

Federal Financial Institutions Examination Council



# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices Only—FFIEC 031

Report at the close of business March 31, 2012

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

### Submission of Reports

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

- (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.

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

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

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

\_\_\_\_\_  
THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

\_\_\_\_\_  
CHICAGO

City (RSSD 9130)

\_\_\_\_\_  
IL

State Abbrev. (RSSD 9200)

\_\_\_\_\_  
60603-

Zip Code (RSSD 9220)

FDIC Certificate Number 00913  
(RSSD 9050)

**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**

Confidential  
 Name (TEXT C490)

---

Confidential  
 Title (TEXT C491)

---

Confidential  
 E-mail Address (TEXT C492)

---

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

---

Confidential  
 FAX: Area code/phone number (TEXT C494)

---

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

Confidential  
 Name (TEXT C495)

---

Confidential  
 Title (TEXT C496)

---

Confidential  
 E-mail Address (TEXT 4086)

---

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

---

Confidential  
 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**

Confidential  
 Name (TEXT C366)

---

Confidential  
 Title (TEXT C367)

---

Confidential  
 E-mail Address (TEXT C368)

---

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

---

Confidential  
 FAX: Area code/phone number (TEXT C370)

---

**Secondary Contact**

Confidential  
 Name (TEXT C371)

---

Confidential  
 Title (TEXT C372)

---

Confidential  
 E-mail Address (TEXT C373)

---

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

---

Confidential  
 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**

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

**Secondary Contact**

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

**Third Contact**

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

**Fourth Contact**

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

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

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

## Schedule RI - Income Statement

Dollar Amounts in Thousands		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 .....	RIAD4435		99,216		1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436		36,787		1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024		0		1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012		27,809		1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards .....	RIADB485		0		1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486		3,408		1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056		0		1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487		30,928		1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059		13,137		1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010		<b>211,285</b>		1.a.(3)
b. Income from lease financing receivables .....	RIAD4065		6,652		1.b.
c. Interest income on balances due from depository institutions (1) .....	RIAD4115		55,371		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488		19,759		1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		24,458		1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ....	RIAD4060		22,220		1.d.(3)
e. Interest income from trading assets .....	RIAD4069		0		1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		75		1.f.
g. Other interest income .....	RIAD4518		1,119		1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107		<b>340,939</b>		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) .....	RIAD4508		175		2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs) .....	RIAD0093		5,054		2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517		4,532		2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518		606		2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172		36,742		2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		466		2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		19,142		2.c.

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

### Schedule RI - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
d. Interest on subordinated notes and debentures .....	RIAD4200		7,766		2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073		<b>74,483</b>		2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074		<b>266,456</b>		3.
4. Provision for loan and lease losses .....	RIAD4230		6,529		4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070		<b>527,240</b>		5.a.
b. Service charges on deposit accounts in domestic offices .....	RIAD4080		19,896		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220		65,666		5.c.
d.					
(1) Fees and commissions from securities brokerage .....	RIADC886		89		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888		0		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887		0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386		0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387		0		5.d.(5)
e. Venture capital revenue .....	RIADB491		0		5.e.
f. Net servicing fees .....	RIADB492		0		5.f.
g. Net securitization income .....	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416		0		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415		(181)		5.j.
k. Net gains (losses) on sales of other assets (excluding securities) .....	RIADB496		51		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497		88,891		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079		<b>701,652</b>		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521		0		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196		(2,387)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits .....	RIAD4135		370,111		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217		65,819		7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232		6,034		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092		235,184		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093		<b>677,148</b>		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	RIAD4301		<b>282,044</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302		92,277		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9) .....	RIAD4300		<b>189,767</b>		10.
11. Extraordinary items and other adjustments, net of income taxes <sup>(*)</sup> .....	RIAD4320		0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104		<b>189,767</b>		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) .....	RIADG103		32		13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340		<b>189,735</b>		14.

(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.

(\*) Describe on Schedule RI-E - Explanations

### Schedule RI - Continued

Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513		0		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431		75,327		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)	RIAD4313		715		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))	RIAD4507		5,241		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		13651		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)	RIAD9106				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)					
<b>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.</b>					
a. Interest rate exposures	RIAD8757		3,746		M.8.a.
b. Foreign exchange exposures	RIAD8758		61,920		M.8.b.
c. Equity security and index exposures	RIAD8759		0		M.8.c.
d. Commodity and other exposures	RIAD8760		0		M.8.d.
e. Credit exposures	RIADF186		0		M.8.e.
<b>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</b>					
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)	RIADK090		N/A		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)	RIADK094		N/A		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	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890		(1,068)		M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251		0		M.10.
				Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530		NO		M.11.

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	RIADF228		N/A		M.12.

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

(2) For example, a bank acquired on March 1, 2012, would report 20120301.

## Schedule RI - Continued

Memoranda (continued)

Dollar Amounts in Thousands

		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 .....	RIADF551			N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552			N/A	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553			N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554			N/A	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 .....	RIADJ319		3,102		M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes) .....	RIADJ320		0		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 item 14.b) .....	RIADJ321		3,102		M.14.c.

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

Indicate decreases and losses in parentheses.

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the <b>December 31, 2011</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217		6,891,485		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507		0		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508		<b>6,891,485</b>		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340		<b>189,735</b>		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509		0		5.
6. Treasury stock transactions, net .....	RIADB510		0		6.
7. Changes incident to business combinations, net .....	RIAD4356		0		7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0		8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		110,000		9.
10. Other comprehensive income (1) .....	RIADB511		68,063		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		(816)		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210		<b>7,038,467</b>		12.

(\*) Describe on Schedule RI-E - Explanations

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



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

### Part I. Charge-offs (1) and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	287	RIADC894	1,599	1.a.(2)
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0	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 .....	RIAD5411	3,478	RIAD5412	202	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	6,640	RIADC217	1,128	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	1,524	RIADC218	73	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	235	RIAD3589	14	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	134	RIADC896	480	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	1,122	RIADC898	884	1.e.(2)
f. In foreign offices .....	RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions .....	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks .....	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	408	RIAD4617	365	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans .....	RIADK129	14	RIADK133	6	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	527	RIADK206	151	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	0	RIAD4628	3,656	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	0	RIADF187	0	8.a.
b. All other leases .....	RIADC880	0	RIADF188	0	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>14,369</b>	RIAD4605	<b>8,558</b>	9.

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

## Schedule RI-B - Continued

### Part I. Continued

Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate)</b> included in Schedule RI-B, part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above) .....	RIAD4652	0	RIAD4662	0	M.2.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
3. Not applicable <i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....	RIADC388		N/A	M.4.

## Schedule RI-B - Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the <b>December 31, 2011</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522		294,795		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605		<b>8,558</b>		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079		14,369		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523		0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230		6,529		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		(12)		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) .....	RIAD3123		<b>295,501</b>		7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435			0	M.1.
<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>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389			N/A	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390			N/A	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) .....	RIADC781			0	M.4.

(\*) Describe on Schedule RI-E - Explanations.

## Schedule RI-D - Income from Foreign Offices

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total interest income in foreign offices .....	RIADC899		78,802		1.
2. Total interest expense in foreign offices .....	RIADC900		37,718		2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901		(990)		3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902		45,464		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903		0		4.b.
c. Net securitization income .....	RIADC904		0		4.c.
d. Other noninterest income .....	RIADC905		290,175		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906		0		5.
6. Total noninterest expense in foreign offices .....	RIADC907		303,406		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 .....	RIADC908		(5,232)		7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909		26,026		8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910		0		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	RIADC911		<b>43,049</b>		10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913		(31,069)		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) .....	RIADC914		<b>11,980</b>		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 Schedule 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		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 .....	RIADC013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	0		1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	0		1.c.
d.	Rent and other income from other real estate owned .....	RIAD4042	0		1.d.
e.	Safe deposit box rent .....	RIADC015	0		1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229	0		1.f.
g.	Bank card and credit card interchange fees .....	RIADF555	0		1.g.
h.	Gains on bargain purchases .....	RIADJ447	0		1.h.
i.	<span style="border: 1px solid black; padding: 1px;">TEXT4461</span> Loan service related fees	RIAD4461	16,759		1.i.
j.	<span style="border: 1px solid black; padding: 1px;">TEXT4462</span> Banking service fees	RIAD4462	14,290		1.j.
k.	<span style="border: 1px solid black; padding: 1px;">TEXT4463</span> Transfer Pricing Revenue	RIAD4463	55,075		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 .....	RIADC017	0		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	26,353		2.b.
c.	Directors' fees .....	RIAD4136	0		2.c.
d.	Printing, stationery, and supplies .....	RIADC018	0		2.d.
e.	Postage .....	RIAD8403	0		2.e.
f.	Legal fees and expenses .....	RIAD4141	0		2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146	Confidential		2.g.
h.	Accounting and auditing expenses .....	RIADF556	0		2.h.
i.	Consulting and advisory expenses .....	RIADF557	0		2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558	0		2.j.
k.	Telecommunications expenses .....	RIADF559	0		2.k.
l.	<span style="border: 1px solid black; padding: 1px;">TEXT4464</span> computer & software related expenses	RIAD4464	65,631		2.l.
m.	<span style="border: 1px solid black; padding: 1px;">TEXT4467</span> Technical service, market data and outsourcing processing expenses	RIAD4467	64,368		2.m.
n.	<span style="border: 1px solid black; padding: 1px;">TEXT4468</span> Subcustodial & depository fee expenses	RIAD4468	20,010		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):					
a.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4469</span>	RIAD4469	0		3.a.(1)
	(2) Applicable income tax effect .....	RIAD4486	0		3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4487</span>	RIAD4487	0		3.b.(1)
	(2) Applicable income tax effect .....	RIAD4488	0		3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 1px;">TEXT4489</span>	RIAD4489	0		3.c.(1)
	(2) Applicable income tax effect .....	RIAD4491	0		3.c.(2)

### Schedule RI-E - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXTB526			0	4.a.
b.	TEXTB527			0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498	Primarily dividend equivalents related to stock based compensation plans			5.a.
b.	TEXT4499			0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):					
a.	TEXT4521	Translation of foreign subsidiary loan loss provision			6.a.
b.	TEXT4522	HAMP Incentives to homeowners			6.b.

		Yes/No		
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
a.	Comments?	RIAD4769	NO	7.a.
b. Other explanations:				

(TEXT 4769)

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

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

### Schedule RC - Balance Sheet

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCFD0081	4,251,848			1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	23,499,242			1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	<b>709,722</b>			2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	<b>28,435,665</b>			2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCONB987	10,000			3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	280,906			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale	RCFD5369	59			4.a.
b. Loans and leases, net of unearned income	RCFDB528	29,158,694			4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	295,501			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	<b>28,863,193</b>			4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	<b>632,886</b>			5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	473,530			6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	<b>22,441</b>			7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	0			8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0			9.
10. Intangible assets:					
a. Goodwill	RCFD3163	497,661			10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	<b>120,039</b>			10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	<b>3,543,721</b>			11.
12. Total assets (sum of items 1 through 11)	RCFD2170	<b>91,340,913</b>			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		Bil	Mil	Thou
<b>LIABILITIES</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....	RCON2200	<b>33,967,346</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	16,501,294		13.a.(1)
(2) Interest-bearing .....	RCON6636	17,466,052		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200	<b>41,468,544</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631	3,502,703		13.b.(1)
(2) Interest-bearing .....	RCFN6636	37,965,841		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	1,387,000		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	283,997		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	<b>620,726</b>		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>3,220,018</b>		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	1,321,573		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>2,031,940</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>84,301,144</b>		21.
22. Not applicable				22.
<b>EQUITY CAPITAL</b>				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus .....	RCFD3838	0		23.
24. Common stock .....	RCFD3230	3,563		24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	2,656,734		25.
26.				
a. Retained earnings .....	RCFD3632	4,619,071		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(240,901)		26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0		26.c.
27.				27.
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>7,038,467</b>		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	1,302		27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>7,039,769</b>		28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>91,340,913</b>		29.

(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.

(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.



## Schedule RC - Continued

Memoranda

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

		Number	
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 <b>2011</b> .....			
	RCFD6724	2	M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

		MM/DD	
<b>To be reported with the March Report of Condition.</b>			
2. Bank's fiscal year-end date .....	RCON8678	1231	M.2.

## 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		
1. Cash items in process of collection, unposted debits, and currency and coin .....					1.
a. Cash items in process of collection and unposted debits .....	RCFD0022	435,228			1.a.
b. Currency and coin .....			RCON0020	401,349	1.a.
2. Balances due from depository institutions in the U.S. ....			RCON0080	33,769	1.b.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	102,003	RCON0082	287,069	2.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....					2.a.
3. Balances due from banks in foreign countries and foreign central banks .....	RCFD0085	380,406			2.b.
a. Foreign branches of other U.S. banks .....			RCON0070	24,488	3.
b. Other banks in foreign countries and foreign central banks .....	RCFD0073	1,683,278			3.a.
4. Balances due from Federal Reserve Banks .....	RCFD0074	22,957,146			3.b.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0090	2,193,029	RCON0090	2,163,508	4.
	RCFD0010	<b>27,751,090</b>	RCON0010	<b>2,910,183</b>	5.

### Schedule RC-B - Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	2,717,882	2,766,521	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	0	0	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	12,345,421	12,377,618	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	460,452	482,679	14,140	15,015	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	0	0	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	150,216	154,335	2,567,511	2,617,464	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	0	0	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 <sup>(3)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	0	0	2,608,639	2,610,177	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	25,159	21,056	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	0	0	403,315	403,232	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	0	0	0	0	4.c.(2)(b)

(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.

(3) 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

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	2,172,036	2,151,571	5.a.
b. Structured financial products:					
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	62,564	53,727	2,366,686	2,379,452	6.a.
b. Foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	36,490	36,492	3,085,343	3,093,559	6.b.
7. Investments in mutual funds and other equity securities w ith readily determinable fair values (1) .....			RCFDA510	RCFDA511	
			0	0	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.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	709,722	727,233	28,306,132	28,435,665	8.

(1) 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

		Bil	Mill	Thou	
1. Pledged securities (1) .....	RCFD0416	24,264,358			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)					
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 .....	RCFDA549	13,392,455			M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	458,326			M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	5,868,098			M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	3,370,221			M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	198,535			M.2.a.(5)
(6) Over 15 years .....	RCFDA554	55,607			M.2.a.(6)
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 .....	RCFDA555	0			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	0			M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	0			M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	68			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	406,533			M.2.b.(5)
(6) Over 15 years .....	RCFDA560	2,361,079			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 .....	RCFDA561	23,418			M.2.c.(1)
(2) Over three years .....	RCFDA562	3,011,047			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) .....	RCFDA248	4,995,457			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) .....	RCFD1778	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 .....	RCFD8782	0			M.4.a.
b. Fair value .....	RCFD8783	0			M.4.b.

(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.  
 (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				
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value
<i>Memorandum item 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 .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841
	0	0	179,295	179,221
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845
	0	0	136,236	116,544
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849
	0	0	1,093,452	1,093,753
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853
	0	0	472,493	471,068
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857
	0	0	0	0
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861
	0	0	290,560	290,985
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 .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351
	0	0	0	0
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352	RCFDG353	RCFDG354	RCFDG355
	0	0	0	0
c. Corporate and similar loans .....	RCFDG356	RCFDG357	RCFDG358	RCFDG359
	0	0	0	0
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG360	RCFDG361	RCFDG362	RCFDG363
	0	0	0	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364	RCFDG365	RCFDG366	RCFDG367
	0	0	0	0
f. Diversified (mixed) pools of structured financial products .....	RCFDG368	RCFDG369	RCFDG370	RCFDG371
	0	0	0	0
g. Other collateral or reference assets .....	RCFDG372	RCFDG373	RCFDG374	RCFDG375
	0	0	0	0

(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-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 and (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		
1. Loans secured by real estate .....	RCFD1410	14,570,670			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans .....			RCONF158	173,605	1.a.(1)
(2) Other construction loans and all land development and other land loans .....			RCONF159	417,945	1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			RCON1420	21,728	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 .....			RCON1797	2,574,285	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....			RCON5367	7,955,059	1.c.(2)(a)
(b) Secured by junior liens .....			RCON5368	112,436	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			RCON1460	669,380	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			RCONF160	981,242	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			RCONF161	1,664,990	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S. ....			RCONB531	0	2.a.
(1) To U.S. branches and agencies of foreign banks .....	RCFDB532	0			2.a.(1)
(2) To other commercial banks in the U.S. ....	RCFDB533	0			2.a.(2)
b. To other depository institutions in the U.S. ....	RCFDB534	1	RCONB534	0	2.b.
c. To banks in foreign countries .....			RCONB535	0	2.c.
(1) To foreign branches of other U.S. banks .....	RCFDB536	0			2.c.(1)
(2) To other banks in foreign countries .....	RCFDB537	10,960			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers ....	RCFD1590	0	RCON1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RCFD1763	4,707,590	RCON1763	4,696,473	4.a.
b. To non-U.S. addressees (domicile) .....	RCFD1764	459,883	RCON1764	117,750	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 .....	RCFDB538	0	RCONB538	0	6.a.
b. Other revolving credit plans .....	RCFDB539	13,433	RCONB539	13,433	6.b.
c. Automobile loans .....	RCFDK137	1,443	RCONK137	1,443	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) .....	RCFDK207	424,177	RCONK207	422,335	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks) .....	RCFD2081	95,477	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	RCFD2107	148,960	RCON2107	148,960	8.
9. Loans to nondepository financial institutions and other loans .....	RCFD1563	7,707,958			9.
a. Loans to nondepository financial institutions .....			RCONJ454	246,339	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	156,180	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	6,784,763	9.b.(2)

## Schedule RC-C - Continued

### Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices		
10. Lease financing receivables (net of unearned income) .....		RCON2165	1,018,201	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	0		10.a.
b. All other leases .....	RCFDF163	1,018,201		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	0	RCON2123	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) .....	RCFD2122	<b>29,158,753</b>	RCON2122	12.
			<b>28,176,547</b>	

### Memoranda

Dollar Amounts in Thousands		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 .....	RCONK158		0		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK159		2,500		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576		22,651		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK160		0		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161		2,974		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK162		5,852		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile) .....	RCFDK163		0		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK164		0		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165		304		M.1.f.
<b>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</b>					
(1) Loans secured by farmland in domestic offices .....	RCONK166		0		M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks .....	RCFDK167		0		M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK168		0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCFDK098		0		M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK203		0		M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK204		0		M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	RCFDK212		0		M.1.f.(5)
(6) Other loans (1) .....	RCFDK267		0		M.1.f.(6)
(7) Loans secured by real estate in foreign offices .....	RCFNK289		0		M.1.f.(7)

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



# Schedule RC-C - Continued

## Part I. Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mill	Thou
<b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>			
<b>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), col. B) with a remaining maturity or next repricing date of: (2) (3)</b>			
(1) Three months or less .....	RCONA564	424,227	M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	1,056,902	M.2.a.(2)
(3) Over one year through three years .....	RCONA566	1,692,646	M.2.a.(3)
(4) Over three years through five years .....	RCONA567	1,493,091	M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	1,703,797	M.2.a.(5)
(6) Over 15 years .....	RCONA569	1,449,171	M.2.a.(6)
<b>b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, col. 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), col. B) with a remaining maturity or next repricing date of: (2) (4)</b>			
(1) Three months or less .....	RCFDA570	14,712,627	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	1,363,905	M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	2,179,824	M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	1,338,142	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	1,235,222	M.2.b.(5)
(6) Over 15 years .....	RCFDA575	247,080	M.2.b.(6)
<b>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) .....</b>			
	RCFDA247	11,129,062	M.2.c.
<b>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 (5) .....</b>			
	RCFD2746	19,922	M.3.

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

(3) 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.

(4) 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.

(5) 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

Dollar Amounts in Thousands		Bil	Mil	Thou	
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) .....	RCON5370		5,812,264		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) .....	RCFDB837		0		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, col A ..	RCFDC391		N/A		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>					
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance .....	RCFDC779		0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 .....	RCFDC780		0		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)) .....	RCONF230		0		M.8.a.
<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 .....	RCONF231		N/A		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 .....	RCONF232		N/A		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)) .....	RCONF577		53,657		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		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate .....	RCFDF608	N/A			M.10.a.
(1) Construction, land development, and other land loans .....			RCONF578	N/A	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF579	N/A	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 .....			RCONF580	N/A	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF581	N/A	M.10.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF582	N/A	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties .....			RCONF583	N/A	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF584	N/A	M.10.a.(5)

### Schedule RC-C - Continued

#### Part I. Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. Commercial and industrial loans .....	RCFDF585	N/A	RCONF585	N/A	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF586	N/A	RCONF586	N/A	M.10.c.(1)
(2) Other revolving credit plans .....	RCFDF587	N/A	RCONF587	N/A	M.10.c.(2)
(3) Automobile loans .....	RCFDK196	N/A	RCONK196	N/A	M.10.c.(3)
(4) Other consumer loans .....	RCFDK208	N/A	RCONK208	N/A	M.10.c.(4)
d. Other loans .....	RCFDF589	N/A	RCONF589	N/A	M.10.d.
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 .....	RCFDF609	N/A			M.11.a.
(1) Construction, land development, and other land loans .....			RCONF590	N/A	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF591	N/A	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 .....			RCONF592	N/A	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF593	N/A	M.11.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF594	N/A	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF595	N/A	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF596	N/A	M.11.a.(5)
b. Commercial and industrial loans .....	RCFDF597	N/A	RCONF597	N/A	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF598	N/A	RCONF598	N/A	M.11.c.(1)
(2) Other revolving credit plans .....	RCFDF599	N/A	RCONF599	N/A	M.11.c.(2)
(3) Automobile loans .....	RCFDK195	N/A	RCONK195	N/A	M.11.c.(3)
(4) Other consumer loans .....	RCFDK209	N/A	RCONK209	N/A	M.11.c.(4)
d. Other loans .....	RCFDF601	N/A	RCONF601	N/A	M.11.d.

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
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 .....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases .....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

## Schedule RC-C - Continued

### Part I. Continued

Memoranda (continued)

	Dollar Amounts in Thousands			
	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) .....	RCONG376		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 1.a.(1)(a)(2)) .....	RIADG377		N/A	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases .....	RCFDG378	2,907,144		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):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ466		N/A	M.15.a.(1)
(2) Proprietary reverse mortgages .....	RCONJ467		N/A	M.15.a.(2)
Number				
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	RCONJ468		N/A	M.15.b.(1)
(2) Proprietary reverse mortgages .....	RCONJ469		N/A	M.15.b.(2)
Dollar Amounts in Thousands				
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) Reverse mortgages .....	RCONJ470		N/A	M.15.c.(1)
(2) Proprietary reverse mortgages .....	RCONJ471		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

		Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar 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, <b>and</b> 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 <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>	<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>
	RCON6999	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.

		Number
2. Report the total <b>number</b> of loans <b>currently outstanding</b> for each of the following Schedule RC-C, part I, loan categories:	<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>	
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.) .....	RCON5562	N/A
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.) .....	RCON5563	N/A

2.a.

2.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands				
3. Number and amount <b>currently outstanding</b> 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):	<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>		<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>	
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5564	53	RCON5565	2,327
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5566	156	RCON5567	21,678
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5568	637	RCON5569	302,900
4. Number and amount <b>currently outstanding</b> 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):	<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>		<div style="background-color: #cccccc; width: 100px; height: 100px; margin: 0 auto;"></div>	
a. With <b>original amounts</b> of \$100,000 or less .....	RCON5570	697	RCON5571	23,091
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5572	572	RCON5573	59,656
c. With <b>original amounts</b> of more than \$250,000 through \$1,000,000 .....	RCON5574	803	RCON5575	236,244

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

## Schedule RC-C - Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

	Yes/No		
5. Indicate in the appropriate 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, <b>and</b> 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 <b>original amounts</b> of \$100,000 or less (If your bank has no loans outstanding in <b>both</b> of these two loan categories, answer this question "NO.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">RCON6860</td> <td style="width: 50%; text-align: center;">NO</td> </tr> </table>	RCON6860	NO
RCON6860	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.

	Number		
6. Report the total <b>number</b> of loans <b>currently outstanding</b> 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.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">RCON5576</td> <td style="width: 50%; text-align: center;">N/A</td> </tr> </table>	RCON5576	N/A
RCON5576	N/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.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; text-align: center;">RCON5577</td> <td style="width: 50%; text-align: center;">N/A</td> </tr> </table>	RCON5577	N/A
RCON5577	N/A		

6.a.

6.b.

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands				
7. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....	RCON5578	1	RCON5579	20
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5580	1	RCON5581	170
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5582	4	RCON5583	1,282
8. Number and amount <b>currently outstanding</b> 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 <b>original amounts</b> of \$100,000 or less .....	RCON5584	0	RCON5585	0
b. With <b>original amounts</b> of more than \$100,000 through \$250,000 .....	RCON5586	0	RCON5587	0
c. With <b>original amounts</b> of more than \$250,000 through \$500,000 .....	RCON5588	0	RCON5589	0

7.a.

7.b.

7.c.

8.a.

8.b.

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		
<b>ASSETS</b>					
1. U.S. Treasury securities .....	RCFD3531	0	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	0	RCON3533	0	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS .....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS .....	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG383	0	RCONG383	0	5.a.(1)
(2) Synthetic .....	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid .....	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities .....	RCFDG386	0	RCONG386	0	5.b.
6. Loans:					
a. Loans secured by real estate .....	RCFDF610	0			6.a.
(1) Construction, land development, and other land loans .....			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF605	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 .....			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF613	0	6.a.(5)
b. Commercial and industrial loans .....	RCFDF614	0	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans .....	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Automobile loans .....	RCFDK199	0	RCONK199	0	6.c.(3)
(4) Other consumer loans .....	RCFDK210	0	RCONK210	0	6.c.(4)
d. Other loans .....	RCFDF618	0	RCONF618	0	6.d.
7. - 8. Not applicable					

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

### Schedule RC-D - Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Other trading assets .....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....	RCFD3543	632,886	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	632,886	RCON3545	0	12.
<b>LIABILITIES</b>					
13.					
a. Liability for short positions .....	RCFD3546	0	RCON3546	0	13.a.
b. Other trading liabilities .....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.) .....	RCFD3547	620,726	RCON3547	193,673	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	620,726	RCON3548	193,673	15.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>Memoranda</b>					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate .....	RCFDF790	0			M.1.a.
(1) Construction, land development, and other land loans .....			RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF626	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 .....			RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans .....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans .....	RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Automobile loans .....	RCFDK200	0	RCONK200	0	M.1.c.(3)
(4) Other consumer loans .....	RCFDK211	0	RCONK211	0	M.1.c.(4)
d. Other loans .....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value .....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance .....	RCFDF640	0	RCONF640	0	M.2.b.



### Schedule RC-D - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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 .....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts ...	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	0	RCONG387	0	M.4.a.
b. Pledged loans .....	RCFDG388	0	RCONG388	0	M.4.b.

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

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
5. Asset-backed securities:				
a. Credit card receivables .....	RCFDF643	0		M.5.a.
b. Home equity lines .....	RCFDF644	0		M.5.b.
c. Automobile loans .....	RCFDF645	0		M.5.c.
d. Other consumer loans .....	RCFDF646	0		M.5.d.
e. Commercial and industrial loans .....	RCFDF647	0		M.5.e.
f. Other .....	RCFDF648	0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651	0		M.6.
7. Equity securities:				
a. Readily determinable fair values .....	RCFDF652	0		M.7.a.
b. Other .....	RCFDF653	0		M.7.b.
8. Loans pending securitization .....	RCFDF654	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% of the item): (1)				
a. TEXTF655	RCFDF655	0		M.9.a.
b. TEXTF656	RCFDF656	0		M.9.b.
c. TEXTF657	RCFDF657	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):				
a. TEXTF658	RCFDF658	0		M.10.a.
b. TEXTF659	RCFDF659	0		M.10.b.
c. TEXTF660	RCFDF660	0		M.10.c.

(1) Exclude equity securities.

## Schedule RC-E -- Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(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)	
Deposits of:				
1. Individuals, partnerships, and corporations .....	RCONB549   10,533,435		RCONB550   22,873,792	1.
2. U.S. Government .....	RCON2202   9,637		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   102,360		RCON2530   352,015	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   74,206		RCONB552   21,901	4.
5. Banks in foreign countries .....	RCON2213   0		RCON2236   0	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   0		RCON2377   0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>10,719,638</b>	RCON2210   9,763,062	RCON2385   <b>23,247,708</b>	7.

(1) Includes interest-bearing and noninterest-bearing demand deposits.

# Schedule RC-E - Continued

## Part I. Continued

### Memoranda

Dollar Amounts in Thousands		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 .....	RCON6835		253,746		M.1.a.
b. Total brokered deposits .....	RCON2365		769		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
(1) Brokered deposits of less than \$100,000 .....	RCON2343		161		M.1.c.(1)
(2) Brokered deposits of \$100,000 thru \$250,000 & certain brokered retirement deposit accounts ....	RCONJ472		0		M.1.c.(2)
d. Maturity data for brokered deposits:					
(1) Brokered deposits of less than \$100,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243		161		M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) .....	RCONK219		0		M.1.d.(2)
(3) Brokered deposits of more than \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220		608		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above w hich are secured or collateralized as required under state law ) <b>(to be completed for the December report only)</b> .....	RCON5590		N/A		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	RCONK223		0		M.1.f.
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) .....	RCON6810		19,824,945		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352		306,966		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648		332,493		M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473		556,498		M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474		2,226,806		M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above .....	RCONF233		103,613		M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					
a. Time deposits of less than \$100,000 w ith a remaining maturity or next repricing date of: (2) (3)					
(1) Three months or less .....	RCONA579		105,647		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580		155,687		M.3.a.(2)
(3) Over one year through three years .....	RCONA581		56,421		M.3.a.(3)
(4) Over three years .....	RCONA582		14,738		M.3.a.(4)
b. Time deposits of less than \$100,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4) .....	RCONA241		261,334		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					
a. Time deposits of \$100,000 or more w ith a remaining maturity or next repricing date of: (2) (5)					
(1) Three months or less .....	RCONA584		803,140		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585		1,636,711		M.4.a.(2)
(3) Over one year through three years .....	RCONA586		263,164		M.4.a.(3)
(4) Over three years .....	RCONA587		80,289		M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....	RCONK221		470,485		M.4.b.
c. Time deposits of more than \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....	RCONK222		1,969,366		M.4.c.

(1) 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.  
 (2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 (3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.  
 (4) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits w ith a next repricing date of one year or less that have a remaining maturity of over one year.  
 (5) 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.

## Schedule RC-E - Continued

### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Dollar Amounts in Thousands				
		Bil	Mil	Thou
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCFNB553	36,880,731		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	163,413		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	1,517,264		3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	2,886,622		4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	20,514		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>41,468,544</b>		6.

Memorandum

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) .....	RCFNA245	11,227,380		M.1.

### Schedule RC-F - Other Assets

Dollar Amounts in Thousands		Bil	Mill	Thou	
1. Accrued interest receivable <sup>(1)</sup>	RCFDB556		125,220		1.
2. Net deferred tax assets <sup>(2)</sup>	RCFD2148		0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
a. Mortgage loans	RCFDA519		0		3.a.
b. Other financial assets	RCFDA520		0		3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup>	RCFD1752		440,164		4.
5. Life insurance assets:					
a. General account life insurance assets	RCFDK201		0		5.a.
b. Separate account life insurance assets	RCFDK202		0		5.b.
c. Hybrid account life insurance assets	RCFDK270		0		5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		2,978,337		6.
a. Prepaid expenses (excluding prepaid assessments)	RCFD2166		0		6.a.
b. Repossessed personal property (including vehicles)	RCFD1578		0		6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010		0		6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436		0		6.d.
e. FDIC loss-sharing indemnification assets	RCFDJ448		0		6.e.
f. Prepaid deposit insurance assessments	RCFDJ449		Confidential		6.f.
g. TEXT3549 Trust Security Settlement	RCFD3549		985,261		6.g.
h. TEXT3550 Computer Software	RCFD3550		799,970		6.h.
i. TEXT3551	RCFD3551		0		6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160		3,543,721		7.

(1) Includes 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.

### Schedule RC-G - Other Liabilities

		Dollar Amounts in Thousands			
			Bil	Mil	Thou
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645		2,023	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646		838,034	1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049		695,168	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures .....	RCFDB557		32,596	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCFD2938		464,119	4.
a.	Accounts payable .....	RCFD3066	0		4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0		4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0		4.c.
d.	Derivatives w ith a negative fair value held for purposes other than trading .....	RCFDC012	0		4.d.
e.	TEXT3552 Incoming Trust Wires	RCFD3552	317,957		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930		<b>2,031,940</b>	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.  
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar Amounts in Thousands			Bil	Mil	Thou
1. Not applicable					
2. Not applicable					
3. Securities purchased under agreements to resell .....	RCONB989		280,906		3.
4. Securities sold under agreements to repurchase .....	RCONB995		283,997		4.
5. Other borrowed money .....	RCON3190		2,350,591		5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2163		0		6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2941		15,896,826		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ....	RCON2192		63,998,695		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129		41,062,100		9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities .....	RCON0211	0	RCON1287	2,766,521	10.
11. U.S. Government agency obligations .....	RCON8492	0	RCON8495	12,377,618	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	460,452	RCON8499	15,015	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	150,216	RCONG390	2,617,464	13.a.(1)
(2) Other mortgage pass-through securities .....	RCON1709	0	RCON1713	0	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) .....	RCONG393	0	RCONG394	2,610,177	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	0	RCON1736	424,288	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) .....	RCONG397	62,564	RCONG398	4,531,023	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	12,050	RCONG400	2,901,323	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....			RCONA511	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	<b>685,282</b>	RCON1773	<b>28,243,429</b>	17.

Dollar Amounts in Thousands			Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values .....	RCON1752		426,807		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

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133			0	1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898		122,822		2.



### Schedule RC-K - Quarterly Averages <sup>(1)</sup>

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>ASSETS</b>					
1. Interest-bearing balances due from depository institutions .....	RCFD3381	28,185,065			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558	15,436,893			2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559	7,228,631			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560	5,688,297			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	246,636			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	27,628,705			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465	10,664,534			6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	3,917,426			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	0			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	4,698,365			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCONB561	0			6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	428,555			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	999,361			6.b.
7. Trading assets .....	RCFD3401	1,446,302			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	978,080			8.
9. Total assets <sup>(4)</sup> .....	RCFD3368	94,807,138			9.
<b>LIABILITIES</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	1,319,304			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	13,288,774			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	2,756,088			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	337,359			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	40,308,517			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	2,169,192			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	3,803,316			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		Bil	Mil	Thou	
<b>1. Unused commitments:</b>					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814		2,874,250		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) .....	RCONJ477		N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ478		N/A		1.a.(2)
b. Credit card lines .....	RCFD3815		0		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. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)</i>					
(1) Unused consumer credit card lines .....	RCFDJ455		0		1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456		0		1.b.(2)
<b>c. Commitments to fund commercial real estate, construction, and land development loans:</b>					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments .....	RCFDF164		90,539		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165		147,999		1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550		5,001		1.c.(2)
d. Securities underwriting .....	RCFD3817		0		1.d.
<b>e. Other unused commitments:</b>					
(1) Commercial and industrial loans .....	RCFDJ457		18,589,074		1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458		781,238		1.e.(2)
(3) All other unused commitments .....	RCFDJ459		11,118,330		1.e.(3)
<b>2. Financial standby letters of credit .....</b>	RCFD3819		4,183,418		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 .....	RCFD3820		462,469		2.a.
<b>3. Performance standby letters of credit .....</b>	RCFD3821		271,571		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 .....	RCFD3822		12,026		3.a.
<b>4. Commercial and similar letters of credit .....</b>	RCFD3411		31,615		4.
<b>5. Not applicable</b>					
<b>6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....</b>	RCFD3433		74,257,948		6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
<b>7. Credit derivatives:</b>					
<b>a. Notional amounts:</b>					
(1) Credit default sw aps .....	RCFDC968	0	RCFDC969	60,500	7.a.(1)
(2) Total return sw aps .....	RCFDC970	0	RCFDC971	0	7.a.(2)
(3) Credit options .....	RCFDC972	0	RCFDC973	0	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
<b>b. Gross fair values:</b>					
(1) Gross positive fair value .....	RCFDC219	0	RCFDC221	0	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	0	RCFDC222	186	7.b.(2)

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

### Schedule RC-L - Continued

Dollar Amounts in Thousands			Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment: (1)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection .....	RCFDG401	0			7.c.(1)(a)
(b) Purchased protection .....	RCFDG402	0			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection .....	RCFDG403	0			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	RCFDG404	0			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	60,500			7.c.(2)(c)

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less		(Column B) Remaining Maturity of: Over One Year Through Five Years		(Column C) Remaining Maturity of: Over Five Years		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade .....	RCFDG406	0	RCFDG407	0	RCFDG408	0	7.d.(1)(a)
(b) Subinvestment grade .....	RCFDG409	0	RCFDG410	0	RCFDG411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade .....	RCFDG412	43,000	RCFDG413	0	RCFDG414	0	7.d.(2)(a)
(b) Subinvestment grade .....	RCFDG415	0	RCFDG416	17,500	RCFDG417	0	7.d.(2)(b)

Dollar Amounts in Thousands			Bil	Mil	Thou
8. Spot foreign exchange contracts .....		RCFD8765	18,206,756		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") .....		RCFD3430	1,533		9.
a. Securities borrowed .....		RCFD3432	0		9.a.
b. Commitments to purchase w hen-issued securities .....		RCFD3434	0		9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf .....		RCFDC978	0		9.c.
d. TEXT3555		RCFD3555	0		9.d.
e. TEXT3556		RCFD3556	0		9.e.
f. TEXT3557		RCFD3557	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") .....		RCFD5591	133,384		10.
a. Commitments to sell w hen-issued securities .....		RCFD3435	0		10.a.
b. TEXT5592		RCFD5592	0		10.b.
c. TEXT5593		RCFD5593	0		10.c.
d. TEXT5594		RCFD5594	0		10.d.
e. TEXT5595		RCFD5595	0		10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for w hich the reporting bank is the acquiring bank .....		RCFDC223	0		11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk .....		RCFDC224	0		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

Derivatives Position Indicators

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	
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 .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	
	0	0	0	0	12.a.
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
	0	232,731,184	0	0	12.b.
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	
	0	0	0	0	12.c.(1)
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	
	0	0	0	0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	
	52,127	0	0	0	12.d.(1)
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
	52,243	0	0	0	12.d.(2)
e. Swaps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	
	7,943,237	1,804,434	0	0	12.e.
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	
	4,750,606	231,829,145	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	
	3,297,000	2,706,473	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....	RCFDA 589				
	3,297,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	
	182,108	3,127,817	0	0	15.a.(1)
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
	177,016	3,063,558	0	0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	
	109,884	14,606	0	0	15.b.(1)
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	
	45,440	45,662	0	0	15.b.(2)

### Schedule RC-L - Continued

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

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	
16. Over-the-counter derivatives:						
a. Net current credit exposure .....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	614,263	0	0	0	531,125	16.a.
b. Fair value of collateral:						
(1) Cash - U.S. dollar .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	167,890	0	0	0	338,621	16.b.(1)
(2) Cash - Other currencies .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	0	0	0	0	0	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	0	0	0	0	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	0	0	0	0	0	16.b.(4)
(5) Corporate bonds .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	0	0	0	16.b.(5)
(6) Equity securities .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	0	16.b.(6)
(7) All other collateral .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	0	0	0	0	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>167,890</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>338,621</b>	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		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 .....					
	RCFD6164		207,997		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) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations .....					
Number					
	RCFD6165		9		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....					
	RCFD3164		0		2.a.
(1) Estimated fair value of mortgage servicing assets .....					
	RCFDA590		0		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....					
	RCFDB026		0		2.b.
c. All other identifiable intangible assets .....					
	RCFD5507		120,039		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....					
	RCFD0426		120,039		2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices .....					
	RCON5508		1,163		3.a.
b. Farmland in domestic offices .....					
	RCON5509		0		3.b.
c. 1-4 family residential properties in domestic offices .....					
	RCON5510		17,292		3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....					
	RCON5511		0		3.d.
e. Nonfarm nonresidential properties in domestic offices .....					
	RCON5512		3,986		3.e.
f. Foreclosed properties from "GNMA loans" .....					
	RCONC979		0		3.f.
g. In foreign offices .....					
	RCFN5513		0		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....					
	RCFD2150		22,441		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 .....					
	RCFDF055		1,020,000		5.a.(1)(a)
(b) Over one year through three years .....					
	RCFDF056		335,000		5.a.(1)(b)
(c) Over three years through five years .....					
	RCFDF057		0		5.a.(1)(c)
(d) Over five years .....					
	RCFDF058		50,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....					
	RCFD2651		1,020,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....					
	RCFDF059		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 .....					
	RCFDF060		1,013,425		5.b.(1)(a)
(b) Over one year through three years .....					
	RCFDF061		0		5.b.(1)(b)
(c) Over three years through five years .....					
	RCFDF062		750,000		5.b.(1)(c)
(d) Over five years .....					
	RCFDF063		51,593		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) .....					
	RCFDB571		1,013,425		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) .....					
	RCFD3190		3,220,018		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

	Yes/No		
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCFDB569	YES	6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCFDB570	109,400,356			7.

8. Primary Internet Web site address of the bank (home page), if any (Example: w w w .examplebank.com)	TEXT4087	www.northerntrust.com	8.
--	----------	-----------------------	----

	Yes/No		
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? .....	RCFD4088	YES	9.

Dollar Amounts in Thousands		Bil	Mil	Thou	
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....	RCONF064		0		10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065		0		10.b.

	Yes/No		
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES	11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	YES	12.
--	----------	-----	-----

Dollar Amounts in Thousands		Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:					
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 .....	RCONK169		0		13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....	RCONK170		0		13.a.(1)(a)(2)
(b) Secured by farmland .....	RCONK171		0		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 .....	RCONK172		0		13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RCONK173		0		13.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	RCONK174		0		13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....	RCONK175		0		13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176		0		13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK177		0		13.a.(1)(e)(2)
(2) Loans to finance agricultural production and other loans to farmers .....	RCFDK178		0		13.a.(2)

### Schedule RC-M - Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
(3) Commercial and industrial loans .....	RCFDK179			0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCFDK180			0	13.a.(4)(a)
(b) Automobile loans .....	RCFDK181			0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK182			0	13.a.(4)(c)
(5) All other loans and all leases .....	RCFDK183			0	13.a.(5)
<b>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% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</b>					
(a) Loans to depository institutions and acceptances of other banks .....	RCFDK184			0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions .....	RCFDK185			0	13.a.(5)(b)
(c) Other loans <sup>(1)</sup> .....	RCFDK186			0	13.a.(5)(c)
(d) Lease financing receivables .....	RCFDK273			0	13.a.(5)(d)
(e) Loans secured by real estate in foreign offices .....	RCFNK290			0	13.a.(5)(e)
b. Other real estate owned (included in Schedule RC, item 7):					
(1) Construction, land development, and other land in domestic offices .....	RCONK187			0	13.b.(1)
(2) Farmland in domestic offices .....	RCONK188			0	13.b.(2)
(3) 1-4 family residential properties in domestic offices .....	RCONK189			0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices .....	RCONK190			0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices .....	RCONK191			0	13.b.(5)
(6) In foreign offices .....	RCFNK260			0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements .....	RCFDK192			0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b) .....	RCFDJ461			0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets) .....	RCFDJ462			0	13.d.
14. Captive insurance and reinsurance subsidiaries:					
a. Total assets of captive insurance subsidiaries <sup>(2)</sup> .....	RCFDK193			0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(2)</sup> .....	RCFDK194			0	14.b.

		Number	
<b>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</b>			
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) .....	RCONL133		N/A
			15.a.
		Yes/No	
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? .....	RCONL135		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		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	1,467	RCONF174	0	RCONF176	3,251	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	3,349	RCONF175	1,999	RCONF177	34,170	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	0	RCON3494	0	RCON3495	0	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	RCON5398	10,508	RCON5399	2,171	RCON5400	26,159	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	72,530	RCONC237	5,801	RCONC229	135,225	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	1,912	RCONC239	320	RCONC230	2,667	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	7,918	RCON3500	1,799	RCON3501	5,037	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	18,503	RCONF180	919	RCONF182	12,377	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	7,509	RCONF181	2,169	RCONF183	20,732	1.e.(2)
f. In foreign offices .....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	14,038	RCFD1252	4,573	RCFD1253	17,933	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	0	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	0	RCFDB576	0	RCFDB577	0	5.a.
b. Automobile loans .....	RCFDK213	10	RCFDK214	4	RCFDK215	58	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	4,392	RCFDK217	223	RCFDK218	1,133	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	43,624	RCFD5460	992	RCFD5461	3,377	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 items 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		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases .....	RCFDF169	1,028	RCFDF170	0	RCFDF171	0	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....							
	RCFD3505	0	RCFD3506	0	RCFD3507	0	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 .....							
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans") ..	RCFDK036	0	RCFDK037	0	RCFDK038	0	10.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDK039	0	RCFDK040	0	RCFDK041	0	10.a.
	RCFDK042	0	RCFDK043	0	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans .....	RCONK045	0	RCONK046	0	RCONK047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....							
(2) Secured by farmland .....	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(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 .....	RCONK051	0	RCONK052	0	RCONK053	0	11.a.(2)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens .....							
(2) Secured by junior liens .....	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(3) Secured by multifamily (5 or more) residential properties .....	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
	RCONK063	0	RCONK064	0	RCONK065	0	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		
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK066	0	RCONK067	0	RCONK068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069	0	RCONK070	0	RCONK071	0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers .....	RCFDK072	0	RCFDK073	0	RCFDK074	0	11.b.
c. Commercial and industrial loans .....	RCFDK075	0	RCFDK076	0	RCFDK077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards .....	RCFDK078	0	RCFDK079	0	RCFDK080	0	11.d.(1)
(2) Automobile loans .....	RCFDK081	0	RCFDK082	0	RCFDK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK084	0	RCFDK085	0	RCFDK086	0	11.d.(3)
e. All other loans and all leases .....	RCFDK087	0	RCFDK088	0	RCFDK089	0	11.e.
<b>Itemize the past due and nonaccrual amounts included in 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):</b>							
(1) Loans to depository institutions & acceptances of other banks .....	RCFDK091	0	RCFDK092	0	RCFDK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions .....	RCFDK095	0	RCFDK096	0	RCFDK097	0	11.e.(2)
(3) Other loans <sup>(1)</sup> .....	RCFDK099	0	RCFDK100	0	RCFDK101	0	11.e.(3)
(4) Lease financing receivables .....	RCFDK269	0	RCFDK271	0	RCFDK272	0	11.e.(4)
(5) Loans secured by real estate in foreign offices .....	RCF NK291	0	RCF NK292	0	RCF NK293	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 .....	RCFDK102	0	RCFDK103	0	RCFDK104	0	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	
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 I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	RCONK105   0	RCONK106   0	RCONK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108   2,179	RCONK109   0	RCONK110   23,096	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661   3,119	RCONF662   152	RCONF663   28,670	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK111   0	RCONK112   0	RCONK113   0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114   0	RCONK115   0	RCONK116   0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK117   0	RCONK118   1,566	RCONK119   9,523	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile) .....	RCFDK120   0	RCFDK121   0	RCFDK122   5,761	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123   0	RCFDK124   0	RCFDK125   0	M.1.e.(2)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	RCFDK126   0	RCFDK127   0	RCFDK128   809	M.1.f.

### 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				
<b>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</b>							
(1) Loans secured by farmland in domestic offices .....	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) Loans to depository institutions & acceptances of other banks .....	RCFDK134	0	RCFDK135	0	RCFDK136	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	RCFDK283	0	RCFDK284	0	RCFDK285	0	M.1.f.(5)
(6) Other loans <sup>(1)</sup> .....	RCFDK286	0	RCFDK287	0	RCFDK288	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices .....	RCFNK294	0	RCFNK295	0	RCFNK296	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 .....	RCFD6558	950	RCFD6559	0	RCFD6560	2,813	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							

(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 (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	
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 .....	RCFDC240   0	RCFDC241   0	RCFDC226   0	M.5.a.
b. Loans measured at fair value:				
(1) Fair value .....	RCFDF664   0	RCFDF665   0	RCFDF666   0	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667   0	RCFDF668   0	RCFDF669   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		
6. Derivative contracts: Fair value of amounts carried as assets .....	RCFD3529   0	RCFD3530   0		M.6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410		27,576		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411		8,064		M.8.

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

All FDIC-insured depository institutions must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 15 on a fully consolidated basis.

Dollar Amounts in Thousands		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 .....	RCFDF236	85,889,781			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	51,362,840			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	51,352,885			3.
4. Average consolidated total assets .....	RCFDK652	94,807,138			4.
	Number				
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2) .....	RCFDK653	1			4.a.
5. Average tangible equity (1) .....	RCFDK654	6,648,327			5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCFDK655	0			6.
7. Unsecured "Other borrow ings" w ith 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 10.b):					
a. One year or less .....	RCFDG465	1,013,425			7.a.
b. Over one year through three years .....	RCFDG466	0			7.b.
c. Over three years through five years .....	RCFDG467	750,000			7.c.
d. Over five years .....	RCFDG468	51,593			7.d.
8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
a. One year or less .....	RCFDG469	200,000			8.a.
b. Over one year through three years .....	RCFDG470	259,658			8.b.
c. Over three years through five years .....	RCFDG471	5,000			8.c.
d. Over five years .....	RCFDG472	856,915			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) .....	RCONG803	0			9.

	Yes/No		
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? .....	RCFDK656	NO	10.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>If the answer to item 10 is "YES," complete items 10.a and 10.b.</b>					
a. Banker's bank deduction .....	RCFDK657		N/A		10.a.
b. Banker's bank deduction limit .....	RCFDK658		N/A		10.b.

	Yes/No		
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? .....	RCFDK659	YES	11.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>If the answer to item 11 is "YES," complete items 11.a and 11.b.</b>					
a. Custodial bank deduction .....	RCFDK660	36,932,864			11.a.
b. Custodial bank deduction limit .....	RCFDK661	40,019,554			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		Bil	Mil	Thou	
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able 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 .....	RCONF049	5,713,664		M.1.a.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	Number				
	RCONF050	189650		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 .....	RCONF051	28,559,530		M.1.b.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	Number				
	RCONF052	13926		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 .....	RCONF045	187,496		M.1.c.(1)	
(2) Number of retirement deposit accounts of \$250,000 or less .....	Number				
	RCONF046	7105		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 .....	RCONF047	66,251		M.1.d.(1)	
(2) Number of retirement deposit accounts of more than \$250,000 ..	Number				
	RCONF048	145		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 (3) ..	RCON5597	21,584,100		M.2.	
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
a. Legal Title .....	TEXTA545				M.3.a.
b. FDIC Certificate Number .....	RCONA545	0		M.3.b.	
4. Not applicable					
<b>Memorandum items 5.a and 5.b are to be completed by all banks.</b>					
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 .....	RCONJ944	18,382,036		M.5.a.	
b. Number of noninterest-bearing transaction accounts of more than \$250,000 .....	Number				
	RCONJ945	3548		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

**Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.**

- 6. Criticized and classified items:
  - a. Special mention .....
  - b. Substandard .....
  - c. Doubtful .....
  - d. Loss .....
- 7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....
- 8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations .....
- 9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations .....
- 10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:
  - a. Total unfunded commitments .....
  - b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....
- 11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....
- 12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d) .....

	Bil	Mil	Thou
RCFDK663	Confidential		
RCFDK664	Confidential		
RCFDK665	Confidential		
RCFDK666	Confidential		
RCFDK675	Confidential		
RCFDK667	Confidential		
RCFDK668	Confidential		
RCONK676		238,538	
RCONK677		0	
RCFDK669		0	
RCONK678		2,226,198	
RCONK679		0	
RCONK680		N/A	
RCONK681		N/A	
RCONK682		N/A	
RCFDK670		N/A	
RCFDK671		N/A	
RCFDK672		N/A	
RCFDK673	Confidential		
RCFDK674	Confidential		

- M.6.a.
- M.6.b.
- M.6.c.
- M.6.d.
- M.7.
- M.8.
- M.9.
- M.10.a.
- M.10.b.
- M.11.
- M.12.
- M.13.a.
- M.13.b.
- M.13.c.
- M.13.d.
- M.13.e.
- M.13.f.
- M.13.g.
- M.14.
- M.15.

**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.**

- 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 in domestic offices ..
  - b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices .....
  - c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices .....
  - 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 in domestic offices .....
  - e. Commercial and industrial loans .....
  - f. Credit card loans to individuals for household, family, and other personal expenditures .....
  - g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans .....

**Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.**

- 14. Amount of the institution's largest counterparty exposure .....
- 15. Total amount of the institution's 20 largest counterparty exposures .....

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

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>					
a. Closed-end first liens .....	RCONF066		0		1.a.
b. Closed-end junior liens .....	RCONF067		0		1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF670		0		1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671		0		1.c.(2)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>					
a. Closed-end first liens .....	RCONF068		0		2.a.
b. Closed-end junior liens .....	RCONF069		0		2.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF672		0		2.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF673		0		2.c.(2)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>					
a. Closed-end first liens .....	RCONF070		0		3.a.
b. Closed-end junior liens .....	RCONF071		0		3.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF674		0		3.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF675		0		3.c.(2)
<b>4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):</b>					
a. Closed-end first liens .....	RCONF072		59		4.a.
b. Closed-end junior liens .....	RCONF073		0		4.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF676		0		4.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF677		0		4.c.(2)
<b>5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):</b>					
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184		0		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560		0		5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>					
a. Closed-end first liens .....	RCONF678		0		6.a.
b. Closed-end junior liens .....	RCONF679		0		6.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF680		0		6.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF681		0		6.c.(2)

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

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

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

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

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
<b>ASSETS</b>						
1. Available-for-sale securities .....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
	<b>28,435,665</b>	0	2,766,521	25,500,826	168,318	1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale .....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment .....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	0	0	0	0	0	4.
5. Trading assets:						
a. Derivative assets .....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	<b>632,886</b>	2,677,160	0	3,310,046	0	5.a.
b. Other trading assets .....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
	0	0	0	0	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) .....	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	5.b.(1)
6. All other assets .....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
	0	0	0	0	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
	<b>29,068,551</b>	<b>2,677,160</b>	<b>2,766,521</b>	<b>28,810,872</b>	<b>168,318</b>	7.

**Schedule RC-Q - Continued**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar Amounts in Thousands					
<b>LIABILITIES</b>					
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254
	0	0	0	0	0
9. Federal funds purchased and securities sold under agreements to repurchase .....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511
	0	0	0	0	0
10. Trading liabilities:					
a. Derivative liabilities .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515
	<b>620,726</b>	2,619,969	0	3,240,695	0
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520
	0	0	0	0	0
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525
	0	0	0	0	0
12. Subordinated notes and debentures .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530
	0	0	0	0	0
13. All other liabilities .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809
	0	0	0	0	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535
	<b>620,726</b>	<b>2,619,969</b>	<b>0</b>	<b>3,240,695</b>	<b>0</b>



# Schedule RC-R - Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Tier 1 capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210		7,038,467		1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) (1)	RCFD8434		59,961		2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	RCFDA221		0		3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336		(305,181)		4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589		1,302		6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590		586,978		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 positive value; if a net loss, report as negative value)	RCFDF264		0		7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b)	RCFDC227		6,698,011		8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships	RCFDB591		0		9.a.
b. LESS: Disallowed deferred tax assets	RCFD5610		0		9.b.
10. Other additions to (deductions from) Tier 1 capital	RCFDB592		0		10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	RCFD8274		6,698,011		11.
<b>Tier 2 capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306		796,030		12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital	RCFDB593		0		13.
14. Allowance for loan and lease losses includible in Tier 2 capital	RCFD5310		328,097		14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	RCFD2221		0		15.
16. Other Tier 2 capital components	RCFDB594		0		16.
17. Tier 2 capital (sum of items 12 through 16)	RCFD5311		1,124,127		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275		1,124,127		18.
19. Tier 3 capital allocated for market risk	RCFD1395		0		19.
20. LESS: Deductions for total risk-based capital	RCFDB595		36,545		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792		7,785,593		21.
<b>Total assets for leverage ratio</b>					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFDL136		94,807,138		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590		586,978		23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	RCFDB591		0		24.
25. LESS: Disallowed deferred tax assets (from item 9.b above)	RCFD5610		0		25.
26. Other additions to (deductions from) assets for leverage capital purposes	RCFDL137		0		26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25)	RCFDL138		94,220,160		27.
<b>Adjustments for financial subsidiaries</b>					
28.					
a. Adjustment to Tier 1 capital reported in item 11	RCFDC228		0		28.a.
b. Adjustment to total risk-based capital reported in item 21	RCFDB503		0		28.b.
29. Adjustment to risk-weighted assets reported in item 62	RCFDB504		0		29.
30. Adjustment to average total assets reported in item 27	RCFDB505		0		30.

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

## Schedule RC-R - Continued

### Capital ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	0	RCFD7204	7.11	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	0	RCFD7206	11.68	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	0	RCFD7205	13.57	33.

(2) 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).

(3) 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).

(4) 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).

**Balance Sheet Asset Categories**

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602		34.
	<b>27,751,090</b>	0	2,234,360	25,516,730		0		
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607		35.
	<b>709,722</b>	0	0	635,108	0	74,614		
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612		36.
	<b>28,435,665</b>	27,633	5,804,746	21,733,344	46,314	823,628		
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064		RCFDB520		37.
	<b>290,906</b>		0	290,906		0		
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621		38.
	<b>59</b>	0	0	0	59	0		
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626		39.
	<b>29,158,694</b>	0	239,776	182,573	7,832,650	20,903,695		
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123						40.
	295,501	295,501						
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631		41.
	<b>632,886</b>	632,886	0	0	0	0		
42. All other assets <sup>(1)</sup> .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339		42.
	<b>4,657,392</b>	654,246	195,018	31,326	0	3,776,802		
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340		43.
	<b>91,340,913</b>	<b>1,019,264</b>	<b>8,473,900</b>	<b>48,389,987</b>	<b>7,879,023</b>	<b>25,578,739</b>		

(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

### Derivatives and Off-Balance Sheet Items

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
Dollar Amounts in Thousands								
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
	4,183,418	1.00	4,183,418	0	731,517	4,997	3,446,904	44.
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
	271,571	.50	135,786	0	12,932	0	122,854	45.
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
	31,615	.20	6,323	0	495	0	5,828	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	0	1.00	0	0	0		0	47.
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	74,257,948	1.00	74,257,948	70,960,929	3,297,019	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	1.00	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low -level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543	
	1,231	12.50	15,387				15,387	50.
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	0	1.00	0	0	0	0	0	51.
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	1,533	1.00	1,533	0	1,533	0	0	52.
53. Unused commitments:								
a. With an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	23,856,727	.50	11,928,364	0	212,442	0	11,715,922	53.a.
b. With an original maturity of one year or less to asset- backed commercial paper conduits .....	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	
	16,000	.10	1,600	0	0	0	1,600	53.b.
54. Derivative contracts .....			RCFDA167	RCFDB693	RCFDB694	RCFDB695		
			5,566,490	0	2,873,605	2,692,885		54.

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low -level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

### Schedule RC-R - Continued

Dollar Amounts in Thousands				(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
<b>Totals</b>							
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFDB696	RCFDB697	RCFDB698	RCFDB699			
	<b>79,434,829</b>	<b>55,519,530</b>	<b>10,576,905</b>	<b>40,887,234</b>	55.		
56. Risk weight factor	x 0%	x 20%	x 50%	x 100%	56.		
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFDB700	RCFDB701	RCFDB702	RCFDB703			
	<b>0</b>	<b>11,103,906</b>	<b>5,288,453</b>	<b>40,887,234</b>	57.		
58. Market risk equivalent assets				RCFD1651			
				79,614	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)				RCFDB704			
				<b>57,359,207</b>	59.		
60. LESS: Excess allowance for loan and lease losses				RCFDA222			
				0	60.		
61. LESS: Allocated transfer risk reserve				RCFD3128			
				0	61.		
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFDA223			
				<b>57,359,207</b>	62.		

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards	RCFD8764		3,040,984	M.1.

Dollar Amounts in Thousands						(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years
2. Notional principal amounts of derivative contracts: (1)								
a. Interest rate contracts	RCFD3809	758,751	RCFD8766	5,619,008	RCFD8767	1,617,721		M.2.a.
b. Foreign exchange contracts	RCFD3812	225,456,658	RCFD8769	4,371,581	RCFD8770	0		M.2.b.
c. Gold contracts	RCFD8771	0	RCFD8772	0	RCFD8773	0		M.2.c.
d. Other precious metals contracts	RCFD8774	0	RCFD8775	0	RCFD8776	0		M.2.d.
e. Other commodity contracts	RCFD8777	0	RCFD8778	0	RCFD8779	0		M.2.e.
f. Equity derivative contracts	RCFDA000	0	RCFDA001	0	RCFDA002	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	RCFDG597	43,000	RCFDG598	0	RCFDG599	0		M.2.g.(1)
(2) Subinvestment grade	RCFDG600	0	RCFDG601	17,500	RCFDG602	0		M.2.g.(2)

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





### Schedule RC-S - Continued

Memoranda

Dollar Amounts in Thousands

		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 .....	RCFDA249		0		M.1.a.
b. Amount of retained recourse on these obligations as of the report date .....	RCFDA250		0		M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements .....	RCFDB804		0		M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805		352		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		0		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB806		0		M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB807		0		M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB808		0		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		0		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....	RCFDC407		N/A		M.4.

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

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instruction 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

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCFDA346	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.) .....	RCFDB867	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.

### FIDUCIARY AND RELATED ASSETS

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Dollar Amounts in Thousands					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	40,236,239	12,433,861	21127	952	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	723,507	177,830,631	192	2024	
b. Employee benefit - defined benefit .....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	1,633,969	529,320,042	160	6552	
c. Other employee benefit and retirement-related accounts .....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	8,383,678	191,452,097	10750	2583	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	0	0	0	0	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	81,712,388	0	37465	0	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	4,667,828	12,218,266	680	368	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	187,976	454,722,006	50	2442	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>137,545,585</b>	<b>1,377,976,903</b>	<b>70424</b>	<b>14921</b>	

### Schedule RC-T - Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Custody and safekeeping accounts .....		RCFDB898 3,079,423,309		RCFDB899 39420	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 0	RCFNB901 2,018,237,394	RCFNB902 0	RCFNB903 13614	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 7,534,684	RCFDJ260 640,584	RCFDJ261 9966	RCFDJ262 518	13.

### FIDUCIARY AND RELATED SERVICES INCOME

Dollar Amounts in Thousands		Bil	Mil	Thou	
14. Personal trust and agency accounts .....	RIADB904	79,499			14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution .....	RIADB905	11,149			15.a.
b. Employee benefit - defined benefit .....	RIADB906	45,936			15.b.
c. Other employee benefit and retirement-related accounts .....	RIADB907	24,016			15.c.
16. Corporate trust and agency accounts .....	RIADA479	0			16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	136,439			17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	6,065			18.
19. Other fiduciary accounts .....	RIADA480	44,223			19.
20. Custody and safekeeping accounts .....	RIADB909	158,251			20.
21. Other fiduciary and related services income .....	RIADB910	21,662			21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>527,240</b>			22.
a. Fiduciary and related services income - foreign offices (included in item 22) .....	RIADB912	148,503			22.a.
23. Less: Expenses .....	RIADC058	N/A			23.
24. Less: Net losses from fiduciary and related services .....	RIADA488	N/A			24.
25. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A			25.
26. Net fiduciary and related services income .....	RIADA491	<b>N/A</b>			26.

### Schedule RC-T - Continued

Memoranda

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		
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits .....	RCFDJ263	N/A	RCFDJ264	N/A	RCFDJ265	N/A	M.1.a.
b. Interest-bearing deposits .....	RCFDJ266	N/A	RCFDJ267	N/A	RCFDJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDJ269	N/A	RCFDJ270	N/A	RCFDJ271	N/A	M.1.c.
d. State, county, and municipal obligations .....	RCFDJ272	N/A	RCFDJ273	N/A	RCFDJ274	N/A	M.1.d.
e. Money market mutual funds .....	RCFDJ275	N/A	RCFDJ276	N/A	RCFDJ277	N/A	M.1.e.
f. Equity mutual funds .....	RCFDJ278	N/A	RCFDJ279	N/A	RCFDJ280	N/A	M.1.f.
g. Other mutual funds .....	RCFDJ281	N/A	RCFDJ282	N/A	RCFDJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds .....	RCFDJ284	N/A	RCFDJ285	N/A	RCFDJ286	N/A	M.1.h.
i. Other short-term obligations .....	RCFDJ287	N/A	RCFDJ288	N/A	RCFDJ289	N/A	M.1.i.
j. Other notes and bonds .....	RCFDJ290	N/A	RCFDJ291	N/A	RCFDJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCFDJ293	N/A	RCFDJ294	N/A	RCFDJ295	N/A	M.1.k.
l. Other common and preferred stocks .....	RCFDJ296	N/A	RCFDJ297	N/A	RCFDJ298	N/A	M.1.l.
m. Real estate mortgages .....	RCFDJ299	N/A	RCFDJ300	N/A	RCFDJ301	N/A	M.1.m.
n. Real estate .....	RCFDJ302	N/A	RCFDJ303	N/A	RCFDJ304	N/A	M.1.n.
o. Miscellaneous assets .....	RCFDJ305	N/A	RCFDJ306	N/A	RCFDJ307	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) .....	RCFDJ308	N/A	RCFDJ309	N/A	RCFDJ310	N/A	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds .....	RCFDJ311	N/A	RCFDJ312	N/A	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships .....	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default .....	RCFDJ313	N/A	RCFDJ314	N/A	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	N/A			M.2.b.



### Schedule RC-T - Continued

Memoranda (continued)

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					
a. Domestic equity .....	RCFDB931	0	RCFDB932	0	M.3.a.
b. International/Global equity .....	RCFDB933	0	RCFDB934	0	M.3.b.
c. Stock/Bond blend .....	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond .....	RCFDB937	0	RCFDB938	0	M.3.d.
e. Municipal bond .....	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market .....	RCFDB941	3	RCFDB942	1,841,431	M.3.f.
g. Specialty/Other .....	RCFDB943	0	RCFDB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	<b>3</b>	RCFDB946	<b>1,841,431</b>	M.3.h.

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non- Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	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) .....	RIADB959	<b>N/A</b>	RIADB960	<b>N/A</b>	RIADB961	<b>N/A</b>	M.4.e.

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

Confidential  
Name and Title (TEXT B962)

Confidential  
E-mail Address (TEXT B926)

Confidential  
Telephone: Area code/phone number/extension (TEXT B963)

Confidential  
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		
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 .....	RCFDJ981	0	RCFDJ982	0	RCFDJ983	0	1.a.
b. Held-to-maturity securities .....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities .....	RCFDJ987	0	RCFDJ988	0	RCFDJ989	0	1.c.
d. Securities purchased under agreements to resell .....	RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1.d.
e. Loans and leases held for sale .....	RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income .....	RCFDJ996	0	RCFDJ997	0	RCFDJ998	0	1.f.
g. Less: Allowance for loan and lease losses .....	RCFDJ999	0	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives) .....	RCFDK003	0	RCFDK004	0	RCFDK005	0	1.h.
i. Derivative trading assets .....	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned .....	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets .....	RCFDK012	0	RCFDK013	0	RCFDK014	0	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 .....	RCFDK015	0	RCFDK016	0	RCFDK017	0	2.a.
b. Derivative trading liabilities .....	RCFDK018	0	RCFDK019	0	RCFDK020	0	2.b.
c. Commercial paper .....	RCFDK021	0	RCFDK022	0	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper) .....	RCFDK024	0	RCFDK025	0	RCFDK026	0	2.d.
e. Other liabilities .....	RCFDK027	0	RCFDK028	0	RCFDK029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above) .....	RCFDK030	0	RCFDK031	0	RCFDK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above) .....	RCFDK033	0	RCFDK034	0	RCFDK035	0	4.

**Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income**

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g, Schedule RC-F, item 6.f, and Schedule RC-O, Memorandum items 6 through 9, 14, and 15, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments? NO  
(RCON 6979)

BANK MANAGEMENT STATEMENT (Please type or print clearly):  
(TEXT 6980)

[Empty box for Bank Management Statement]