) residential properties in domestic offices _____		5510	162,458			3.c
e. Nonfarm nonresidential properties in domestic offices _____		5511	62,667			3.d
f. Foreclosed properties from "GNMA loans" _____		5512	129,409			3.e
g. In foreign offices _____		C979	730,978			3.f
		RCFN				
		5513	0			3.g
		RCFD				
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		2150	1,256,127			3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055	7,333,509			5.a.1.a
(b) Over one year through three years _____		F056	2,902			5.a.1.b
(c) Over three years through five years _____		F057	0			5.a.1.c
(d) Over five years _____		F058	13,762			5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651	3,026,154			5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059	3,000,000			5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____		F060	24,218,469			5.b.1.a
(b) Over one year through three years _____		F061	98,039			5.b.1.b
(c) Over three years through five years _____		F062	373,138			5.b.1.c
(d) Over five years _____		F063	3,523,498			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	24,071,990			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	35,563,317			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	Bil Mil Thou	7
		B570	46,639,087	
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD	YES / NO	9
		4088	YES	
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON	Bil Mil Thou	10.a
		F064	0	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD		10.b
		F065	9,655,472	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON	YES / NO	11
		G463	YES	
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON	YES / NO	12
		G464	YES	
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	39,157	13.a.1.a.1
(2) Other construction loans and all land development and other land loans _____		K170	1,636,926	13.a.1.a.2
(b) Secured by farmland _____		K171	677	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	806,601	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens _____		K173	4,816,656	13.a.1.c.2.a
(b) Secured by junior liens _____		K174	14,809	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties _____		K175	901,398	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____		K176	459,766	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties _____		K177	2,318,286	13.a.1.e(2)
(2) Loans to finance agricultural production and other loans to farmers _____		RCFD		13.a.2
(3) Commercial and industrial loans _____		K178	13	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____		K179	122,699	13.a.4.a
(b) Automobile loans _____		K180	5,279	13.a.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) _____		K181	0	13.a.4.c
		K182	0	

	RCFD	Bil Mil Thou	
13.a.(5) All other loans and all leases _____	K183	13,813	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
	RCON		
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices _____	K187	85,481	13.b.1
(2) Farmland in domestic offices _____	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices _____	K189	49,048	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____	K190	10,697	13.b.4
(5) Nonfarm nonresidential properties in domestic offices _____	K191	58,333	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	162,847	13.b.7
c. Debt securities (included in Schedule RC, items 2.a and 2.b) _____	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets) _____	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(2) _____	K193	0	14.a
b. Total assets of captive reinsurance subsidiaries(2) _____	K194	991,166	14.b
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) _____			
	RCON	Number	
	L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? _____			
	RCON	YES / NO	
	L135	N/A	15.b

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	4,264	F174	20,518	F176	30,647	1.a.1
(2) Other construction loans and all land development and other land loans	F173	16,223	F175	125,340	F177	547,592	1.a.2
b. Secured by farmland in domestic offices	3493	2,758	3494	91	3495	9,655	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	89,039	5399	41,551	5400	117,024	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	689,842	C237	3,322,425	C229	675,207	1.c.2.a
(b) Secured by junior liens	C238	36,893	C239	10,722	C230	37,229	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	15,284	3500	9,339	3501	84,267	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	31,314	F180	11,446	F182	106,069	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	69,900	F181	54,386	F183	406,559	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	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	4,814	1597	0	1583	4,491	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	98,849	1252	32,296	1253	150,548	4.a
b. To non-U.S. addressees (domicile)	1254	954	1255	169	1256	2,043	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	192,716	B576	188,620	B577	179,928	5.a
b. Automobile loans	K213	45,284	K214	4,570	K215	107	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	250,621	K217	244,035	K218	21,304	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	4,469	5460	0	5461	47,925	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	7,333	F167	394	F168	0	8.a
b. All other leases _____	F169	46,913	F170	27	F171	22,834	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	1,627	3506	0	3507	5,340	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	382,352	K037	2,788,573	K038	56,605	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding reboked "GNMA loans" _____	K039	186,582	K040	210,486	K041	43,208	10.a
b. Reboked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	188,649	K043	2,572,365	K044	0	10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:	RCON		RCON		RCON		
(a) 1-4 family residential construction loans _____	K045	1,280	K046	19,428	K047	5,661	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	11,181	K049	121,196	K050	259,151	11.a.1.b
(2) Secured by farmland _____	K051	488	K052	0	K053	13	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	5,904	K055	2,147	K056	727	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____	K057	170,573	K058	439,966	K059	33,133	11.a.3.b.1
(2) Secured by junior liens _____	K060	181	K061	58	K062	922	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	10,688	K064	9,339	K065	45,935	11.a.4

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands							
11.a.(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	13,500	K067	8,050	K068	35,690	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	19,239	K070	51,294	K071	177,866	11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD		RCFD		RCFD		11.b
c. Commercial and industrial loans	K072	0	K073	0	K074	0	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K075	870	K076	146	K077	10,543	11.d.1
(2) Automobile loans	K078	0	K079	0	K080	0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K081	0	K082	0	K083	0	11.d.3
e. All other loans and all leases	K084	0	K085	0	K086	0	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):	K087	0	K088	0	K089	288	
(1) Loans to depository institutions and acceptances of other banks							11.e.1
(2) Loans to foreign governments and official institutions	K091	0	K092	0	K093	0	11.e.2
(3) Other loans (1)	K095	0	K096	0	K097	0	11.e.3
(4) Lease financing receivables	K099	0	K100	0	K101	0	11.e.4
(5) Loans secured by real estate in foreign offices	K269	0	K271	0	K272	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	RCFN		RCFN		RCFN		
	K291	0	K292	0	K293	0	11.f
	K102	187,124	K103	521,300	K104	455,944	

(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	2,981	K106	2,015	K107	16,740	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	6,185	K109	15,118	K110	246,982	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	332,104	F662	1,000,132	F663	193,177	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	477	K112	0	K113	46,674	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	2,085	K115	0	K116	21,832	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	2,743	K118	17,601	K119	86,434	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	9,773	K121	3,193	K122	84,487	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	1,512	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	35,556	K127	32,000	K128	211,787	M.1.f
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134	0	K135	0	K136	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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	1,565	6559	0	6560	13,771	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):							
a. Loans and leases held for sale	C240	2,411	C241	2,407	C226	8,969	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	0	M.5.b.2

	(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	59	3530	30	M.6
7. Additions to nonaccrual assets during the quarter	C410	615,700			M.7
8. Nonaccrual assets sold during the quarter	C411	215,200			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	52,826	L184	437,099	L185	295,446	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	40,596	L187	245,398	L188	160,169	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 17 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 17 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	249,062,574	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	27,245,448	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	26,687,066	3
4. Average consolidated total assets		RCFD K652	328,851,603	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity(1)		K654	27,088,488	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	18,429,962	7.a
b. Over one year through three years		G466	15,005	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	112,705	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	0	8.a
b. Over one year through three years		G470	2,836,320	8.b
c. Over three years through five years		G471	1,093,495	8.c
d. Over five years		G472	1,900,000	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?		K659	YES / NO 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	46,620,329	11.a
b. Custodial bank deduction limit		K661	4,620,291	11.b

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total 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	94,528,636	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number				
	F050	13,006,560				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	122,691,158	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number				
	F052	55,427				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	4,424,387	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number				
	F046	255,989				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	172,945	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number				
	F048	530				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	52,271,700	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	61,276,404	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000						
	J945	Number		18,693		M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (4) Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
<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	K675	CONF	M.7
	RCFD		
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations	K667	CONF	M.8
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations	K668	CONF	M.9
10. Commitments to fund construction, land development, and other land loans secured by real estate:	RCON		
a. Total unfunded commitments	K676	4,112,889	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	125,398	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCFD		
	K669	4,152	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)	RCON		
	K678	6,212,474	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.g are to be completed by "large institutions" only.</i>			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate	K679	12,687	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	K680	1,087,824	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	K681	4,933,109	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K682	1,252	M.13.d
	RCFD		
e. Commercial and industrial loans	K670	164,587	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	K671	0	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	K672	3,781,269	M.13.g
<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	915,251	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-P—1-4 Family Residential Mortgage Banking Activities in Domestic Offices

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

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a.	Closed-end first liens _____	F066	4,851,882	1.a
b.	Closed-end junior liens _____	F067	76	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	15,196,655	2.a
b.	Closed-end junior liens _____	F069	4,475	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	17,281,557	3.a
b.	Closed-end junior liens _____	F071	4,216	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	8,222,749	4.a
b.	Closed-end junior liens _____	F073	648	4.b
c. Open-end loans extended under lines of credit:				
	(1) Total commitment under the lines of credit _____	F676	0	4.c.1
	(2) Principal amount funded under the lines of credit _____	F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		RIAD		
a.	Closed-end 1-4 family residential mortgage loans _____	F184	380,477	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	58,267	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

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2011, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	38,086,088	G474	0	G475	639,252	G476	36,265,175	G477	1,181,661	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	8,223,397	G484	0	G485	0	G486	8,223,397	G487	0	3
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4
5. Trading assets:											
a. Derivative assets	3543	1,265,409	G493	252,965	G494	0	G495	435,373	G496	1,083,001	5.a
b. Other trading assets	G497	89,174	G498	0	G499	0	G500	89,174	G501	0	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets	G391	1,947,862	G392	37,590	G395	0	G396	70,975	G804	1,914,477	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	49,611,930	G503	290,555	G504	639,252	G505	45,084,094	G506	4,179,139	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	937,898	G512	524,907	G513	0	G514	1,427,155	G515	35,650	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	568,550	G806	349,693	G807	0	G808	915,370	G809	2,873	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	1,506,448	G532	874,600	G533	0	G534	2,342,525	G535	38,523	14

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(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	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	1,593,931	G537	0	G538	0	G539	0	G540	1,593,931	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	568,550	G567	349,693	G568	0	G569	915,370	G570	2,873	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	35,486,709	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	643,649	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 AOC1 resulting from the 701-20(former FASB Statement No, 128) to defined benefit post retirement plans. (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(1,242,443)	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	1,446,199	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,810,780	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	27,720,922	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	159,393	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	(94)	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	27,561,435	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	3,763,670	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	3,377,165	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	3,416	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	7,144,251	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	7,144,251	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	34,705,686	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)	RCFD L136	Tril Bil Mil Thou 328,851,603	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,810,780	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	159,393	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	(403,354)	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	318,478,076	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	8.65%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.25%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.91%	33

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
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 15,399,893	RCFD C869 0	RCFD B600 12,074,389	RCFD B601 3,325,504		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 34,634,736	RCFD B603 (15,699)	RCFD B604 19,728,160	RCFD B605 14,727,931	RCFD B606 19,846	RCFD B607 174,498	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 38,086,088	RCFD B608 625,567	RCFD B609 4,716,790	RCFD B610 25,579,471	RCFD B611 4,506,121	RCFD B612 2,658,139	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 75,584		RCFD C063 0	RCFD C064 75,584		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 8,257,495	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 8,223,397	RCFD B621 34,098	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 207,947,401	RCFD B622 0	RCFD B623 940,829	RCFD B624 24,958,618	RCFD B625 31,434,477	RCFD B626 150,613,477	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,374,236	RCFD 3123 4,374,236					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 1,354,583	RCFD B627 1,354,583	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 41,441,168	RCFD B640 10,714,029	RCFD B641 612,920	RCFD B642 9,590,459	RCFD B643 105,834	RCFD 5339 20,417,926	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 342,822,712	RCFD B644 8,304,244	RCFD 5320 38,073,088	RCFD 5327 78,257,567	RCFD 5334 44,289,675	RCFD 5340 173,898,138	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)		
	Face Value or Notional Amount			Credit Equivalent Amount (1)	Allocation by Risk Weight Category				
	Bil Mil Thou			Bil Mil Thou	0%	20%	50%		100%
Dollar Amounts in Thousands									
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583		
44. Financial standby letters of credit	19,084,826	1.000	19,084,826	78,877	3,389,071	3,482,654	12,134,224	44	
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 503,158	.50	251,579	75	18,483	13,545	219,476	45	
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 402,157	.20	80,431	249	2,820	198	77,164	46	
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,090	1.00	1,090	0	0		1,090	47	
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 8,653,111	1.00	8,653,111	8,653,111	0	0	0	48	
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 50,876	1.00	50,876	0	50,876	0	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 156,021	1.00	156,021	0	0	147,669	8,352	51	
52. All other off-balance sheet liabilities	RCFD B681 155,753	1.00	155,753	0	0	79,350	76,403	52	
53. Unused commitments:									
a. With an original maturity exceeding one year	RCFD 3833 87,445,525	.50	43,722,763	0	923,700	687,774	42,111,289	53.a	
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	0	0	0	0	0	53.b	
54. Derivative contracts			RCFD A167 1,617,408	RCFD B693 30,119	RCFD B694 252,974	RCFD B695 1,334,315		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	
	46,835,519	82,895,491	50,035,180	228,526,136	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	16,579,098	25,017,590	228,526,136	57
58. Market risk equivalent assets				RCFD 1651	
				50,381	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	
				270,173,205	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				1,288,326	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	
				268,884,879	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	1,372,501	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	40,844,377	8766	30,189,109	8767	15,780,138	M.2.a
b. Foreign exchange contracts	3812	14,092,021	8769	3,036,021	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	24,198	A001	29,819	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	30,000	G598	522,000	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) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank 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 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 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 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0
b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 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 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0

Schedule RC-S—Continued

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 147,669	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 8,352
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 147,669	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 8,352

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	50,876
b. Amount of retained recourse on these obligations as of the report date	A250	50,876
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	147,669
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	207,279,635
c. Other financial assets (includes home equity lines) (1)	A591	917,617
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	2,433,925
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

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

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

Schedule RC-T—Fiduciary and Related Services

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	
	Tri Bil Mil Thou	Tri Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	27,044,725	2,490,584	26,740	1,704	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,249,995	6,768,318	280	114	5.a
b. Employee benefit-defined benefit _____	1,108,928	33,122,331	120	314	5.b
c. Other employee benefit and retirement-related accounts _____	3,585,738	23,547,507	7,589	582,310	5.c
6. Corporate trust and agency accounts _____	1,764,808	549,635,155	3,594	133,359	6
7. Investment management and investment advisory agency accounts _____	17,723,660	0	12,291	0	7
8. Foundation and endowment trust and agency accounts _____	6,725,769	742,595	3,715	58	8
9. Other fiduciary accounts _____	1,295,287	12,239,668	241	1,294	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	60,498,910	628,546,158	54,570	719,153	10
11. Custody and safekeeping accounts _____		793,501,283		845,221	11

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 0	RCFN B901 19,743,978	RCFN B902 0	RCFN B903 1,588	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,436,991	RCFD J260 27,919,105	RCFD J261 7,555	RCFD J262 778,011	13

		Dollar Amounts in Thousands			
		RIAD	Bil Mil Thou		
Fiduciary and Related Services Income					
14. Personal trust and agency accounts		B904	114,873		14
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution		B905	1,290		15.a
b. Employee benefit—defined benefit		B906	11,382		15.b
c. Other employee benefit and retirement-related accounts		B907	16,633		15.c
16. Corporate trust and agency accounts		A479	121,405		16
17. Investment management and investment advisory agency accounts		J315	74,057		17
18. Foundation and endowment trust and agency accounts		J316	17,370		18
19. Other fiduciary accounts		A480	2,393		19
20. Custody and safekeeping accounts		B909	69,910		20
21. Other fiduciary and related services income		B910	25,758		21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	455,071		22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	4,848			22.a
23. Less: Expenses		C058	N/A		23
24. Less: Net losses from fiduciary and related services		A488	N/A		24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A		25
26. Net fiduciary and related services income		A491	N/A		26

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts	(Column C) All Other Accounts	
	RCFD Tril Bil Mil Thou	RCFD Tril Bil Mil Thou	RCFD Tril Bil Mil Thou	
Dollar Amounts in Thousands				
1. Managed assets held in fiduciary accounts:				
a. Noninterest-bearing deposits	J263 N/A	J264 N/A	J265 N/A	M.1.a
b. Interest-bearing deposits	J266 N/A	J267 N/A	J268 N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269 N/A	J270 N/A	J271 N/A	M.1.c
d. State, county, and municipal obligations	J272 N/A	J273 N/A	J274 N/A	M.1.d
e. Money market mutual funds	J275 N/A	J276 N/A	J277 N/A	M.1.e
f. Equity mutual funds	J278 N/A	J279 N/A	J280 N/A	M.1.f
g. Other mutual funds	J281 N/A	J282 N/A	J283 N/A	M.1.g
h. Common trust funds and collective investment funds	J284 N/A	J285 N/A	J286 N/A	M.1.h
i. Other short-term obligations	J287 N/A	J288 N/A	J289 N/A	M.1.i

Schedule RC-T—Continued

Memoranda—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	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

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

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:	B931	4	B932	31,992	M.3.a
a. Domestic equity	B933	0	B934	0	M.3.b
b. International/Global equity	B935	1	B936	43,713	M.3.c
c. Stock/Bond blend	B937	2	B938	73,024	M.3.d
d. Taxable bond	B939	0	B940	0	M.3.e
e. Municipal bond	B941	0	B942	0	M.3.f
f. Short term investments/Money market	B943	2	B944	22,907	M.3.g
g. Specialty/Other	B945	9	B946	171,636	M.3.h
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)					

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)

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(612) 303-4311
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Schedule RC-V— Variable Interest Entities (FFIEC 031)

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	174,926	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	5,389,102	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	6,049,003	1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a
b. Derivative trading liabilities	K018	0	K019	0	K020	0	2.b
c. Commercial paper	K021	0	K022	0	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	0	K025	0	K026	3,893,169	2.d
e. Other liabilities	K027	0	K028	0	K029	501,915	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)							
	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)							
	K033	0	K034	0	K035	5,162,368	4

