

Federal Financial Institutions Examination Council

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

Report at the close of business September 30, 2012

(20120930)

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

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

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

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)
October 30, 2012

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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

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

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

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

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

OH

45202

State Abbrev. (RSSD 9200)

Zip Code (RSSD 9220)

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 50.1 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

CONF _____
Telephone: Area code/phone number/extension (TEXT C493)

CONF _____
FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

CONF _____
Telephone: Area code/phone number/extension (TEXT 8902)

CONF _____
FAX: Area code/phone number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

CONF _____
Telephone: Area code/phone number/extension (TEXT C369)

CONF _____
FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

CONF _____
Telephone: Area code/phone number/extension (TEXT C374)

CONF _____
FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)
CONF

Title (TEXT C438)
CONF

E-mail Address (TEXT C439)
CONF

Telephone: Area code/phone number/extension (TEXT C440)

Third Contact

CONF

Name (TEXT C870)
CONF

Title (TEXT C871)
CONF

E-mail Address (TEXT C872)
CONF

Telephone: Area code/phone number/extension (TEXT C873)

Secondary Contact

CONF

Name (TEXT C442)
CONF

Title (TEXT C443)
CONF

E-mail Address (TEXT C444)
CONF

Telephone: Area code/phone number/extension (TEXT C445)

Fourth Contact

CONF

Name (TEXT C875)
CONF

Title (TEXT C876)
CONF

E-mail Address (TEXT C877)
CONF

Telephone: Area code/phone number/extension (TEXT C878)

Legal Title of Bank

Cincinnati

City

OH 45202

State

Zip Code

FDIC Certificate Number: 06548

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

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	2,341,256	1.a.1.a.1
(2) All other loans secured by real estate	4436	1,406,298	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	28,740	1.a.1.b
(c) Commercial and industrial loans	4012	976,612	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,204,438	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,013,487	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	220,072	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	9,908	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	7,200,811	1.a.3
b. Income from lease financing receivables	4065	511,528	1.b
c. Interest income on balances due from depository institutions (1)	4115	8,826	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	28,669	1.d.1
(2) Mortgage-backed securities	B489	1,030,999	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	255,103	1.d.3
e. Interest income from trading assets	4069	745	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	161	1.f
g. Other interest income	4518	246,398	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	9,283,240	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	11,114	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	123,999	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	184,454	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	190,784	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	21,281	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	146,839	2.b
c. Interest on trading liabilities and other borrowed money	4185	428,969	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	194,925	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	1,302,365	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	7,980,875 3
4. Provision for loan and lease losses			4230	1,338,038 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	689,527	5.a	
b. Service charges on deposit accounts	4080	893,136	5.b	
c. Trading revenue (2)	A220	88,570	5.c	
d. (1) Fees and commissions from securities brokerage	C886	71,830	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	11,429	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	9,270	5.d.4	
(5) Income from other insurance activities	C387	63	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	210,763	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	993,896	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	-2,614	5.j	
k. Net gains (losses) on sales of other assets (excluding securities)	B496	9,388	5.k	
l. Other noninterest income*	B497	3,694,615	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	6,669,873 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	-59,150 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	3,778,815	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	672,308	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	278,319	7.c.2	
d. Other noninterest expense*	4092	2,772,475	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	7,501,917 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	5,751,643 8
9. Applicable income taxes (on item 8)			4302	1,795,244 9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	3,956,399 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	3,956,399 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	-109,671 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	4,066,070 14

* Describe on Schedule RI-E - Explanations.

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

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

Schedule RI—Continued

Memoranda

	Year-to-date		
Dollar Amounts in Thousands			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	15,805	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	83,260	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	140,295	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	205,291	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	61,776	M.5
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	9106	0	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>	Year-to-date		
a. Interest rate exposures _____	8757	38,778	M.8.a
b. Foreign exchange exposures _____	8758	49,792	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	20,451	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	91	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	-7,265	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	1,811	M.10
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ? _____	A530	NO	M.11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>	Year-to-date		
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	617	M.12

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

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

Schedule RI—Continued

Memoranda — Continued

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>					
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:					
a. Net gains (losses) on assets	F551	1,000			M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	-1,367			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	28,072			M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	-3,663			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	31,735			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, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)			3217	32,741,044	1
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors*			B507	0	2
3.	Balance end of previous calendar year as restated (sum of items 1 and 2)			B508	32,741,044	3
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14)			4340	4,066,070	4
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)			B509	-33	5
6.	Treasury stock transactions, net			B510	0	6
7.	Changes incident to business combinations, net			4356	0	7
8.	LESS: Cash dividends declared on preferred stock			4470	0	8
9.	LESS: Cash dividends declared on common stock			4460	250,000	9
10.	Other comprehensive income (1)			B511	520,660	10
11.	Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)			4415	0	11
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)			3210	37,077,741	12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

		(Column A) Charge-offs (1)		(Column B) Recoveries		
		Calendar year-to-date				
		RIAD	Bil Mil Thou	RIAD	Bil Mil Thou	
1.	Loans secured by real estate:					
a.	Construction, land development, and other land loans in domestic offices:					
	(1) 1-4 family residential construction loans	C891	8,257	C892	5,377	1.a.1
	(2) Other construction loans and all land development and other land loans	C893	77,562	C894	30,646	1.a.2
b.	Secured by farmland in domestic offices	3584	494	3585	140	1.b
c.	Secured by 1-4 family residential properties in domestic offices:					
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	159,136	5412	12,018	1.c.1
	(2) Closed-end loans secured by 1-4 family residential properties:					
	(a) Secured by first liens	C234	344,113	C217	15,028	1.c.2.a
	(b) Secured by junior liens	C235	75,211	C218	6,474	1.c.2.b
d.	Secured by multifamily (5 or more) residential properties in domestic offices	3588	6,637	3589	679	1.d
e.	Secured by nonfarm nonresidential properties in domestic offices:					
	(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	27,314	C896	1,798	1.e.1
	(2) Loans secured by other nonfarm nonresidential properties	C897	50,780	C898	16,357	1.e.2
f.	In foreign offices	B512	0	B513	0	1.f

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

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge-offs (1)				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions _____	4653		1,386		4663		143		2.a
b. To foreign banks _____	4654		0		4664		0		2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655		2,759		4665		803		3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645		209,516		4617		38,107		4.a
b. To non-U.S. addressees (domicile) _____	4646		3,095		4618		2,192		4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514		557,593		B515		75,103		5.a
b. Automobile Loans _____	K129		47,658		K133		32,684		5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans) _____	K205		190,551		K206		34,826		5.c
6. Loans to foreign governments and official institutions _____	4643		0		4627		0		6
7. All other loans _____	4644		44,490		4628		8,629		7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185		6,571		F187		5,165		8.a
b. All other leases _____	C880		52,911		F188		22,999		8.b
9. Total (sum of items 1 through 8) _____	4635		1,866,034		4605		309,168		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		4,064		5410		1,122		M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above): _____	4652		0		4662		0		M.2
3. Not applicable									

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

	Calendar year-to-date				
	RIAD	Bil	Mil	Thou	
	4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) _____	C388		80,716	

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Bil Mil Thou	
1. Balance most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	4,557,595	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	309,168	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	1,819,771	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	46,263	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	1,338,038	5
6. Adjustments* (see instructions for this schedule)	C233	-50,949	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	4,287,818	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	67,013	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	56,650	M.4

Schedule RI-D—Income from Foreign Offices

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

	Year-to-date		
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	Thou	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks	C013		0		1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014		120,878		1.b
c.	Income and fees from automated teller machines (ATMs)	C016		263,199		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		248,205		1.f
g.	Bank card and credit card interchange fees	F555		606,745		1.g
h.	Gains on bargain purchases	J447		0		1.h
TEXT						
i.	4461 Merchant Processing services	4461		1,041,196		1.i
j.	4462 Commercial loan fees	4462		262,511		1.j
k.	4463 Corporate Payment products revenue	4463		293,079		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		267,478		2.a
b.	Advertising and marketing expenses	0497		204,006		2.b
c.	Directors' fees	4136		0		2.c
d.	Printing, stationery, and supplies	C018		0		2.d
e.	Postage	8403		142,648		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		110,423		2.h
i.	Consulting and advisory expenses	F557		183,333		2.i
j.	Automated teller machine (ATM) and interchange expenses	F558		0		2.j
k.	Telecommunications expenses	F559		104,051		2.k
TEXT						
l.	4464 Capitalized Computer Software	4464		201,412		2.l
m.	4467 Low Income Housing expense	4467		287,956		2.m
n.	4468 Mortgage Servicing expense	4468		103,044		2.n
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
TEXT						
a.(1)	4469					3.a.1
	(2) Applicable income tax effect	4486		0		3.a.2
b.(1)	4487					3.b.1
	(2) Applicable income tax effect	4488		0		3.b.2
c.(1)	4489					3.c.1
	(2) Applicable income tax effect	4491		0		3.c.2

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2012

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	4,539,517	1.a
b. Interest-bearing balances (2)				0071	4,842,228	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	34,508,555	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	39,052,407	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	54,418	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	9,878,533	4.a
b. Loans and leases, net of unearned income		B528	210,433,748			4.b
c. LESS: Allowance for loan and lease losses		3123	4,287,818			4.c
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)		B529	206,145,930			4.d
5. Trading assets (from Schedule RC-D)						
				3545	1,452,054	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,627,030	6
7. Other real estate owned (from Schedule RC-M)						
				2150	1,051,082	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	67,450	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	8,930,201	10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,263,631	10.b
11. Other assets (from Schedule RC-F)						
				2160	26,214,236	11
12. Total assets (sum of items 1 through 11)						
				2170	342,627,272	12

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

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

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

Schedule RC—Continued

		Dollar Amounts in Thousands		Tril Bil Mil Thou		
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				RCON		
		2200			226,268,442	13.a
(1) Noninterest-bearing (1)		6631	73,497,751			13.a.1
(2) Interest-bearing		6636	152,770,691			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
		2200			22,359,586	13.b
(1) Noninterest-bearing		6631	5,904			13.b.1
(2) Interest-bearing		6636	22,353,682			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCON		
		B993			1,036,849	14.a
b. Securities sold under agreements to repurchase (3)				RCFD		
		B995			3,320,114	14.b
15. Trading liabilities (from Schedule RC-D)				3548	389,944	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190	31,814,742	16
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)				3200	5,846,882	19
20. Other liabilities (from Schedule RC-G)				2930	12,415,475	20
21. Total liabilities (sum of items 13 through 20)				2948	303,452,034	21
22. Not applicable						

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

Equity Capital

Bank Equity Capital

	RCFD	Tril Bil Mil Thou	
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock)	3839	14,133,290	25
26. a. Retained earnings	3632	23,366,801	26.a
b. Accumulated other comprehensive income (5)	B530	-440,550	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	37,077,741	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	2,097,497	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	39,175,238	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	342,627,272	29

Memoranda

To be reported with the March Report of Condition.

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

RCFD	Number
6724	N/A

M.1

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date

RCON	MM / DD
8678	N/A

M.2

- (5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other post retirement plan adjustments.
- (6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	4,193,025					1
a. Cash items in process of collection and unposted debits _____				0020	2,684,714		1.a
b. Currency and coin _____				0080	1,508,311		1.b
2. Balances due from depository institutions in the U.S. _____				0082	158,043		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	158,043					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	124,256		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	620,118					3.b
4. Balances due from Federal Reserve Banks _____	0090	4,410,559		0090	4,410,559		4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010	9,381,745		0010	8,885,883		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	2,416,629	0213	2,440,792	1286	452,125	1287	454,579	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	140,091	1290	141,902	1291	209,451	1293	221,510	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	15,948	1298	16,214	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	21,059	8497	22,469	8498	6,029,832	8499	6,401,590	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	4,749,009	G301	4,949,804	G302	1,529,116	G303	1,669,769	4.a.1
(2) Issued by FNMA and FHLMC	G304	10,617,689	G305	10,842,311	G306	7,541,775	G307	8,083,018	4.a.2
(3) Other pass-through securities	G308	2,548	G309	2,547	G310	97	G311	97	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	16,403,598	G313	16,675,346	G314	19,290,277	G315	19,470,044	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	3	G319	3	4.b.2
(3) All other residential MBS	G320	824	G321	710	G322	1,066,318	G323	970,485	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	193,349	K153	202,485	4.c.2.a
(b). All other commercial MBS	K154	3,012	K155	2,934	K156	293	K157	292	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	19,333	C988	15,280	C989	574,036	C027	584,710	5.a
b. Structured financial products:									
(1) Cash	G336	9,092	G337	24,783	G338	32,420	G339	41,947	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	118,371	1738	99,315	1739	813,108	1741	708,581	6.a
b. Foreign debt securities	1742	7,300	1743	7,300	1744	6,139	1746	6,137	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	212,413	A511	220,946	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	34,508,555	1771	35,225,493	1772	37,966,700	1773	39,052,407	8

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Pledged securities (1) _____	0416			10,971,731	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):					
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)					
(1) Three months or less _____	A549			1,256,862	M.2.a.1
(2) Over three months through 12 months _____	A550			303,020	M.2.a.2
(3) Over one year through three years _____	A551			2,689,437	M.2.a.3
(4) Over three years through five years _____	A552			45,133	M.2.a.4
(5) Over five years through 15 years _____	A553			1,124,530	M.2.a.5
(6) Over 15 years _____	A554			5,743,570	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	600,684	M.2.b.1
(2) Over three months through 12 months		A556	27,000	M.2.b.2
(3) Over one year through three years		A557	230,560	M.2.b.3
(4) Over three years through five years		A558	100,646	M.2.b.4
(5) Over five years through 15 years		A559	18,943,480	M.2.b.5
(6) Over 15 years		A560	5,219,760	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	17,126,741	M.2.c.1
(2) Over three years		A562	19,924,002	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	314,188	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	0	M.4.a
b. Fair value		8783	0	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	19,333	B843	15,280	B844	3,034	B845	2,065	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	571,002	B853	582,645	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	177	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	525	G357	4,041	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	8,567	G369	20,742	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	32,243	G375	41,792	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil Mil Thou		RCON	Bil Mil Thou		
1. Loans secured by real estate _____	1410	111,487,004					1
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans _____				F158	963,596		1.a.1
(2) Other construction loans and all land development and other land loans _____				F159	6,183,572		1.a.2
b. Secured by farmland (including farm residential and other improvements) _____				1420	700,547		1.b
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____				1797	15,463,370		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens _____				5367	55,611,388		1.c.2.a
(b) Secured by junior liens _____				5368	1,733,991		1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____				1460	4,279,095		1.d
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____				F160	10,041,429		1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____				F161	16,500,172		1.e.2
2. Loans to depository institutions and acceptances of other banks:							
a. To commercial banks in the U.S. _____				B531	28,687		2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	0					2.a.1
(2) To other commercial banks in the U.S. _____	B533	28,687					2.a.2
b. To other depository institutions in the U.S. _____	B534	378,729	B534	378,729			2.b
c. To banks in foreign countries _____			B535	91,533			2.c
(1) To foreign branches of other U.S. banks _____	B536	0					2.c.1
(2) To other banks in foreign countries _____	B537	91,533					2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	1,007,113	1590	1,007,113			3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) _____	1763	43,017,692	1763	43,017,692			4.a
b. To non-U.S. addressees (domicile) _____	1764	954,811	1764	329,044			4.b
5. Not applicable							
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
a. Credit cards _____	B538	15,614,654	B538	15,614,654			6.a
b. Other revolving credit plans _____	B539	3,227,269	B539	3,227,269			6.b
c. Automobile Loans _____	K137	12,370,962	K137	12,370,962			6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) _____	K207	9,046,822	K207	9,046,822			6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0			7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	8,415,828	2107	8,415,828			8

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans	1563	3,843,650			9
a. Loans to nondepository financial institutions			J454	1,343,978	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	670,340	9.b.1
(2) All other loans (exclude consumer loans)			J451	1,829,332	9.b.2
10. Lease financing receivables (net of unearned income)			2165	10,810,473	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	5,332,356			10.a
b. All other leases	F163	5,495,171			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	220,312,281	2122	219,659,616	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	35,523	M.1.a.1
(2) Other construction loans and all land development and other land loans	K159	240,131	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices	F576	2,880,916	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160	11,893	M.1.c
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	77,124	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	488,239	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S. addressees (domicile)	K163	203,768	M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0	M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K165	326,088	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 institutions	K212	0	M.1.f.5
(6) Other loans (1)	K267	0	M.1.f.6
(7) Loans secured by real estate in foreign offices	RCFN K289	0	M.1.f.7

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

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Bil Mil Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less	A564	3,582,152	M.2.a.1
(2) Over three months through 12 months	A565	4,366,214	M.2.a.2
(3) Over one year through three years	A566	2,170,592	M.2.a.3
(4) Over three years through five years	A567	4,040,102	M.2.a.4
(5) Over five years through 15 years	A568	10,909,362	M.2.a.5
(6) Over 15 years	A569	29,773,913	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	92,586,929	M.2.b.1
(2) Over three months through 12 months	A571	8,749,743	M.2.b.2
(3) Over one year through three years	A572	18,427,487	M.2.b.3
(4) Over three years through five years	A573	18,244,413	M.2.b.4
(5) Over five years through 15 years	A574	15,186,949	M.2.b.5
(6) Over 15 years	A575	9,958,469	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	32,285,075	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	6,123,677	M.3
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)	5370	15,832,536	M.4
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A)	RCFD B837	155,109	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	528,918	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	7,750,084	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9	C780	5,514,773	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b))	RCON F230	1,340,757	M.8.a

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2011, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>						
b.	Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231	14,951			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	24,751			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	3,146,858			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	9,815,014					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	9,814,403			M.10.a.3.b.1
(2)	Secured by junior liens _____			F582	611			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

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	Dollar Amounts in Thousands				Dollar Amounts in Thousands				
	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	9,215,088							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	9,214,477			M.11.a.3.b.1
(2) Secured by junior liens					F594	611			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

	(Column A) Fair value of acquired loans and leases at acquisition date				(Column B) Gross contractual amounts receivable at acquisition date				(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected				
	Dollar Amounts in Thousands												
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:													
a. Loans secured by real estate	G091	74,547			G092	108,558			G093	19,411			M.12.a
b. Commercial and industrial loans	G094	20,086			G095	24,669			G096	2,023			M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	1,419			G098	2,026			G099	336			M.12.c
d. All other loans and all leases	G100	0			G101	0			G102	0			M.12.d

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

		Dollar Amounts in Thousands		
		RCON	Bil Mil Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2011.</i>				
13.	Construction, land development, and other land loans in domestic offices with interest reserves:			
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	N/A	M.13.a
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))	RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>		RCFD		
14.	Pledged loans and leases	G378	119,369,096	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15.	Reverse mortgages in domestic offices:			
	a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Bil Mil Thou	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A	M.15.a.1
	(2) Proprietary reverse mortgages	J467	N/A	M.15.a.2
	b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:	Number		
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	N/A	M.15.b.1
	(2) Proprietary reverse mortgages	J469	N/A	M.15.b.2
	c. Principal amount of reverse mortgage originations that have been sold during the year:	Bil Mil Thou		
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A	M.15.c.1
	(2) Proprietary reverse mortgages	J471	N/A	M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

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

RCON	YES / NO
6999	NO

1

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

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

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

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

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

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

2.a

2.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON		RCON	Bil Mil Thou
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):				
a. With original amounts of \$100,000 or less _____	5564	4,106	5565	181,097
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	9,022	5567	1,191,632
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	13,507	5569	5,605,314
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	613,016	5571	3,867,324
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	9,300	5573	857,319
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	5,784	5575	1,728,169

3.a

3.b

3.c

4.a

4.b

4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

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

RCON	YES / NO
6860	NO

5

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

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

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

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

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

Number of Loans	
RCON	
5576	N/A

6.a

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

RCON	
5577	N/A

6.b

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON		RCON	Bil Mil Thou	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	1,417	5579	57,403	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	1,150	5581	142,514	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	550	5583	152,314	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	3,872	5585	99,271	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	914	5587	99,989	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	404	5589	95,666	8.c

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Assets					
1. U.S. Treasury securities	3531	0	3531	0	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	134,595	3533	134,595	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	24,933	F614	24,933	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					
Liabilities					
9. Other trading assets	3541	0	3541	0	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,292,526	3543	1,292,526	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	1,452,054	3545	1,452,054	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	389,944	3547	389,944	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	389,944	3548	389,944	15

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil Mil Thou	RCON	Bil Mil Thou	
Dollar Amounts in Thousands					
Memoranda					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	F790	0			M.1.a
(1) Construction, land development, and other land loans			F625	0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F628	0	M.1.a.3.b.1
(2) Secured by junior liens			F629	0	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.4
(5) Secured by nonfarm nonresidential properties			F631	0	M.1.a.5
b. Commercial and industrial loans	F632	24,933	F632	24,933	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.

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

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts					
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits(1) (included in column A)		(Column C) Total nontransaction accounts (including MMDAs)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	18,916,574					B550	196,070,744			1	
2. U.S. Government	2202	76,110					2520	230,485			2	
3. States and political subdivisions in the U.S.	2203	1,743,599					2530	7,496,222			3	
4. Commercial banks and other depository institutions in the U.S.	B551	1,674,725					B552	37,954			4	
5. Banks in foreign countries	2213	21,063					2236	88			5	
6. Foreign governments and official institutions (including foreign central banks)	2216	878					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	22,432,949			2210	18,388,002		2385	203,835,493			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	4,526,695			M.1.a
b. Total brokered deposits	2365	4,521,978			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	3,377,472			M.1.c.1
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	J472	975,727			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	3,377,278			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	975,627			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	168,780			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	N/A			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	31,474			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	146,188,019			M.2.a.1
(2) Other savings deposits (excludes MMDAs)		0352	29,877,297			M.2.a.2
b. Total time deposits of less than \$100,000		6648	14,185,926			M.2.b
c. Total time deposits of \$100,000 through \$250,000		1473	7,720,756			M.2.c
d. Total time deposits of more than \$250,000		1474	5,863,495			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	1,294,947			M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:						
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)						
(1) Three months or less		A579	1,773,708			M.3.a.1
(2) Over three months through 12 months		A580	4,835,815			M.3.a.2
(3) Over one year through three years		A581	5,699,714			M.3.a.3
(4) Over three years		A582	1,876,689			M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)						
		A241	6,609,523			M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:						
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)						
(1) Three months or less		A584	3,762,755			M.4.a.1
(2) Over three months through 12 months		A585	3,225,315			M.4.a.2
(3) Over one year through three years		A586	4,684,498			M.4.a.3
(4) Over three years		A587	1,911,683			M.4.a.4
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)						
		K221	3,104,190			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	3,883,880			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	22,229,216			1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions		B554	130,370			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	22,359,586			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	21,149,470			M.1

Schedule RC-F—Other Assets

				Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1.	Accrued interest receivable (1)					B556	1,260,745	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	1,231,944	4
5.	Life insurance assets							
	a. General account life insurance assets					K201	477,548	5.a
	b. Separate account life insurance assets					K202	4,430,517	5.b
	c. Hybrid account life insurance assets					K270	428,469	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2168	18,385,013	6
	a. Prepaid expenses (excluding prepaid assessments)	2166	0					6.a
	b. Repossessed personal property (including vehicles)	1578	0					6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
	e. FDIC loss-sharing indemnification assets	J448	0					6.e
	f. Prepaid deposit insurance assessments	J449	CONF					6.f
	TEXT							
g.	3549	3549	0					6.g
h.	3550	3550	0					6.h
i.	3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)					2160	26,214,236	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	136,270	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)					RCFD		
						3646	4,065,089	1.b
2.	Net deferred tax liabilities (2)					3049	1,897,147	2
3.	Allowance for credit losses on off-balance sheet credit exposures					B557	289,881	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2938	6,027,088	4
	a. Accounts Payable	3066	0					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	0					4.d
	TEXT							
e.	3552	3552	0					4.e
f.	3553	3553	0					4.f
g.	3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					2930	12,415,475	5

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

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

	Dollar Amounts in Thousands				Domestic Offices				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
1. and 2. Not applicable									
3. Securities purchased under agreements to resell	B989			0					3
4. Securities sold under agreements to repurchase	B995			3,320,114					4
5. Other borrowed money	3190			30,940,211					5
<i>EITHER</i>									
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163			0					6
<i>OR</i>									
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941			21,623,894					7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192			340,652,684					8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129			279,853,552					9

	Dollar Amounts in Thousands				(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-sale Securities				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
10. U.S. Treasury securities	0211			2,416,629	1287			454,579					10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492			140,091	8495			237,724					11
12. Securities issued by states and political subdivisions in the U.S.	8496			21,059	8499			6,401,590					12
13. Mortgage-backed securities (MBS):													
a. Pass-through securities:													
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389			15,366,698	G390			9,752,787					13.a.1
(2) Other pass-through securities	1709			2,548	1713			97					13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):													
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G393			16,403,598	G394			19,672,529					13.b.1
(2) All other mortgage-backed securities	1733			3,836	1736			970,780					13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397			146,796	G398			1,323,282					14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399			7,300	G400			0					15
16. Investments in mutual funds and other equity securities with readily determinable fair values					A511			220,946					16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754			34,508,555	1773			39,034,314					17
18. Equity securities that do not have readily determinable fair values					1752			1,231,944					18

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

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		RCFD	Tril Bil Mil Thou	
Assets					
1. Interest-bearing balances due from depository institutions	3381			3,587,801	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558			3,262,790	2
3. Mortgage-backed securities (2)	B559			60,506,707	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560			7,934,364	4
5. Federal funds sold and securities purchased under agreements to resell	3365			36,848	5
6. Loans:					
a. Loans in domestic offices:	RCON				
(1) Total loans	3360			206,316,383	6.a.1
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	3465			70,753,986	6.a.2.a
(b) All other loans secured by real estate	3466			38,933,400	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386			982,072	6.a.3
(4) Commercial and industrial loans	3387			44,675,789	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards	B561			15,754,797	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562			24,538,076	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360			612,763	6.b
7. Trading assets	3401			1,648,808	7
8. Lease financing receivables (net of unearned income)	3484			10,792,400	8
9. Total assets (4)	3368			334,332,011	9
Liabilities					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON				
	3485			4,056,969	10
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	B563			170,397,609	11.a
b. Time deposits of \$100,000 or more	A514			11,200,160	11.b
c. Time deposits of less than \$100,000	A529			14,359,689	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404			25,311,872	12
13. Federal funds purchased and securities sold under agreements to repurchase	3353			4,653,839	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355			32,295,189	14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
 (2) Quarterly averages for all debt securities should be based on amortized cost.
 (3) Quarterly averages for all equity securities should be based on historical cost.
 (4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

		Dollar Amounts in Thousands		RCFD	Bil Mil Thou		
1.	Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____	3814			16,229,630	1.a	
	<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____	RCON				1.a.(1)	
		J477			N/A		
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____	J478			N/A	1.a.(2)	
		RCFD					
b.	Credit card lines _____	3815			70,366,740	1.b	
	<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>						
	(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)						
(1)	Unused consumer credit card lines _____	J455			61,133,612	1.b.(1)	
(2)	Other unused credit card lines _____	J456			9,233,128	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			888,886	1.c.1.a	
(b)	Commercial real estate, other construction loan, and land development loan commitments _____	F165			6,204,503	1.c.1.b	
(2)	NOT secured by real estate _____	6550			6,275,042	1.c.2	
d.	Securities underwriting _____	3817			0	1.d	
e.	Other unused commitments:						
(1)	Commercial and industrial loans _____	J457			67,183,698	1.e.(1)	
(2)	Loans to financial institutions _____	J458			1,631,793	1.e.(2)	
(3)	All other unused commitments _____	J459			30,510,930	1.e.(3)	
2.	Financial standby letters of credit _____	3819			18,575,618	2	
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of financial standby letters of credit conveyed to others _____	3820			638,960	2.a	
3.	Performance standby letters of credit _____	3821			414,044	3.	
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of performance standby letters of credit conveyed to others _____	3822			613	3.a	
4.	Commercial and similar letters of credit _____	3411			276,826	4	
5.	Not applicable						
6.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____	3433			8,737,022	6	
7.	Credit derivatives:						
a.	Notional amounts:						
(1)	Credit default swaps _____	C968		375,000	C969		7.a.1
						577,000	
(2)	Total return swaps _____	C970		0	C971		7.a.2
						0	
(3)	Credit options _____	C972		0	C973		7.a.3
						0	
(4)	Other credit derivatives _____	C974		1,646,911	C975		7.a.4
						689,132	
b.	Gross fair values:						
(1)	Gross positive fair value _____	C219		3,269	C221		7.b.1
						602	
(2)	Gross negative fair value _____	C220		1,264	C222		7.b.2
						5,054	

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

Schedule RC-L—Continued

		Dollar Amounts in Thousands			RCFD	Bil	Mil	Thou	
7.c. Notional amounts by regulatory capital treatment:(1)									
(1) Positions covered under the Market Risk Rule:									
(a) Sold protection					G401			0	7.c.(1)(a)
(b) Purchased protection					G402			0	7.c.(1)(b)
(2) All other positions:									
(a) Sold protection					G403		2,021,911		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes					G404		689,132		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes					G405		577,000		7.c.(2)(c)

		Remaining Maturity of:												
		(Column A) One Year or Less			(Column B) Over One Year Through Five Years			(Column C) Over Five Years						
Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
7.d. Notional amounts by remaining maturity:														
(1) Sold credit protection:(2)														
(a) Investment grade		G406		6,600		G407		631,280		G408		16,341		7.d.(1)(a)
(b) Subinvestment grade		G409		61,765		G410		1,074,204		G411		231,721		7.d.(1)(b)
(2) Purchased credit protection:(3)														
(a) Investment grade		G412		100,004		G413		600,790		G414		75,289		7.d.(2)(a)
(b) Subinvestment grade		G415		37,617		G416		354,973		G417		97,459		7.d.(2)(b)

		RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts		8765				2,241,638	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		3430				0	9
a. Securities borrowed		3432				0	9.a
b. Commitments to purchase when-issued securities		3434				0	9.b
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf		C978				0	9.c
TEXT							
d.	3555	3555				0	9.d
e.	3556	3556				0	9.e
f.	3557	3557				0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591				0	10
TEXT							
a.	Commitments to sell when-issued securities	3435				0	10.a
b.	5592	5592				0	10.b
c.	5593	5593				0	10.c
d.	5594	5594				0	10.d
e.	5595	5595				0	10.e

		RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank		C223		139,933		167	11.a
b. Sales for which the reporting bank is the agent bank with risk		C224		33,442		106	11.b

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts			
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou
Derivatives Position Indicators																
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):																
a. Futures contracts _____	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696			
	250,000				0				0				0			
b. Forward contracts _____	RCFD 8697				RCFD 8698				RCFD 8699				RCFD 8700			
	35,409,431				21,663,511				0				0			
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704			
(1) Written options _____	3,250,000				0				0				0			
(2) Purchased options _____	RCFD 8705				RCFD 8706				RCFD 8707				RCFD 8708			
	0				0				0				0			
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712			
(1) Written options _____	7,749,968				345,661				0				0			
(2) Purchased options _____	RCFD 8713				RCFD 8714				RCFD 8715				RCFD 8716			
	3,438,233				345,660				0				0			
e. Swaps _____	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720			
	50,776,762				0				58,909				0			
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724			
	48,156,389				19,783,400				0				0			
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728			
	52,718,005				2,571,432				58,909				0			
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589															
	4,288,355															
15. Gross fair values of derivative contracts:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736			
a. Contracts held for trading:	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740			
(1) Gross positive fair value _____	1,208,857				309,280				0				0			
(2) Gross negative fair value _____	1,171,114				291,740				0				0			
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744			
(1) Gross positive fair value _____	619,192				5,910				290				0			
(2) Gross negative fair value _____	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748			
	1,162,657				4,160				518				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	4,029	G419	0	G420	0	G421	0	G422	11,299	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____		6164	131,402			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	5		Number	1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____		3164	1,553,447			2.a
(1) Estimated fair value of mortgage servicing assets _____		A590	1,553,447			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____		B026	179,586			2.b
c. All other identifiable intangible assets _____		5507	1,530,598			2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____		0426	3,263,631			2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____		5508	138,497			3.a
b. Farmland in domestic offices _____		5509	1,414			3.b
c. 1-4 family residential properties in domestic offices _____		5510	140,529			3.c
d. Multifamily (5 or more) residential properties in domestic offices _____		5511	38,322			3.d
e. Nonfarm nonresidential properties in domestic offices _____		5512	123,327			3.e
f. Foreclosed properties from "GNMA loans" _____		C979	608,993			3.f
g. In foreign offices _____		5513	0			3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____		2150	1,051,082			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	4,490,443			5.a.1.a
(b) Over one year through three years _____		F056	163			5.a.1.b
(c) Over three years through five years _____		F057	1,329			5.a.1.c
(d) Over five years _____		F058	12,291			5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651	3,088			5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059	0			5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____		F060	22,864,059			5.b.1.a
(b) Over one year through three years _____		F061	100,467			5.b.1.b
(c) Over three years through five years _____		F062	464,530			5.b.1.c
(d) Over five years _____		F063	3,881,460			5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____						
		B571	22,721,531			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	31,814,742			5.c

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		B569	YES	6
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD	Bil Mil Thou	
		B570	45,458,368	7
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) http://www.usbank.com				8
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____		RCFD	YES / NO	
		4088	YES	9
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCON	Bil Mil Thou	
		F064	0	10.a
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD		
		F065	9,922,615	10.b
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCON	YES / NO	
		G463	YES	11
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCON	YES / NO	
		G464	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	42,369	13.a.1.a.1
(2) Other construction loans and all land development and other land loans _____		K170	1,118,750	13.a.1.a.2
(b) Secured by farmland _____		K171	688	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	783,869	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens _____		K173	5,033,552	13.a.1.c.2.a
(b) Secured by junior liens _____		K174	13,694	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties _____		K175	818,175	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____		K176	437,250	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties _____		K177	2,205,980	13.a.1.e(2)
(2) Loans to finance agricultural production and other loans to farmers _____		RCFD		
		K178	10	13.a.2
(3) Commercial and industrial loans _____		K179	128,882	13.a.3
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____		K180	5,280	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

	RCFD	Bil Mil Thou	
13.a.(5) All other loans and all leases _____	K183	30,166	13.a.5
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</i>			
(a) Loans to depository institutions and acceptances of other banks _____	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions _____	K185	0	13.a.5.b
(c) Other loans(1) _____	K186	0	13.a.5.c
(d) Lease financing receivables _____	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices _____	K290	0	13.a.5.e
	RCON		
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices _____	K187	78,203	13.b.1
(2) Farmland in domestic offices _____	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices _____	K189	36,305	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices _____	K190	17,940	13.b.4
(5) Nonfarm nonresidential properties in domestic offices _____	K191	64,996	13.b.5
	RCFN		
(6) In foreign offices _____	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements _____	K192	157,955	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	990,769	14.b
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) _____			
	RCON	Number	
	L133	N/A	15.a
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? _____			
	RCON	YES / NO	
	L135	N/A	15.b

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil Mil Thou	RCON	Bil Mil Thou	RCON	Bil Mil Thou	
	1. Loans secured by real estate:						
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	1,316	F174	13,413	F176	23,398	1.a.1
(2) Other construction loans and all land development and other land loans	F173	36,119	F175	96,041	F177	416,606	1.a.2
b. Secured by farmland in domestic offices	3493	2,204	3494	1,070	3495	8,571	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	105,277	5399	42,578	5400	131,631	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	1,014,946	C237	3,748,533	C229	769,053	1.c.2.a
(b) Secured by junior liens	C238	38,309	C239	11,682	C230	40,602	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	14,428	3500	11,122	3501	74,716	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	25,081	F180	11,116	F182	105,518	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	69,660	F181	84,308	F183	370,479	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	10,692	1597	0	1583	4,086	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	96,479	1252	31,674	1253	114,182	4.a
b. To non-U.S. addressees (domicile)	1254	1,083	1255	146	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	218,206	B576	184,192	B577	154,427	5.a
b. Automobile loans	K213	52,075	K214	6,892	K215	1,758	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	246,720	K217	247,388	K218	27,405	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	6,202	5460	0	5461	53,075	7

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures _____	F166	8,676	F167	557	F168	1,277	8.a
b. All other leases _____	F169	50,559	F170	523	F171	19,172	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	5,972	3506	0	3507	5,782	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	640,867	K037	3,200,989	K038	46,717	10
a. Guaranteed portion of loans and leases included in item 10 above, excluding reboked "GNMA loans" _____	K039	171,265	K040	213,404	K041	35,603	10.a
b. Reboked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above _____	K042	462,192	K043	2,981,754	K044	0	10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:	RCON		RCON		RCON		
(a) 1-4 family residential construction loans _____	K045	0	K046	11,580	K047	4,512	11.a.1.a
(b) Other construction loans and all land development and other land loans _____	K048	30,133	K049	92,117	K050	196,444	11.a.1.b
(2) Secured by farmland _____	K051	0	K052	507	K053	3	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	8,768	K055	1,811	K056	748	11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____	K057	173,563	K058	475,614	K059	34,284	11.a.3.b.1
(2) Secured by junior liens _____	K060	421	K061	24	K062	728	11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties _____	K063	13,303	K064	11,122	K065	37,035	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		
	RCFN	Bil Mil Thou	RCFN	Bil Mil Thou	RCFN	Bil Mil Thou	
	11.a.(5) Secured by nonfarm nonresidential properties:						
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	12,693	K067	7,997	K068	27,729	11.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	27,190	K070	81,364	K071	138,425	11.a.5.b
b. Loans to finance agricultural production and other loans to farmers	RCFD		RCFD		RCFD		
	K072	7	K073	0	K074	0	11.b
c. Commercial and industrial loans	K075	3,124	K076	195	K077	8,330	11.c
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	0	K079	0	K080	0	11.d.1
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.2
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	K084	0	K085	0	K086	0	11.d.3
e. All other loans and all leases	K087	0	K088	0	K089	922	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	215,361	K103	545,865	K104	359,328	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	16,100	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	15,389	K109	4,839	K110	162,591	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	379,132	F662	1,133,981	F663	354,378	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	121	K112	0	K113	39,644	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	381	K115	0	K116	24,577	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	230	K118	33,567	K119	92,843	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	7,924	K121	2,857	K122	62,174	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	34,699	K127	21,373	K128	192,129	M.1.f
<i>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</i>	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.1
(2) Loans to depository institutions and acceptances of other banks	K134	0	K135	0	K136	0	M.1.f.2
(3) Loans to finance agricultural production and other loans to farmers	K138	0	K139	0	K140	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

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	
(6) Other Loans(1)	K286	0	K287	0	K288	0	M.1.f.6
(7) Loans secured by real estate in foreign offices	RCFN		RCFN		RCFN		
	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	4,364	6559	0	6560	16,122	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	5,308	C241	2,626	C226	8,432	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	0	3530	0	M.6
7. Additions to nonaccrual assets during the quarter	C410	610,300			M.7
8. Nonaccrual assets sold during the quarter	C411	102,100			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	373,594	L184	1,173,373	L185	412,793	M.9.a
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	L186	242,568	L187	674,379	L188	117,760	M.9.b

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

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum items 1 and 5, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 17 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 17 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Bil Mil Thou	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	253,128,411	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	25,617,406	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	24,999,238	3
4. Average consolidated total assets		RCFD K652	334,332,011	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a
5. Average tangible equity(1)		K654	28,601,911	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	17,263,340	7.a
b. Over one year through three years		G466	13,002	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	111,559	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	1,110,562	8.a
b. Over one year through three years		G470	2,836,320	8.b
c. Over three years through five years		G471	0	8.c
d. Over five years		G472	1,900,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Bil Mil Thou	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		K659	YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.			Bil Mil Thou	
a. Custodial bank deduction		K660	47,294,080	11.a
b. Custodial bank deduction limit		K661	4,455,800	11.b

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less				F049	94,854,007	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less						
	RCON	Number				
	F050	13,082,653				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	128,109,588	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000						
	RCON	Number				
	F052	57,509				M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less				F045	4,373,510	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less						
	RCON	Number				
	F046	266,954				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	173,900	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000						
	RCON	Number				
	F048	536				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	54,578,774	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	64,135,715	M.5.a
b. Number of noninterest-bearing transaction accounts of more than \$250,000						
			Number			
	J945	19,769				M.5.b

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

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention _____	K663	CONF	M.6.a
b. Substandard _____	K664	CONF	M.6.b
c. Doubtful _____	K665	CONF	M.6.c
d. Loss _____	K666	CONF	M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations _____	K675	CONF	M.7
	RCFD		
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations _____	K667	CONF	M.8
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations _____	K668	CONF	M.9
10. Commitments to fund construction, land development, and other land loans secured by real estate:	RCON		
a. Total unfunded commitments _____	K676	4,509,061	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) _____	K677	78,047	M.10.b
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) _____	RCFD		
	K669	611,389	M.11
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Part 1 Memorandum item 2.d) _____	RCON		
	K678	5,860,802	M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>			
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate _____	K679	15,002	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties _____	K680	1,098,446	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties _____	K681	5,082,404	M.13.c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____	K682	1,042	M.13.d
	RCFD		
e. Commercial and industrial loans _____	K670	162,279	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures _____	K671	0	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans _____	K672	3,557,851	M.13.g
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure _____	K673	CONF	M.14
15. Total amount of the institution's 20 largest counterparty exposures _____	K674	CONF	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil Mil Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	908,449	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d

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

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

Dollar Amounts in Thousands		RCON	Bil Mil Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens		F066	5,376,757	1.a
b. Closed-end junior liens		F067	37	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	14,596,749	2.a
b. Closed-end junior liens		F069	3,986	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	18,710,175	3.a
b. Closed-end junior liens		F071	3,552	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	9,814,402	4.a
b. Closed-end junior liens		F073	611	4.b
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit		F676	0	4.c.1
(2) Principal amount funded under the lines of credit		F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):		RIAD		
a. Closed-end 1-4 family residential mortgage loans		F184	379,519	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	57,548	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, 2011, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Assets											
1. Available-for-sale securities	1773	39,052,407	G474	0	G475	663,446	G476	37,407,018	G477	981,943	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	9,815,014	G484	0	G485	0	G486	9,815,014	G487	0	3
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4
5. Trading assets:											
a. Derivative assets	3543	1,292,526	G493	227,304	G494	0	G495	454,918	G496	1,064,912	5.a
b. Other trading assets	G497	159,528	G498	0	G499	0	G500	159,528	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	2,083,114	G392	96,604	G395	0	G396	152,572	G804	2,027,146	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	52,402,589	G503	323,908	G504	663,446	G505	47,989,050	G506	4,074,001	7

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase											
	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	389,944	G512	1,074,595	G513	0	G514	1,424,228	G515	40,311	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	558,059	G806	612,812	G807	0	G808	1,167,188	G809	3,683	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	948,003	G532	1,687,407	G533	0	G534	2,591,416	G535	43,994	14

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	1,553,447	G537	0	G538	0	G539	0	G540	1,553,447	M.1.a
b. Nontrading derivative assets	G541	529,667	G542	96,604	G543	0	G544	152,572	G545	473,699	M.1.b
TEXT											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	558,059	G567	612,812	G568	0	G569	1,167,188	G570	3,683	M.2.b
TEXT											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-R—Regulatory Capital

	Dollar Amounts in Thousands		
	RCFD	Bil Mil Thou	
Tier 1 capital			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	37,077,741	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	792,283	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	-1,205,383	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	1,445,788	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	9,728,474	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	29,208,155	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	155,345	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	-94	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	29,052,716	11
Tier 2 capital			
12. Qualifying subordinated debt and redeemable preferred stock	5306	2,841,864	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	3,418,269	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	3,840	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	6,263,973	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	6,263,973	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	35,316,689	21
Total assets for leverage ratio			
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFD L136	Tril Bil Mil Thou 334,332,011	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	9,728,474	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	155,345	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	-323,435	26
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	L138	324,124,757	27
Adjustments for financial subsidiaries			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	0	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	0	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	0	29
30. Adjustment to average total assets reported in item 27	B505	0	30

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

Schedule RC-R—Regulatory Capital

Capital ratios

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

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	0.00%	7204	8.96%	31
32. Tier 1 risk-based capital ratio (2) _____	7274	0.00%	7206	10.67%	32
33. Total risk-based capital ratio (3) _____	7275	0.00%	7205	12.97%	33

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

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

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

Schedule RC-R—Continued

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands	Tril Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Balance Sheet Asset Categories							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b) _____	RCFD 0010 9,381,745	RCFD C869 0	RCFD B600 5,919,271	RCFD B601 3,462,474		RCFD B602 0	34
35. Held-to-maturity securities (Column A must equal RCB item 8 Column A) _____	RCFD 1754 34,508,555	RCFD B603 -11,019	RCFD B604 20,101,465	RCFD B605 14,238,197	RCFD B606 19,062	RCFD B607 160,850	35
36. Available-for-sale securities (Column A must equal RCB item 8 Column D) _____	RCFD 1773 39,052,407	RCFD B608 864,680	RCFD B609 4,448,315	RCFD B610 27,178,359	RCFD B611 4,358,681	RCFD B612 2,202,372	36
37. Federal funds sold and securities purchased under agreements to resell _____	RCFD C225 54,418		RCFD C063 0	RCFD C064 54,418		RCFD B520 0	37
38. Loans and leases held for sale (Column A must equal RC item 4.a) _____	RCFD 5369 9,878,533	RCFD B617 0	RCFD B618 0	RCFD B619 0	RCFD B620 9,815,014	RCFD B621 63,519	38
39. Loans and leases, net of unearned income (Column A must equal RC item 4.b) _____	RCFD B528 210,433,748	RCFD B622 0	RCFD B623 1,028,322	RCFD B624 24,419,244	RCFD B625 33,094,428	RCFD B626 151,891,754	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 4,287,818	RCFD 3123 4,287,818					40
41. Trading assets (Column A must equal RC 5) _____	RCFD 3545 1,452,054	RCFD B627 1,452,054	RCFD B628 0	RCFD B629 0	RCFD B630 0	RCFD B631 0	41
42. All other assets (1) _____	RCFD B639 42,153,630	RCFD B640 10,666,177	RCFD B641 571,990	RCFD B642 9,571,427	RCFD B643 94,598	RCFD 5339 21,249,438	42
43. Total assets (sum of items 34 through 42) _____	RCFD 2170 342,627,272	RCFD B644 8,684,074	RCFD 5320 32,069,363	RCFD 5327 78,924,119	RCFD 5334 47,381,783	RCFD 5340 175,567,933	43

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

Schedule RC-R—Continued

	(Column A)	Credit Conversion Factor	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	
	Face Value or Notional Amount			Allocation by Risk Weight Category				
	Bil Mil Thou			0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil Mil Thou		Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Derivatives and Off-Balance Sheet Items	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583	
44. Financial standby letters of credit	18,575,307	1.000	18,575,307	30,964	3,347,685	3,259,266	11,937,392	44
45. Performance standby letters of credit (Column A must equal RCL item 3)	RCFD 3821 414,044	.50	RCFD B650 207,022	RCFD B651 3,000	RCFD B652 8,493	RCFD B653 11,121	RCFD B654 184,408	45
46. Commercial and similar letters of credit (Column A must equal RCL item 4)	RCFD 3411 276,826	.20	RCFD B655 55,365	RCFD B656 186	RCFD B657 986	RCFD B658 218	RCFD B659 53,975	46
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429 1,692	1.00	RCFD B660 1,692	RCFD B661 0	RCFD B662 0		RCFD B663 1,692	47
48. Securities lent (Column A must equal RCL item 6)	RCFD 3433 8,737,022	1.00	RCFD B664 8,737,022	RCFD B665 8,737,022	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 48,352	1.00	RCFD B669 48,352	RCFD B670 0	RCFD B671 48,352	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 150,002	1.00	RCFD B676 150,002	RCFD B677 0	RCFD B678 0	RCFD B679 141,982	RCFD B680 8,020	51
52. All other off-balance sheet liabilities	RCFD B681 162,229	1.00	RCFD B682 162,229	RCFD B683 0	RCFD B684 0	RCFD B685 86,009	RCFD B686 76,220	52
53. Unused commitments:								
a. With an original maturity exceeding one year	RCFD 3833 87,786,744	.50	RCFD B687 43,893,372	RCFD B688 0	RCFD B689 814,441	RCFD B690 647,116	RCFD B691 42,431,815	53.a
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591 0	.10	RCFD G592 0	RCFD G593 0	RCFD G594 0	RCFD G595 0	RCFD G596 0	53.b
54. Derivative contracts			RCFD A167 1,623,076	RCFD B693 29,759	RCFD B694 266,053	RCFD B695 1,327,264		54

(1) Column A multiplied by credit conversion factor.

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

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

(3) Or institution-specific factor.

Schedule RC-R—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	
Allocation by Risk Weight Category					
	0%	20%	50%	100%	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands					
Totals					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	40,870,294	83,410,129	52,854,759	230,261,455	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	0	16,682,026	26,427,380	230,261,455	57
58. Market risk equivalent assets				RCFD 1651	
				90,680	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	
				273,461,541	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				1,159,430	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	
				272,302,111	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	1,324,384	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	42,689,660	8766	31,096,704	8767	15,838,062	M.2.a
b. Foreign exchange contracts	3812	15,367,695	8769	3,249,871	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	25,523	A001	33,386	A002	0	M.2.f
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	30,000	G598	547,000	G599	0	M.2.g.1
(2) Subinvestment grade	G600	0	G601	0	G602	0	M.2.g.2

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

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	
Dollar Amounts in Thousands								
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 0	1
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	2.a
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	2.b
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	2.c
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	3
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	4.a
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	4.b
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	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b

Schedule RC-S—Continued

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou	Bil Mil Thou
Dollar Amounts in Thousands							
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 141,982	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 8,020
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 141,982	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 8,020

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	48,352
b. Amount of retained recourse on these obligations as of the report date	A250	48,352
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	141,982
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	211,120,521
c. Other financial assets (includes home equity lines) (1)	A591	919,130
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	2,373,246
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	0

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

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

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tri Bil Mil Thou	Tri Bil Mil Thou			
Dollar Amounts in Thousands					
FIDUCIARY AND RELATED ASSETS	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	27,656,314	2,467,846	26,405	1,689	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,255,140	7,105,147	277	106	5.a
b. Employee benefit-defined benefit _____	1,188,032	34,727,690	124	294	5.b
c. Other employee benefit and retirement-related accounts _____	3,608,760	24,495,612	7,561	582,054	5.c
6. Corporate trust and agency accounts _____	1,598,006	526,531,431	3,792	134,025	6
7. Investment management and investment advisory agency accounts _____	18,667,076	0	12,299	0	7
8. Foundation and endowment trust and agency accounts _____	6,978,365	1,126,641	3,728	81	8
9. Other fiduciary accounts _____	1,296,346	15,827,724	242	1,502	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	62,248,039	612,282,091	54,428	719,751	10
11. Custody and safekeeping accounts _____		830,139,973		890,867	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 18,991,556	RCFN B902 0	RCFN B903 1,592	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,607,715	RCFD J260 29,416,676	RCFD J261 7,558	RCFD J262 816,179	13

		Dollar Amounts in Thousands			
		RIAD	Bil Mil Thou		
Fiduciary and Related Services Income					
14. Personal trust and agency accounts		B904	172,136		14
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution		B905	2,193		15.a
b. Employee benefit—defined benefit		B906	17,921		15.b
c. Other employee benefit and retirement-related accounts		B907	25,131		15.c
16. Corporate trust and agency accounts		A479	183,321		16
17. Investment management and investment advisory agency accounts		J315	114,113		17
18. Foundation and endowment trust and agency accounts		J316	27,348		18
19. Other fiduciary accounts		A480	3,705		19
20. Custody and safekeeping accounts		B909	105,975		20
21. Other fiduciary and related services income		B910	37,684		21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	689,527		22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	7,135			22.a
23. Less: Expenses		C058	N/A		23
24. Less: Net losses from fiduciary and related services		A488	N/A		24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A		25
26. Net fiduciary and related services income		A491	N/A		26

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

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

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

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil Mil Thou	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	4	B932	40,479	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	1	B936	45,718	M.3.c
d. Taxable bond	B937	2	B938	83,675	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	2	B944	3,670	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	9	B946	173,542	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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

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

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	RCFD	Bil Mil Thou	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	150,632	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	5,329,480	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases, net of unearned income	J996	0	J997	0	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	0	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i
j. Other real estate owned	K009	0	K010	0	K011	0	1.j
k. Other assets	K012	0	K013	0	K014	6,694,582	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	4,343,310	2.d
e. Other liabilities	K027	0	K028	0	K029	504,380	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)							
	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)							
	K033	0	K034	0	K035	5,041,960	4

