

**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 December 31, 2013**

(20131231)

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)  
**January 30, 2014**

\_\_\_\_\_  
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](mailto:CDR.Help@ffiec.gov).

**U.S. Bank National Association**

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

**Cincinnati**

\_\_\_\_\_  
City (RSSD 9130)

**OH**

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

**45202**

\_\_\_\_\_  
Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 45.8 hours per respondent and is estimated to vary from 17 to 720 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

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

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

CONF  
 \_\_\_\_\_  
 Name (TEXT C490)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C491)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C492)  
 CONF  
 \_\_\_\_\_  
 Area code/Phone Number/Extension (TEXT C493)  
 CONF  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area code/Phone Number/Extension (TEXT 8902)  
 CONF  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C369)  
 CONF  
 \_\_\_\_\_  
 Area code/FAX 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  
 \_\_\_\_\_  
 Area Code/FAX 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  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C440)

**Secondary Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C442)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C443)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C444)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C445)

**Third Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C870)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C871)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C872)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C873)

**Fourth Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C875)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C876)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C877)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C878)

## Consolidated Report of Income for the period January 1, 2013 – December 31, 2013

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	3,283,074	1.a.1.a.1
(2) All other loans secured by real estate	4436	2,072,969	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	35,960	1.a.1.b
(c) Commercial and industrial loans	4012	1,401,526	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,691,469	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,313,583	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	300,054	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	14,456	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	10,113,091	1.a.3
b. Income from lease financing receivables	4065	602,238	1.b
c. Interest income on balances due from depository institutions (1)	4115	6,319	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	69,422	1.d.1
(2) Mortgage-backed securities	B489	1,236,781	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	304,804	1.d.3
e. Interest income from trading assets	4069	935	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	209	1.f
g. Other interest income	4518	-277,964	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	12,055,835	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	13,108	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	149,956	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	186,071	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	186,245	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	28,096	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	113,491	2.b
c. Interest on trading liabilities and other borrowed money	4185	329,959	2.c

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

Schedule RI—Continued

	Year-to-date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200		262,064		2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073		<b>1,268,990</b>		2.e
3. Net interest income (item 1.h minus 2.e)				4074	<b>10,786,845</b> 3
4. Provision for loan and lease losses				4230	1,362,002 4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070		998,856		5.a
b. Service charges on deposit accounts	4080		1,208,398		5.b
c. Trading revenue (2)	A220		117,546		5.c
d. (1) Fees and commissions from securities brokerage	C886		124,872		5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888		5,706		5.d.2
(3) Fees and commissions from annuity sales	C887		0		5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386		9,377		5.d.4
(5) Income from other insurance activities	C387		71		5.d.5
e. Venture capital revenue	B491		0		5.e
f. Net servicing fees	B492		501,696		5.f
g. Net securitization income	B493		0		5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416		1,213,906		5.i
j. Net gains (losses) on sales of other real estate owned	5415		33,118		5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496		2,813		5.k
l. Other noninterest income*	B497		4,301,138		5.l
m. Total noninterest income (sum of items 5.a through 5.l)				4079	<b>8,517,497</b> 5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0 6.a
b. Realized gains (losses) on available-for-sale securities				3196	7,707 6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135		5,283,037		7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217		930,696		7.b
c. (1) Goodwill impairment losses	C216		0		7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232		320,525		7.c.2
d. Other noninterest expense*	4092		3,414,840		7.d
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	<b>9,949,098</b> 7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	<b>8,000,949</b> 8
9. Applicable income taxes (on item 8)				4302	2,332,511 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)				4300	<b>5,668,438</b> 10
11. Extraordinary items and other adjustments, net of income taxes*				4320	0 11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	<b>5,668,438</b> 12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	-101,847 13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	<b>5,770,285</b> 14

\* Describe on Schedule RI-E - Explanations.

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

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

**Schedule RI—Continued**

**Memoranda**

	Year-to-date			
	RIAD	Bil	Mil   Thou	
Dollar Amounts in Thousands				
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____	4513		18,622	M.1
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431		130,578	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		203,800	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		252,558	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____			Number	
	4150		64,040	M.5
6. Not applicable				
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	RIAD		YYYY/MM/DD	
	9106		0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) _____				
<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		66,730	M.8.a
b. Foreign exchange exposures _____	8758		50,816	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		4,436	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		17	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		296	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251		1,664	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	RIAD		YES / NO	
	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		107	M.12

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

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

## Schedule RI—Continued

### Memoranda — Continued

	Year-to-date		
	RIAD	Bil   Mil   Thou	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	69,987	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	-305	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	29,423	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	15,284	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)	J321	<b>14,139</b>	M.14.c



### Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands		RIAD	Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		3217		38,133,382		1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507		-533		2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)		B508		<b>38,132,849</b>		3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)		4340		5,770,285		4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)		B509		0		5
6. Treasury stock transactions, net		B510		0		6
7. Changes incident to business combinations, net		4356		954,063		7
8. LESS: Cash dividends declared on preferred stock		4470		0		8
9. LESS: Cash dividends declared on common stock		4460		6,100,000		9
10. Other comprehensive income (1)		B511		-195,247		10
<b>11. Other transactions with stockholders (including a parent holding company)*</b> (not included in items 5, 6, 8, or 9 above)		4415		-73		11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)		3210		<b>38,561,877</b>		12

\* Describe on Schedule RI-E - Explanations.

(1) Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	( Column A ) Charge-offs (1)				( Column B ) Recoveries					
	Calendar year-to-date									
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices:										
(1) 1-4 family residential construction loans	C891		6,219		C892		3,063			1.a.1
(2) Other construction loans and all land development and other land loans	C893		41,776		C894		78,895			1.a.2
b. Secured by farmland in domestic offices	3584		803		3585		232			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		164,339		5412		16,323			1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens	C234		298,634		C217		25,254			1.c.2.a
(b) Secured by junior liens	C235		72,338		C218		9,869			1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		20,464		3589		6,726			1.d
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		26,731		C896		15,611			1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		27,101		C898		22,770			1.e.2
f. In foreign offices	B512		0		B513		0			1.f

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

**Schedule RI-B—Continued**

**Part I. Continued**

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions _____	4653		0		4663		93		2.a
b. To foreign banks _____	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655		132		4665		384		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645		205,954		4617		57,449		4.a
b. To non-U.S. addressees (domicile) _____	4646		254		4618		107		4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514		738,671		B515		82,802		5.a
b. Automobile Loans _____	K129		42,931		K133		30,660		5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205		237,862		K206		43,863		5.c
6. Loans to foreign governments and official institutions _____	4643		0		4627		0		6
7. All other loans _____	4644		10,385		4628		39,423		7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185		5,088		F187		4,223		8.a
b. All other leases _____	C880		34,372		F188		31,204		8.b
9. Total (sum of items 1 through 8) _____	4635		<b>1,934,054</b>		4605		<b>468,951</b>		9

**Memoranda**

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above _____	5409		6,629		5410		4,561		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		63		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		122,677		M.4

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

## Schedule RI-B—Continued

### Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,230,503	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	468,951	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	1,922,861	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	11,193	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,362,002	5
6. Adjustments* (see instructions for this schedule)	C233	122,341	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	4,249,743	7

\* Describe on Schedule RI-E—Explanations.

### Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	65,636	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	C781	169,873	M.4

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)			(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35)			(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)			(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)			(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)			
	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou	RCFD	Bil	Mil   Thou
<b>1. Real estate loans:</b>																		
<b>a. Construction loans</b>	M708		223,905	M709		15,173	M710		7,461,694	M711		218,830	M712		219,702	M713		32,610
<b>b. Commercial real estate loans</b>	M714		485,766	M715		27,513	M716		33,047,028	M717		480,907	M719		679,741	M720		36,708
<b>c. Residential real estate loans</b>	M721		5,090,376	M722		332,873	M723		46,953,582	M724		551,755	M725		3,038,399	M726		100,554
<b>2. Commercial loans(2)</b>	M727		354,476	M728		34,170	M729		69,756,888	M730		753,308	M731		1,022	M732		1
<b>3. Credit cards</b>	M733		309,676	M734		87,097	M735		17,715,586	M736		796,966	M737		0	M738		0
<b>4. Other consumer loans</b>	M739		275,058	M740		55,454	M741		48,068,760	M742		725,824	M743		0	M744		0
<b>5. Unallocated, if any</b>										M745		0						
<b>6. Total (sum of items 1.a through 5)(3)</b>	M746		<b>6,739,257</b>	M747		<b>552,280</b>	M748		<b>223,003,538</b>	M749		<b>3,527,590</b>	M750		<b>3,938,864</b>	M751		<b>169,873</b>

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

### Schedule RI-D—Income from Foreign Offices

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

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

### Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date			
				RIAD	Bil	Mil	
1. Other noninterest income (from Schedule RI, item 5.I)							
Itemize and describe amounts greater than \$25,000 that exceed 3 percent 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		138,695			1.b
c.	Income and fees from automated teller machines (ATMs)	C016		327,188			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		-185,827			1.f
g.	Bank card and credit card interchange fees	F555		965,026			1.g
h.	Gains on bargain purchases	J447		0			1.h
<b>TEXT</b>							
i.	4461 Merchant processing services	4461		1,457,565			1.i
j.	4462 Standby letter of credit fees	4462		172,728			1.j
k.	4463 Corporate payment products revenue	4463		705,731			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		381,364			2.a
b.	Advertising and marketing expenses	0497		252,808			2.b
c.	Directors' fees	4136		0			2.c
d.	Printing, stationery, and supplies	C018		104,080			2.d
e.	Postage	8403		201,408			2.e
f.	Legal fees and expenses	4141		0			2.f
g.	FDIC deposit insurance assessments	4146		CONF			2.g
h.	Accounting and auditing expenses	F556		0			2.h
i.	Consulting and advisory expenses	F557		244,194			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0			2.j
k.	Telecommunications expenses	F559		151,089			2.k
<b>TEXT</b>							
l.	4464 Capitalized computer software	4464		301,376			2.l
m.	4467 Cost of affordable housing and other tax-advantaged projects	4467		468,177			2.m
n.	4468 Mortgage servicing expense	4468		138,265			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):							
<b>TEXT</b>							
a.(1)	4469			4469		0	3.a.1
	(2) Applicable income tax effect	4486		0			3.a.2
b.(1)	4487			4487		0	3.b.1
	(2) Applicable income tax effect	4488		0			3.b.2
c.(1)	4489			4489		0	3.c.1
	(2) Applicable income tax effect	4491		0			3.c.2



## Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2013

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	6,107,561	1.a
b. Interest-bearing balances (2)				0071	2,365,163	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	38,919,652	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	40,438,019	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	76,693	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	0	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	3,268,007	4.a
b. Loans and leases, net of unearned income		B528	233,681,659			4.b
c. LESS: Allowance for loan and lease losses		3123	4,249,743			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)				B529	229,431,916	4.d
5. Trading assets (from Schedule RC-D)						
				3545	732,480	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,593,778	6
7. Other real estate owned (from Schedule RC-M)						
				2150	951,365	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	189,292	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	9,216,796	10.a
b. Other intangible assets (from Schedule RC-M)				0426	4,148,536	10.b
11. Other assets (from Schedule RC-F)						
				2160	22,039,020	11
12. Total assets (sum of items 1 through 11)						
				2170	360,478,278	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		RCON	Tril   Bil   Mil   Thou	
<b>Liabilities</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200	246,123,638	13.a
(1) Noninterest-bearing (4)		6631	76,038,828			13.a.1
(2) Interest-bearing		6636	170,084,810			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
				2200	25,027,288	13.b
(1) Noninterest-bearing		6631	1,430,573			13.b.1
(2) Interest-bearing		6636	23,596,715			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (5)				RCON		
				B993	594,376	14.a
b. Securities sold under agreements to repurchase (6)				RCFD		
				B995	1,945,538	14.b
15. Trading liabilities (from Schedule RC-D)				3548	432,300	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)						
				3190	29,623,570	16
17. and 18. Not applicable						

(4) Includes noninterest-bearing demand, time, and savings deposits.

(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

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

Dollar Amounts in Thousands

	RCFD	Tril   Bil   Mil   Thou	
<b>Liabilities—Continued</b>			
19. Subordinated notes and debentures (1) _____	3200	5,586,320	19
20. Other liabilities (from Schedule RC-G) _____	2930	11,722,618	20
21. Total liabilities (sum of items 13 through 20) _____	2948	<b>321,055,648</b>	21
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus _____	3838	0	23
24. Common stock _____	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock) _____	3839	14,231,212	25
26. a. Retained earnings _____	3632	25,248,453	26.a
b. Accumulated other comprehensive income (2) _____	B530	-935,988	26.b
c. Other equity capital components (3) _____	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c) _____	3210	<b>38,561,877</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries _____	3000	860,753	27.b
28. Total equity capital (sum of items 27.a and 27.b) _____	G105	<b>39,422,630</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28) _____	3300	<b>360,478,278</b>	29

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2012 \_\_\_\_\_

RCFD	Number
6724	N/A

M.1

- |   |   |
|---|---|
| <p>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</p> <p>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)</p> <p>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.</p> | <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|---|---|

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

2. Bank's fiscal year-end date \_\_\_\_\_

RCON	MM / DD
8678	N/A

M.2

- (1) Includes limited-life preferred stock and related surplus.
- (2) Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other post retirement plan adjustments.
- (3) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	5,593,709					1
a. Cash items in process of collection and unposted debits _____				0020	3,253,230		1.a
b. Currency and coin _____				0080	2,340,477		1.b
2. Balances due from depository institutions in the U.S. _____				0082	295,250		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	295,262					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	209,630		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	725,903					3.b
4. Balances due from Federal Reserve Banks _____	0090	1,857,850		0090	1,857,850		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	8,472,724		0010	7,956,437		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	2,650,937	0213	2,588,904	1286	1,230	1287	1,333	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	463,157	1290	450,969	1291	189,252	1293	189,039	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	911,782	1298	848,947	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	11,108	8497	11,677	8498	5,619,483	8499	5,683,561	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	3,898,757	G301	3,916,335	G302	1,462,862	G303	1,524,353	4.a.1
(2) Issued by FNMA and FHLMC	G304	7,877,574	G305	7,724,901	G306	5,599,389	G307	5,779,989	4.a.2
(3) Other pass-through securities	G308	2,069	G309	2,069	G310	78	G311	78	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	23,892,513	G313	23,549,676	G314	24,441,515	G315	24,117,628	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	1	G319	1	4.b.2
(3) All other residential MBS	G320	720	G321	733	G322	783,522	G323	775,138	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		147,862		K153		151,674		4.c.2.a			
(b). All other commercial MBS	K154		505		K155		493		K156		220		K157		226		4.c.2.b			
5. Asset-backed securities and structured financial products:																				
a. Asset-backed securities (ABS)	C026		15,422		C988		17,706		C989		558,356		C027		569,000		5.a			
b. Structured financial products:																				
(1) Cash	G336		509		G337		9,265		G338		19,541		G339		24,341		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		99,081		1738		87,781		1739		734,247		1741		640,566		6.a			
b. Foreign debt securities	1742		7,300		1743		7,300		1744		5,681		1746		5,681		6.b			
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)													A510		110,325		A511		126,464	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		<b>38,919,652</b>		1771		<b>38,367,809</b>		1772		<b>40,585,346</b>		1773		<b>40,438,019</b>		8			

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).  
 (2) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
1. Pledged securities (1) _____	0416	12,501,704	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)			
(1) Three months or less _____	A549	2,558,414	M.2.a.1
(2) Over three months through 12 months _____	A550	1,125,532	M.2.a.2
(3) Over one year through three years _____	A551	184,316	M.2.a.3
(4) Over three years through five years _____	A552	37,790	M.2.a.4
(5) Over five years through 15 years _____	A553	2,151,672	M.2.a.5
(6) Over 15 years _____	A554	5,147,667	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	462,841	M.2.b.1
(2) Over three months through 12 months		A556	52,345	M.2.b.2
(3) Over one year through three years		A557	142,389	M.2.b.3
(4) Over three years through five years		A558	811,763	M.2.b.4
(5) Over five years through 15 years		A559	14,275,193	M.2.b.5
(6) Over 15 years		A560	3,338,289	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	13,710,636	M.2.c.1
(2) Over three years		A562	35,227,769	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	1,871,244	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	800,000	M.4.a
b. Fair value		8783	737,232	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	15,422	B843	17,706	B844	2,812	B845	2,656	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	555,544	B853	566,344	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

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



**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	184	G351	155	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	509	G369	9,265	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	19,357	G375	24,186	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		
<b>1. Loans secured by real estate: (1)</b>	1410	N/A					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F158	1,258,339		F158	1,258,339		1.a.1
(2) Other construction loans and all land development and other land loans	F159	6,538,990		F159	6,538,990		1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	922,220		1420	922,220		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	14,678,740		1797	14,678,740		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	5367	58,344,974		5367	58,344,974		1.c.2.a
(b) Secured by junior liens	5368	1,428,761		5368	1,428,761		1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	4,283,339		1460	4,283,339		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	9,969,338		F160	9,969,338		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	16,381,430		F161	16,294,005		1.e.2
<b>2. Loans to depository institutions and acceptances of other banks:</b>							
a. To commercial banks in the U.S.:				B531	140,624		2.a
(1) To U.S. branches and agencies of foreign banks	B532	1,088					2.a.1
(2) To other commercial banks in the U.S.	B533	139,536					2.a.2
b. To other depository institutions in the U.S.	B534	220,929		B534	220,929		2.b
c. To banks in foreign countries:				B535	47,961		2.c
(1) To foreign branches of other U.S. banks	B536	5,146					2.c.1
(2) To other banks in foreign countries	B537	42,815					2.c.2
<b>3. Loans to finance agricultural production and other loans to farmers</b>	1590	1,059,710		1590	1,059,710		3
<b>4. Commercial and industrial loans:</b>							
a. To U.S. addressees (domicile)	1763	51,404,606		1763	51,404,606		4.a
b. To non-U.S. addressees (domicile)	1764	862,651		1764	299,547		4.b
<b>5. Not applicable</b>							
<b>6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</b>							
a. Credit cards	B538	18,025,262		B538	18,025,170		6.a
b. Other revolving credit plans	B539	3,276,359		B539	3,276,359		6.b
c. Automobile Loans	K137	13,742,652		K137	13,742,652		6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	9,277,865		K207	9,277,865		6.d
<b>7. Loans to foreign government and official institutions (including foreign central banks)</b>	2081	0		2081	0		7
<b>8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.</b>	2107	10,077,271		2107	10,077,271		8

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

**Schedule RC-C—Continued**

**Part I—Continued**

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil	Mil   Thou	RCON	Bil	Mil   Thou	
Dollar Amounts in Thousands							
9. Loans to nondepository financial institutions and other loans	1563		3,807,732				9
a. Loans to nondepository financial institutions				J454		1,073,517	9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545		747,089	9.b.1
(2) All other loans (exclude consumer loans)				J451		1,987,126	9.b.2
10. Lease financing receivables (net of unearned income)				2165		11,183,736	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162		5,929,243				10.a
b. All other leases	F163		5,270,670				10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123		0	2123		0	11
<b>12. Total loans and leases, net of unearned income(1)</b>							
(item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122		<b>236,949,666</b>	2122		<b>236,282,868</b>	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		16,229	M.1.a.1
(2)Other construction loans and all land development and other land loans				K159		114,230	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices				F576		2,534,153	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices				K160		17,640	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties				K161		117,805	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties				K162		334,148	M.1.d.2
e. Commercial and Industrial loans:				RCFD			
(1) To U.S.addressees (domicile)				K163		198,099	M.1.e.1
(2) To non-U.S. addressees (domicile)				K164		953	M.1.e.2
f. All other loans(include loans to individuals for household, family, and other personal expenditures)				K165		341,461	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 (2)				K267		0	M.1.f.6
				RCFN			
(7) Loans secured by real estate in foreign offices				K289		0	M.1.f.7

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

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

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON			
(1) Three months or less	A564	2,789,226		M.2.a.1
(2) Over three months through 12 months	A565	3,730,285		M.2.a.2
(3) Over one year through three years	A566	2,411,257		M.2.a.3
(4) Over three years through five years	A567	6,949,856		M.2.a.4
(5) Over five years through 15 years	A568	15,353,070		M.2.a.5
(6) Over 15 years	A569	26,321,204		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	104,309,868		M.2.b.1
(2) Over three months through 12 months	A571	7,832,406		M.2.b.2
(3) Over one year through three years	A572	19,235,834		M.2.b.3
(4) Over three years through five years	A573	20,860,478		M.2.b.4
(5) Over five years through 15 years	A574	17,227,497		M.2.b.5
(6) Over 15 years	A575	8,325,875		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	32,207,200		M.2.c
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (4)	2746	7,366,589		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	19,009,480		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 or Schedule RC-C, Part 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD B837	238,372		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	586,536		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	5,978,386		M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	3,938,864		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	985,610		M.8.a

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

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2012, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231			3,923		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			9,638		M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) _____	F577			3,453,658		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			3,262,616						M.10.a
(1) Construction, land development, and other land loans _____					F578			0		M.10.a.1
(2) Secured by farmland (including farm residential and other improvements) _____					F579			0		M.10.a.2
(3) Secured by 1-4 family residential properties:										
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____					F580			0		M.10.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens _____					F581			3,262,552		M.10.a.3.b.1
(2) Secured by junior liens _____					F582			64		M.10.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____					F583			0		M.10.a.4
(5) Secured by nonfarm nonresidential properties _____					F584			0		M.10.a.5
b. Commercial and industrial loans _____	F585			0	F585			0		M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):										
(1) Credit cards _____	F586			0	F586			0		M.10.c.1
(2) Other revolving credit plans _____	F587			0	F587			0		M.10.c.2
(3) Automobile loans _____	K196			0	K196			0		M.10.c.3
(4) Other consumer loans _____	K208			0	K208			0		M.10.c.4
d. Other loans _____	F589			0	F589			0		M.10.d

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):							
a. Loans secured by real estate	F609	3,194,712					M.11.a
(1) Construction, land development, and other land loans				F590	0		M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)				F591	0		M.11.a.2
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				F592	0		M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens				F593	3,194,648		M.11.a.3.b.1
(2) Secured by junior liens				F594	64		M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties				F595	0		M.11.a.4
(5) Secured by nonfarm nonresidential properties				F596	0		M.11.a.5
b. Commercial and industrial loans	F597	0		F597	0		M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards	F598	0		F598	0		M.11.c.1
(2) Other revolving credit plans	F599	0		F599	0		M.11.c.2
(3) Automobile loans	K195	0		K195	0		M.11.c.3
(4) Other consumer loans	K209	0		K209	0		M.11.c.4
d. Other loans	F601	0		F601	0		M.11.d

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

### Schedule RC-C—Continued

#### Part I. Continued

#### Memoranda — Continued

		Dollar Amounts in Thousands		
		RCON	Bil   Mil   Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2012.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	130,201,679	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15.	Reverse mortgages in domestic offices:			
	a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Bil   Mil   Thou	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	0	M.15.a.1
	(2) Proprietary reverse mortgages	J467	0	M.15.a.2
	b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	Number		
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	0	M.15.b.1
	(2) Proprietary reverse mortgages	J469	0	M.15.b.2
	c. Principal amount of reverse mortgage originations that have been sold during the year:	Bil   Mil   Thou		
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	0	M.15.c.1
	(2) Proprietary reverse mortgages	J471	0	M.15.c.2

### Schedule RC-C—Continued

#### Part II. Loans to Small Businesses and Small Farms

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

#### Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1

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

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

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

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

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

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

2.a

2.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCON	Number of Loans	RCON	Amount Currently Outstanding	
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):				Bil   Mil   Thou	
a. With original amounts of \$100,000 or less _____	5564	3,739	5565	168,123	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	8,820	5567	1,159,620	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,398	5569	5,528,739	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less _____	5570	905,359	5571	5,451,653	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	13,825	5573	1,164,973	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	7,678	5575	1,991,301	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	<b>YES / NO</b>
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	2,527	5579	107,137	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,840	5581	232,603	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	617	5583	167,852	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	3,783	5585	94,448	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	934	5587	111,416	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	442	5589	107,159	8.c

### Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands					
	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou	
<b>Assets</b>						
1. U.S. Treasury securities	3531	0		3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0		3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	10,695		3533	10,695	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	18,753		F614	18,753	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**

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
<b>Liabilities</b>								
9. Other trading assets	3541		0		3541		0	9
10. Not applicable								
11. Derivatives with a positive fair value	3543		703,032		3543		703,032	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545		<b>732,480</b>		3545		<b>732,480</b>	12
13. a. Liability for short positions	3546		0		3546		0	13.a
b. Other trading liabilities	F624		0		F624		0	13.b
14. Derivatives with a negative fair value	3547		432,300		3547		432,300	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548		<b>432,300</b>		3548		<b>432,300</b>	15

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>Memoranda</b>									
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		18,753		F632		18,753		M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F633		0		F633		0		M.1.c.1
(2) Other revolving credit plans	F634		0		F634		0		M.1.c.2
(3) Automobile Loans	K200		0		K200		0		M.1.c.3
(4) Other consumer loans	K211		0		K211		0		M.1.c.4
d. Other loans	F636		0		F636		0		M.1.d
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value	F639		0		F639		0		M.2.a
b. Unpaid principal balance	F640		0		F640		0		M.2.b

**Schedule RC-D - Continued**

**Memoranda - Continued**

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

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

Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
5. Asset-backed securities:			
a. Credit card receivables	F643	0	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	0	M.5.c
d. Other consumer loans	F646	0	M.5.d
e. Commercial and industrial loans	F647	0	M.5.e
f. Other	F648	0	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	0	M.7.a
b. Other	F653	0	M.7.b
8. Loans pending securitization	F654	0	M.8
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): (1)			
<b>TEXT</b>			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			
<b>TEXT</b>			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts							Nontransaction Accounts			
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits(1) (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil
Deposits of:											
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	22,448,749						B550	212,386,066		1
2. U.S. Government	2202	173,779						2520	189,591		2
3. States and political subdivisions in the U.S.	2203	1,773,629						2530	7,301,100		3
4. Commercial banks and other depository institutions in the U.S.	B551	1,629,724						B552	12,027		4
5. Banks in foreign countries	2213	98,430						2236	108,946		5
6. Foreign governments and official institutions (including foreign central banks)	2216	1,597						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	26,125,908		2210	22,145,710		2385	219,997,730		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	4,052,633			M.1.a
b. Total brokered deposits	2365	10,011,299			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (2)					
(1) Brokered deposits of less than \$100,000	2343	7,327,648			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	2,446,652			M.1.c.2
d. Maturity data for brokered deposits:					
(1) Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	7,327,454			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	2,446,652			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	236,999			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	7,134,101			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	4,810			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	166,217,705		M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	32,469,304		M.2.a.2
b. Total time deposits of less than \$100,000	6648	11,783,680		M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	6,381,968		M.2.c
d. Total time deposits of more than \$250,000	J474	3,145,073		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	1,150,905		M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)				
(1) Three months or less	A579	2,246,256		M.3.a.1
(2) Over three months through 12 months	A580	3,543,466		M.3.a.2
(3) Over one year through three years	A581	4,640,026		M.3.a.3
(4) Over three years	A582	1,353,932		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	5,789,722		M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)				
(1) Three months or less	A584	2,287,950		M.4.a.1
(2) Over three months through 12 months	A585	2,500,595		M.4.a.2
(3) Over one year through three years	A586	3,719,706		M.4.a.3
(4) Over three years	A587	1,018,790		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	2,864,271		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	1,924,274		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	24,783,808		1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	243,480		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	25,027,288		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	19,694,503		M.1

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1)			B556	1,287,388	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	1,079,571	4
5.	Life insurance assets					
a.	General account life insurance assets			K201	493,290	5.a
b.	Separate account life insurance assets			K202	4,534,399	5.b
c.	Hybrid account life insurance assets			K270	437,391	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2168	14,206,981	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.	<b>Not Applicable</b>					
	<b>TEXT</b>					
g.	3549	3549	0			6.g
h.	3550	3550	0			6.h
i.	3551	3551	0			6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	22,039,020	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	94,075	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	4,428,685	1.b
2.	Net deferred tax liabilities (2)			3049	1,662,542	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	286,892	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)			2938	5,250,424	4
a.	Accounts Payable	3066	0			4.a
b.	Deferred compensation liabilities	C011	0			4.b
c.	Dividends declared but not yet payable	2932	0			4.c
d.	Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
	<b>TEXT</b>					
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	11,722,618	5

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





### Schedule RC-I—Assets and Liabilities of IBFs

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

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

### Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands				
	RCFD	Tril	Bil	Mil	Thou
<b>Assets</b>					
1. Interest-bearing balances due from depository institutions	3381		2,386,627		1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558		4,526,524		2
3. Mortgage-backed securities (2)	B559		65,026,899		3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560		7,341,030		4
5. Federal funds sold and securities purchased under agreements to resell	3365		14,080		5
6. Loans:					
a. Loans in domestic offices:	RCON				
(1) Total loans	3360		222,283,019		6.a.1
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	3465		73,795,102		6.a.2.a
(b) All other loans secured by real estate	3466		39,303,275		6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386		994,019		6.a.3
(4) Commercial and industrial loans	3387		52,377,530		6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561		17,370,952		6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562		26,058,401		6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360		716,504		6.b
7. Trading assets	RCFD				
	3401		1,055,179		7
8. Lease financing receivables (net of unearned income)	3484		11,056,615		8
9. Total assets (4)	3368		353,363,320		9
<b>Liabilities</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON				
	3485		3,285,848		10
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563		143,631,768		11.a
b. Time deposits of \$100,000 or more	A514		5,174,339		11.b
c. Time deposits of less than \$100,000	A529		11,979,199		11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN				
	3404		25,576,509		12
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD				
	3353		3,284,462		13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD				
	3355		28,556,044		14

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

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

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____	3814	17,798,412			1.a
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____	RCON J477	0			1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____	J478	0			1.a.(2)
		RCFD				
b.	Credit card lines _____	3815	91,219,973			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.<sup>1</sup></i>					
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1)	Unused consumer credit card lines _____	J455	71,238,302			1.b.(1)
(2)	Other unused credit card lines _____	J456	19,981,671			1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land development loans:					
(1)	Secured by real estate:					
(a)	1-4 family residential construction loan commitments _____	F164	1,627,398			1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165	7,223,269			1.c.1.b
(2)	NOT secured by real estate _____	6550	8,190,582			1.c.2
d.	Securities underwriting _____	3817	0			1.d
e.	Other unused commitments:					
(1)	Commercial and industrial loans _____	J457	76,189,118			1.e.(1)
(2)	Loans to financial institutions _____	J458	2,285,175			1.e.(2)
(3)	All other unused commitments _____	J459	26,782,849			1.e.(3)
2.	Financial standby letters of credit _____	3819	17,246,386			2
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of financial standby letters of credit conveyed to others _____	3820	820,084			2.a
3.	Performance standby letters of credit _____	3821	468,051			3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>					
a.	Amount of performance standby letters of credit conveyed to others _____	3822	0			3.a
4.	Commercial and similar letters of credit _____	3411	298,877			4
5.	Not applicable					
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433	5,260,928			6
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps _____	C968	400,000	C969	597,000	7.a.1
(2)	Total return swaps _____	C970	0	C971	0	7.a.2
(3)	Credit options _____	C972	0	C973	0	7.a.3
(4)	Other credit derivatives _____	C974	1,955,241	C975	1,008,554	7.a.4
b.	Gross fair values:					
(1)	Gross positive fair value _____	C219	8,257	C221	287	7.b.1
(2)	Gross negative fair value _____	C220	895	C222	9,803	7.b.2

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2012, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection		G401		0		7.c.(1)(a)
(b) Purchased protection		G402		0		7.c.(1)(b)
(2) All other positions:						
(a) Sold protection		G403		2,355,241		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404		1,008,554		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405		597,000		7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	48,038	G407	1,162,594	G408	69,443	7.d.(1)(a)
(b) Subinvestment grade	G409	164,697	G410	794,338	G411	116,131	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	151,585	G413	507,920	G414	68,100	7.d.(2)(a)
(b) Subinvestment grade	G415	7,266	G416	771,961	G417	98,722	7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765		1,492,924			8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		3430		10,057,842			9
a.	Securities borrowed	3432		0			9.a
b.	Commitments to purchase when-issued securities	3434		0			9.b
c.	Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978		10,057,842			9.c
<b>TEXT</b>							
d.	3555	3555		0			9.d
e.	3556	3556		0			9.e
f.	3557	3557		0			9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591		0			10
<b>TEXT</b>							
a.	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		240,820,751			11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224		15,967,941			11.b

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

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

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

**Schedule RC-L—Continued**

	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands																	
<b>Derivatives Position Indicators</b>																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																	
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				12.a
	255,000				0				0				0				
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700				12.b
	8,659,556				29,442,009				0				0				
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708				12.c.1
	3,350,000				0				0				0				
(2) Purchased options _____	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				12.c.2
	0				0				0				0				
d. Over-the-counter option contracts:	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716				
(1) Written options _____	RCFD 8717				RCFD 8718				RCFD 8719				RCFD 8720				12.d.1
	4,343,477				364,121				0				0				
(2) Purchased options _____	RCFD 8721				RCFD 8722				RCFD 8723				RCFD 8724				12.d.2
	3,489,044				364,120				0				0				
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e
	53,215,554				0				72,199				0				
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13
	49,768,287				20,391,959				0				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14
	23,544,344				9,778,291				72,199				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589																14.a
	4,288,355																
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				
(1) Gross positive fair value _____	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				15.a.1
	747,829				467,649				0				0				
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.a.2
	698,803				437,983				0				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.1
	132,380				24,045				2,592				0				
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.2
	565,653				7,258				0				0				

**Schedule RC-L—Continued**

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	9,060	G419	0	G420	0	G421	0	G422	23,715	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164		140,843		1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____		6165	Number	7		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164		2,679,699		2.a
(1) Estimated fair value of mortgage servicing assets _____		A590		2,679,699		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026		141,098		2.b
c. All other identifiable intangible assets _____		5507		1,327,739		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426		4,148,536		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		RCON				
b. Farmland in domestic offices _____		5508		46,817		3.a
c. 1-4 family residential properties in domestic offices _____		5509		1,213		3.b
d. Multifamily (5 or more) residential properties in domestic offices _____		5510		285,984		3.c
e. Multifamily (5 or more) residential properties in domestic offices _____		5511		12,446		3.d
f. Nonfarm nonresidential properties in domestic offices _____		5512		57,807		3.e
g. Foreclosed properties from "GNMA loans" _____		C979		547,098		3.f
g. In foreign offices _____		RCFN				
		5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		RCFD				
		2150		951,365		3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____		F055		4,579,366		5.a.1.a
(b) Over one year through three years _____		F056		0		5.a.1.b
(c) Over three years through five years _____		F057		2,609		5.a.1.c
(d) Over five years _____		F058		9,491		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		245,411		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____		F060		24,347,440		5.b.1.a
(b) Over one year through three years _____		F061		37,733		5.b.1.b
(c) Over three years through five years _____		F062		44,580		5.b.1.c
(d) Over five years _____		F063		602,351		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		24,206,062		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		29,623,570		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 _____	B570	Bil   Mil   Thou 43,042,584	7
8.	Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <a href="http://www.usbank.com">http://www.usbank.com</a>			8
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD 4088	YES / NO YES	9
10.	Secured liabilities:			
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON F064	Bil   Mil   Thou 0	10.a
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD F065	5,640,171	10.b
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON G463	YES / NO YES	11
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____	RCON G464	YES / NO YES	12
13.	Assets covered by loss-sharing agreements with the FDIC:	RCON	Bil   Mil   Thou	
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1)	Loans secured by real estate in domestic offices:			
(a)	Construction, land development, and other land loans:			
(1)	1-4 family residential construction loans _____	K169	4,826	13.a.1.a.1
(2)	Other construction loans and all land development and other land loans _____	K170	198,672	13.a.1.a.2
(b)	Secured by farmland _____	K171	467	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	659,476	13.a.1.c.1
(2)	Closed-end loans secured by 1-4 family residential properties:			
(a)	Secured by first liens _____	K173	3,927,413	13.a.1.c.2.a
(b)	Secured by junior liens _____	K174	6,434	13.a.1.c.2.b
(d)	Secured by multifamily(5 or more) residential properties _____	K175	396,152	13.a.1.d
(e)	Secured by nonfarm, nonresidential properties:			
(1)	Loans secured by owner-occupied nonfarm nonresidential properties _____	K176	251,064	13.a.1.e(1)
(2)	Loans secured by other nonfarm nonresidential properties _____	K177	1,381,258	13.a.1.e(2)
(2)	Loans to finance agricultural production and other loans to farmers _____	RCFD K178	0	13.a.2
(3)	Commercial and industrial loans _____	K179	30,009	13.a.3
(4)	Loans to individuals for household, family, and other personal expenditures:			
(a)	Credit cards _____	K180	4,742	13.a.4.a
(b)	Automobile loans _____	K181	0	13.a.4.b
(c)	Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K182	0	13.a.4.c

Schedule RC-M—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
13.a.(5) All other loans and all leases	K183	2,110	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
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	24,229	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	39,040	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	2,550	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	30,436	13.b.5
(6) In foreign offices	K260	0	13.b.6
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	77,004	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	111,690	14.b
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCON	<b>Number</b>	
	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	<b>YES / NO</b>	
	L135	N/A	15.b

(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."  
 (2) Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.



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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
	1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	1,099	F174	445	F176	27,100	1.a.1
(2) Other construction loans and all land development and other land loans	F173	3,120	F175	29,524	F177	128,886	1.a.2
b. Secured by farmland in domestic offices	3493	1,318	3494	0	3495	6,062	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	78,687	5399	41,890	5400	135,620	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	889,335	C237	4,461,298	C229	790,076	1.c.2.a
(b) Secured by junior liens	C238	27,032	C239	8,917	C230	32,491	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	49,512	3500	3,339	3501	32,195	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	40,160	F180	8,687	F182	62,206	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	69,315	F181	9,458	F183	128,054	1.e.2
f. In foreign offices							
	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	4,314	1597	0	1583	1,019	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	201,699	1252	54,763	1253	126,963	4.a
b. To non-U.S. addressees (domicile)	1254	1,266	1255	194	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	225,756	B576	209,928	B577	78,557	5.a
b. Automobile loans	K213	44,792	K214	4,590	K215	2,448	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	227,030	K217	199,698	K218	20,462	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	4,503	5460	0	5461	17,435	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	RCFD	Bil   Mil   Thou		
	8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures	F166	11,582	F167	621	F168	959				8.a
b. All other leases	F169	45,112	F170	217	F171	12,277				8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)										
	3505	749	3506	0	3507	4,591				9
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC										
	K036	586,821	K037	3,849,165	K038	37,429				10
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	141,710	K040	167,642	K041	29,179				10.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	440,029	K043	3,676,997	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:										
	RC0N		RC0N		RC0N					
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	774				11.a.1.a
(b) Other construction loans and all land development and other land loans	K048	965	K049	6,717	K050	34,447				11.a.1.b
(2) Secured by farmland	K051	0	K052	0	K053	25				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	3,627	K055	1,614	K056	1,117				11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:										
(1) Secured by first liens	K057	91,308	K058	451,464	K059	20,107				11.a.3.b.1
(2) Secured by junior liens	K060	232	K061	62	K062	353				11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties										
	K063	43,267	K064	2,894	K065	3,941				11.a.4

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
	11.a.(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	6,465	K067	3,527	K068	8,830	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	19,403	K070	9,458	K071	46,740	11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD		RCFD		RCFD		
	K072	0	K073	0	K074	0	11.b
c. Commercial and industrial loans	K075	216	K076	9	K077	9,779	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	50	K079	58	K080	0	11.d.1
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0	K085	0	K086	0	11.d.3
e. All other loans and all leases	K087	21	K088	0	K089	1,215	11.e
Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):							
(1) Loans to depository institutions and acceptances of other banks	K091	0	K092	0	K093	0	11.e.1
(2) Loans to foreign governments and official institutions	K095	0	K096	0	K097	0	11.e.2
(3) Other loans (1)	K099	0	K100	0	K101	0	11.e.3
(4) Lease financing receivables	K269	0	K271	0	K272	0	11.e.4
(5) Loans secured by real estate in foreign offices	RCFN		RCFN		RCFN		
	K291	0	K292	0	K293	0	11.e.5
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD		RCFD		RCFD		
	K102	132,443	K103	380,644	K104	101,862	11.f

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

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands

	(Column A) Past due 30 through 89 days and still accruing				(Column B) Past due 90 days or more and still accruing				(Column C) Nonaccrual			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):												
a. Construction, land development, and other land loans in domestic offices:												
(1) 1-4 family residential construction loans	K105		0		K106		0		K107		21,755	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108		839		K109		9,057		K110		73,838	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661		349,943		F662		1,903,905		F663		513,314	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111		406		K112		82		K113		10,899	M.1.c
d. Secured by nonfarm nonresidential properties:												
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114		2,223		K115		136		K116		19,207	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117		5,605		K118		193		K119		56,868	M.1.d.2
e. Commercial and industrial loans:	RCFD				RCFD				RCFD			
(1) To U.S. addressees (domicile)	K120		5,258		K121		2,827		K122		97,659	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123		0		K124		0		K125		0	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126		24,788		K127		16,696		K128		104,857	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 restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>	RCON				RCON				RCON			
(1) Loans secured by farmland in domestic offices	K130		0		K131		0		K132		0	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

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		
	1. f. (5) Loans to foreign governments and official institutions	K283	0		K284	0		K285	0	
(6) Other Loans(1)	K286	0		K287	0		K288	0		M.1.f.6
	RCFN			RCFN			RCFN			
(7) Loans secured by real estate in foreign offices	K294	0		K295	0		K296	0		M.1.f.7
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD			RCFD			RCFD			
	6558	4,679		6559	1		6560	11,526		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	2,710		C241	468		C226	9,280		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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days			(Column B) Past due 90 days or more			
	RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		
	6. Derivative contracts: Fair value of amounts carried as assets	3529	12		3530	0	
7. Additions to nonaccrual assets during the quarter	RCFD	Bil   Mil   Thou					
	C410	331,200					M.7
8. Nonaccrual assets sold during the quarter	C411	166,700					M.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		
	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	259,114		L184	858,200		L185	179,568		M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	157,135		L187	488,371		L188	17,737		M.9.b

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

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	279,909,061	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	31,896,708	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	31,123,031	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	353,363,320	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1		Bil   Mil   Thou	4.a
5. Average tangible equity for the calendar quarter(1)		K654	30,692,717	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	19,258,419	7.a
b. Over one year through three years		G466	0	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	133,514	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	2,336,320	8.a
b. Over one year through three years		G470	500,000	8.b
c. Over three years through five years		G471	600,000	8.c
d. Over five years		G472	2,150,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil   Mil   Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?			YES / NO	
		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil   Mil   Thou	
a. Custodial bank deduction		K660	55,635,315	11.a
b. Custodial bank deduction limit		K661	5,260,956	11.b

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	100,904,570	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number		F050	15,828,325	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	143,039,883	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number		F052	64,212	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	3,907,013	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number		F046	224,972	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	160,887	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number		F048	485	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	127,026,521	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	65,291,046	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000						
	J945	Number		21,894		M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.
- (4) Excludes interest-bearing demand deposits.

### Schedule RC-O—Continued

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

#### Memoranda—Continued

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention		K663	CONF		M.6.a
b. Substandard		K664	CONF		M.6.b
c. Doubtful		K665	CONF		M.6.c
d. Loss		K666	CONF		M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
<b>a. Nontraditional 1-4 family residential mortgage loans</b>		N025	CONF		M.7.a
<b>b. Securitizations of nontraditional 1-4 family residential mortgage loans</b>		N026	CONF		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
<b>a. Higher-risk consumer loans</b>		N027	CONF		M.8.a
<b>b. Securitizations of higher-risk consumer loans</b>		N028	CONF		M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
<b>a. Higher-risk commercial and industrial loans and securities</b>		N029	CONF		M.9.a
<b>b. Securitizations of higher-risk commercial and industrial loans and securities</b>		N030	CONF		M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:					
a. Total unfunded commitments		K676	6,886,216		M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	7,638		M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)					
		K669	552,471		M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d)					
		RCON			
		K678	3,144,973		M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
<b>13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):</b>					
RCFD					
a. Construction, land development, and other land loans secured by real estate		N177	192,344		M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	2,844,243		M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	9,030,324		M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180	580,577		M.13.d
e. Commercial and industrial loans		N181	202,089		M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	4,149		M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans		N183	2,925,623		M.13.g
<b>h. Non-agency residential mortgage-backed securities</b>		M963	0		M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure					
		K673	CONF		M.14
15. Total amount of the institution's 20 largest counterparty exposures					
		K674	CONF		M.15



**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	946,343	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d

**Schedule RC-O—Continued**

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

Two-Year Probability of Default (PD)										
(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	(Column K)
≤1%	1.01– 4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%			
Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands										
<b>18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:</b>										
<b>a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations</b>										
RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.a
<b>b. Closed-end loans secured by first liens on 1-4 family residential properties</b>										
RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.b
<b>c. Closed-end loans secured by junior liens on 1-4 family residential properties</b>										
RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.c
<b>d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit</b>										
RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.d
RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.e
<b>e. Credit cards</b>										
RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.f
<b>f. Automobile loans</b>										
RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.g
<b>g. Student loans</b>										
RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.h
<b>h. Other consumer loans and revolving credit plans other than credit cards</b>										
RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.i
<b>i. Consumer leases</b>										
RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122			
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			M.18.j
<b>j. Total</b>										
CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF			

**Schedule RC-O—Continued**

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

Dollar Amounts in Thousands

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

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

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

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

Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens _____		F066	1,889,777	1.a
b. Closed-end junior liens _____		F067	34	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	4,880,951	2.a
b. Closed-end junior liens _____		F069	5,744	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	7,300,052	3.a
b. Closed-end junior liens _____		F071	7,635	3.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F674	0	3.c.1
(2) Principal amount funded under the lines of credit _____		F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):				
a. Closed-end first liens _____		F072	3,262,552	4.a
b. Closed-end junior liens _____		F073	64	4.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit _____		F676	0	4.c.1
(2) Principal amount funded under the lines of credit _____		F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):		RIAD		
a. Closed-end 1-4 family residential mortgage loans _____		F184	250,985	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	31,718	6.a
b. Closed-end junior liens _____		F679	0	6.b
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit _____		F680	0	6.c.1
(2) Principal amount funded under the lines of credit _____		F681	0	6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies _____		L191	CONF	7.a
b. For representations and warranties made to other parties _____		L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b) _____		M288	CONF	7.c

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Assets</b>											
1. Available-for-sale securities	1773	40,438,019	G474	0	G475	107,948	G476	39,543,050	G477	787,021	1
2. Federal funds sold and securities purchased under agreements to resell	G478	0	G479	0	G480	0	G481	0	G482	0	2
3. Loans and leases held for sale	G483	3,262,616	G484	0	G485	0	G486	3,262,616	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	703,032	G493	516,549	G494	0	G495	730,429	G496	489,152	5.a
b. Other trading assets	G497	29,448	G498	0	G499	0	G500	29,448	G501	0	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets	G391	2,782,263	G392	57,491	G395	0	G396	134,081	G804	2,705,673	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	<b>47,215,378</b>	G503	<b>574,040</b>	G504	<b>107,948</b>	G505	<b>43,699,624</b>	G506	<b>3,981,846</b>	7

**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Liabilities</b>											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	432,300	G512	708,614	G513	0	G514	1,080,517	G515	60,397	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	92,584	G806	483,713	G807	0	G808	566,654	G809	9,643	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	<b>524,884</b>	G532	<b>1,192,327</b>	G533	<b>0</b>	G534	<b>1,647,171</b>	G535	<b>70,040</b>	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Memoranda</b>											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	2,679,699	G537	0	G538	0	G539	0	G540	2,679,699	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
<b>TEXT</b>											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	92,584	G567	483,713	G568	0	G569	566,654	G570	9,643	M.2.b
<b>TEXT</b>											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

### Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
<b>Tier 1 Capital</b>				
1. Total bank equity capital (from Schedule RC, item 27.a)		3210	38,561,877	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	-19,733	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)		A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)		4336	-856,576	4
5. LESS: Nonqualifying perpetual preferred stock		B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries		B589	683,070	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets		B590	9,686,353	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)		F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)		C227	30,434,903	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships		B591	267,970	9.a
b. LESS: Disallowed deferred tax assets		5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital		B592	-84	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)		8274	30,166,849	11
<b>Tier 2 Capital</b>				
12. Qualifying subordinated debt and redeemable preferred stock		5306	2,730,000	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	3,677,430	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital		2221	7,263	15
16. Other Tier 2 capital components		B594	0	16
17. Tier 2 capital (sum of items 12 through 16)		5311	6,414,693	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)		8275	6,414,693	18
19. Not applicable				
20. LESS: Deductions for total risk-based capital		B595	189,292	20
<b>21. Total risk-based capital (sum of items 11 and 18, less item 20)</b>		3792	36,392,250	21
<b>Total Assets for Leverage Ratio</b>				
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)		L136	353,363,320	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)		B590	9,686,353	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)		B591	267,970	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	-859,232	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)		L138	342,549,765	27
<b>Adjustments for Financial Subsidiaries</b>				
28. a. Adjustment to Tier 1 capital reported in item 11		C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21		B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62		B504	0	29
30. Adjustment to average total assets reported in item 27		B505	0	30

(1) Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income" (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	8.81%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.28%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.41%	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	Allocation by Risk Weight Category				
			(Column C) 0%	(Column D) 20%	(Column E) 50%	(Column F) 100%	
			Tril   Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 8,472,724	RCFD C869 0	RCFD B600 4,198,014	RCFD B601 4,274,710		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 38,919,652	RCFD B603 -2,212	RCFD B604 25,018,717	RCFD B605 13,769,739	RCFD B606 11,896	RCFD B607 121,512	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 40,438,019	RCFD B608 -438,282	RCFD B609 5,601,414	RCFD B610 29,472,744	RCFD B611 3,963,360	RCFD B612 1,838,783	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 76,693		RCFD C063 0	RCFD C064 76,693		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 3,268,007	RCFD B617 0	RCFD B618 0	RCFD B619 721,358	RCFD B620 2,541,258	RCFD B621 5,391	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 233,681,659	RCFD B622 0	RCFD B623 732,691	RCFD B624 21,303,828	RCFD B625 43,927,623	RCFD B626 167,717,517	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,249,743	RCFD 3123 4,249,743					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 732,480	RCFD B627 732,480	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 39,138,787	RCFD B640 11,048,752	RCFD B641 458,292	RCFD B642 8,314,684	RCFD B643 179,751	RCFD 5339 19,137,308	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 <b>360,478,278</b>	RCFD B644 <b>7,090,995</b>	RCFD 5320 <b>36,009,128</b>	RCFD 5327 <b>77,933,756</b>	RCFD 5334 <b>50,623,888</b>	RCFD 5340 <b>188,820,511</b>	43

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

**Schedule RC-R—Continued**

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	Allocation by Risk Weight Category				
				(Column C)	(Column D)	(Column E)	(Column F)	
				0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	17,246,386	1.000	17,246,386	7,466	3,932,174	2,147,572	11,159,174	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 468,051	.50	RCFD B650 <b>234,026</b>	RCFD B651 0	RCFD B652 8,608	RCFD B653 0	RCFD B654 225,418	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 298,877	.20	RCFD B655 <b>59,775</b>	RCFD B656 0	RCFD B657 19,047	RCFD B658 0	RCFD B659 40,728	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 944	1.00	RCFD B660 <b>944</b>	RCFD B661 0	RCFD B662 0		RCFD B663 944	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 5,260,928	1.00	RCFD B664 <b>5,260,928</b>	RCFD B665 5,260,928	RCFD B666 0	RCFD B667 0	RCFD B668 0	48
49. Retained recourse on small business obligations sold with recourse (Column A must equal RC-S.M.1.b)	RCFD A250 39,550	1.00	RCFD B669 <b>39,550</b>	RCFD B670 0	RCFD B671 39,550	RCFD B672 0	RCFD B673 0	49
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement (Column F must equal Column B)	RCFD B541 0	See footnote 3 12.500	RCFD B542 0				RCFD B543 0	50
51. All other financial assets sold with recourse	RCFD B675 114,673	1.00	RCFD B676 <b>114,673</b>	RCFD B677 0	RCFD B678 0	RCFD B679 108,904	RCFD B680 5,769	51
52. All other off-balance sheet liabilities	RCFD B681 118,954	1.00	RCFD B682 <b>118,954</b>	RCFD B683 0	RCFD B684 0	RCFD B685 36,291	RCFD B686 82,663	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 103,032,285	.50	RCFD B687 <b>51,516,143</b>	RCFD B688 0	RCFD B689 919,674	RCFD B690 1,092,971	RCFD B691 49,503,498	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	RCFD G592 <b>0</b>	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b
54. Derivative contracts			RCFD A167 1,267,856	RCFD B693 97,329	RCFD B694 224,128	RCFD B695 946,399		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					
<b>Totals</b>					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	<b>41,374,851</b>	<b>83,076,937</b>	<b>54,956,025</b>	<b>249,838,705</b>	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	<b>0</b>	<b>16,615,387</b>	<b>27,478,013</b>	<b>249,838,705</b>	57
58. Market risk equivalent assets				RCFD 1651	
				262,321	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	
				<b>294,194,426</b>	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				859,205	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	
				<b>293,335,221</b>	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	1,024,025	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	19,699,976	8766	30,419,378	8767	15,244,800	M.2.a
b. Foreign exchange contracts	3812	24,633,275	8769	4,283,457	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	72,199	A002	0	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	142,000	G598	455,000	G599	0	M.2.g.1
(2) Subinvestment grade	G600	0	G601	0	G602	0	M.2.g.2

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

**Schedule RC-S—Servicing, Securitization and Asset Sale Activities**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
<b>Bank Securitization Activities</b>							
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		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 108,904	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 5,769
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 108,904	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 5,769

**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	39,550	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	39,550	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	108,904	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	226,733,096	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	915,761	M.2.c
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	1,919,464	M.2.d
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.2
b. Unsecured commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0	M.4

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

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



### Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Tril Bil Mil Thou			
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	30,052,749	2,815,840	24,631	1,395	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,405,118	7,840,993	199	113	5.a
b. Employee benefit-defined benefit _____	1,369,477	40,810,458	124	290	5.b
c. Other employee benefit and retirement-related accounts _____	4,264,587	28,559,551	7,854	611,915	5.c
6. Corporate trust and agency accounts _____	1,888,766	454,322,829	3,465	125,713	6
7. Investment management and investment advisory agency accounts _____	21,766,006	0	12,930	0	7
8. Foundation and endowment trust and agency accounts _____	7,910,092	1,066,095	3,805	80	8
9. Other fiduciary accounts _____	1,351,404	17,178,289	283	1,740	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>70,008,199</b>	<b>552,594,055</b>	<b>53,291</b>	<b>741,246</b>	10
11. Custody and safekeeping accounts _____		959,465,692		1,111,500	11

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 0	RCFN B901 22,868,152	RCFN B902 0	RCFN B903 1,982	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 4,263,919	RCFD J260 34,024,890	RCFD J261 7,852	RCFD J262 919,191	13

		Dollar Amounts in Thousands		
		RIAD	Bil   Mil   Thou	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts		B904	237,502	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	5,781	15.a
b. Employee benefit—defined benefit		B906	18,513	15.b
c. Other employee benefit and retirement-related accounts		B907	38,281	15.c
16. Corporate trust and agency accounts		A479	221,648	16
17. Investment management and investment advisory agency accounts		J315	158,042	17
18. Foundation and endowment trust and agency accounts		J316	45,409	18
19. Other fiduciary accounts		A480	2,257	19
20. Custody and safekeeping accounts		B909	187,712	20
21. Other fiduciary and related services income		B910	83,711	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	998,856	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	45,467		22.a
23. Less: Expenses		C058	917,988	23
24. Less: Net losses from fiduciary and related services		A488	6,086	24
25. Plus: Intracompany income credits for fiduciary and related services		B911	290,682	25
26. Net fiduciary and related services income		A491	365,464	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	18,057	J264	4,286	J265	8,398	M.1.a
b. Interest-bearing deposits	J266	624,084	J267	25,686	J268	1,531,986	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	1,281,190	J270	125,264	J271	391,872	M.1.c
d. State, county, and municipal obligations	J272	3,057,705	J273	5,834	J274	56,804	M.1.d
e. Money market mutual funds	J275	2,687,597	J276	354,763	J277	543,016	M.1.e
f. Equity mutual funds	J278	10,610,406	J279	2,946,845	J280	2,469,611	M.1.f
g. Other mutual funds	J281	5,862,176	J282	1,717,158	J283	1,053,772	M.1.g
h. Common trust funds and collective investment funds	J284	4,115	J285	7,570	J286	3,541	M.1.h
i. Other short-term obligations	J287	74,223	J288	70,332	J289	5,565	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	1,667,299	J291	461,114	J292	
k. Investments in unregistered funds and private equity investments	J293	2,752,996	J294	450,909	J295	668,429	M.1.k
l. Other common and preferred stocks	J296	16,637,407	J297	718,231	J298	2,090,266	M.1.l
m. Real estate mortgages	J299	107,507	J300	18	J301	552	M.1.m
n. Real estate	J302	3,469,773	J303	147,070	J304	344,943	M.1.n
o. Miscellaneous assets	J305	2,964,220	J306	4,102	J307	1,081,265	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	<b>51,818,755</b>	J309	<b>7,039,182</b>	J310	<b>11,150,262</b>	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	3,078,023	J312	42,990	M.1.q

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		RCFD B928	Tril Bil Mil Thou	
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships	B927	84,514		3,070,227,447	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	1,522		38,174,857	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	37,556			M.2.b

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil   Mil   Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	4	B932	46,655	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	22	M.3.c
d. Taxable bond	B937	2	B938	68,880	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	1	B944	4,135	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	<b>8</b>	B946	<b>119,692</b>	M.3.h

**Schedule RC-T—Continued**

**Memoranda—Continued**

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947	830	B948	755	B949	1,200	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	31	B951	380	B952	35	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	0	B954	72	B955	0	M.4.c
d. Other fiduciary accounts and related services _____	B956	3	B957	5,374	B958	124	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	864	B960	6,581	B961	1,359	M.4.e

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

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Name and Title (TEXT B962)

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**Schedule RC-V— Variable Interest Entities**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	116,237	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	4,604,460	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	2,540,101	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	605,412	2.d
e. Other liabilities	K027	0	K028	0	K029	1,255,969	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	K034	0	K035	4,573,355	4

