

Federal Financial Institutions Examination Council



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

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Report at the close of business September 30, 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.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

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.

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

FDIC Certificate Number 00913
(RSSD 9050)

IL

State Abbreviation (RSSD 9200)

60603-

Zip Code (RSSD 9220)

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

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

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX 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

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Confidential

Name (TEXT C437)

Confidential

Title (TEXT C438)

Confidential

E-mail Address (TEXT C439)

Confidential

Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Confidential

Name (TEXT C442)

Confidential

Title (TEXT C443)

Confidential

E-mail Address (TEXT C444)

Confidential

Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Confidential

Name (TEXT C870)

Confidential

Title (TEXT C871)

Confidential

E-mail Address (TEXT C872)

Confidential

Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Confidential

Name (TEXT C875)

Confidential

Title (TEXT C876)

Confidential

E-mail Address (TEXT C877)

Confidential

Area Code / Phone Number / Extension (TEXT C878)

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

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

Schedule RI—Income Statement

Dollar Amounts in Thousands		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		288,530	1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436		108,320	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		86,506	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		10,247	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		94,757	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059		25,037	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010		613,397	1.a.(3)
b. Income from lease financing receivables	RIAD4065		17,483	1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	RIAD4115		158,591	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		54,149	1.d.(1)
(2) Mortgage-backed securities	RIADB489		74,573	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060		63,721	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		321	1.f.
g. Other interest income	RIAD4518		2,873	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.)	RIAD4107		985,108	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		521	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs)	RIAD0093		14,190	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517		13,710	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518		1,747	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172		95,451	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180		1,401	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185		46,281	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		23,624		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		196,925		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		788,183		3.
4. Provision for loan and lease losses	RIAD4230		24,734		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		1,636,468		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		58,465		5.b.
c. Trading revenue (2)	RIADA220		176,962		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		220		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		665		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		(760)		5.k.
l. Other noninterest income (*)	RIADB497		187,126		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		2,059,146		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		(2,066)		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		1,104,112		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		197,933		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		14,997		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		699,280		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		2,016,322		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		804,207		8.
9. Applicable income taxes (on item 8)	RIAD4302		263,824		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		540,383		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		540,383		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		102		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		540,281		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		215,710		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		2,537		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		13,837		M.4.
Number					
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150		13864		M.5.
6. Not applicable					
YYYYMMDD					
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.
Bil Mil Thou					
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)					
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures	RIAD8757		11,637		M.8.a.
b. Foreign exchange exposures	RIAD8758		165,325		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.
<i>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)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)	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		(2,407)		M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251		0		M.10.

(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

		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.
<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.
<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	3,252	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	3,252	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total bank equity capital most recently reported for the December 31, 2011 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	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		6,891,485		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340		540,281		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		330,000		9.
10. Other comprehensive income (1)	RIADB511		130,620		10.
11. Other transactions with parent holding company (*) (not included in items 5, 6, 8, or 9 above)	RIAD4415		(2,988)		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210		7,229,398		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	215	RIADC892	47	1.a.(1)
(2) Other construction loans and all land development and other land loans	RIADC893	2,005	RIADC894	4,066	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	10,261	RIAD5412	2,051	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	18,930	RIADC217	4,382	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	1,854	RIADC218	200	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	3,561	RIAD3589	338	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	1,353	RIADC896	572	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	5,134	RIADC898	4,465	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	2,215	RIAD4617	4,031	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	24	RIADK133	11	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205	1,427	RIADK206	450	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans	RIAD4644	317	RIAD4628	5,785	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	47,296	RIAD4605	26,398	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) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) 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.
3. Not applicable					

Dollar Amounts in Thousands	Bil Mil Thou			
<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 December 31, 2011 , 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		26,398		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079		47,296		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		24,734		5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233		3		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		298,634		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 credit losses on purchased credit -impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)	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		207,143		1.
2. Total interest expense in foreign offices	RIADC900		98,367		2.
3. Provision for loan and lease losses in foreign offices	RIADC901		(715)		3.
4. Noninterest income in foreign offices:					
a. Trading revenue	RIADC902		127,979		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		910,858		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		912,195		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		(5,621)		7.
8. Applicable income taxes (on items 1 through 7)	RIADC909		86,673		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		143,839		10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIADC913		(127,858)		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	RIADC914		15,981		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.	TEXT4461 Loan service related fees	RIAD4461	48,179		1.i.
j.	TEXT4462 Banking service fees	RIAD4462	40,932		1.j.
k.	TEXT4463 Transfer pricing revenue	RIAD4463	84,142		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	59,158		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.	TEXT4464 Computer and software related expenses	RIAD4464	202,789		2.l.
m.	TEXT4467 Technical service, market data, and outsourcing processing expenses	RIAD4467	190,452		2.m.
n.	TEXT4468 Subcustodial and depository fee expenses	RIAD4468	63,420		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)	TEXT4469	RIAD4469		0	3.a.(1)
	(2) Applicable income tax effect	RIAD4486		0	3.a.(2)
b.(1)	TEXT4487	RIAD4487		0	3.b.(1)
	(2) Applicable income tax effect	RIAD4488		0	3.b.(2)
c.(1)	TEXT4489	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	RIADB526		0	4.a.
b.	TEXTB527	RIADB527		0	4.b.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT4498 Dividend equivalents on stock based compensation plans	RIAD4498	(2,988)		5.a.
b.	TEXT4499	RIAD4499		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	RIAD4521		81	6.a.
b.	TEXT4522 HAMP incentives	RIAD4522		(78)	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 September 30, 2012

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				
		Bil	Mill	Thou
Assets				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	3,354,825		1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	25,787,384		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	784,134		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	28,131,100		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	36,000		3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	537,410		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	0		4.a.
b. Loans and leases, net of unearned income	RCFDB528	29,548,280		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	298,634		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	29,249,646		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	722,938		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	446,631		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	20,637		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	499,202		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	108,551		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	3,704,906		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	93,383,364		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
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	34,873,089		13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631	18,379,146		13.a.(1)
(2) Interest-bearing	RCON6636	16,493,943		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	44,158,646		13.b.
(1) Noninterest-bearing	RCFN6631	3,136,646		13.b.(1)
(2) Interest-bearing	RCFN6636	41,022,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993	37,000		14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995	382,644		14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	480,931		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	2,140,777		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200	1,336,240		19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	2,743,281		20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	86,152,608		21.
22. Not applicable				22.
Equity Capital				
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	1,766,084		25.
26.				
a. Retained earnings	RCFD3632	5,638,095		26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530	(178,344)		26.b.
c. Other equity capital components ⁽⁶⁾	RCFDA 130	0		26.c.
27.				27.
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	7,229,398		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	1,358		27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCFDG105	7,230,756		28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	93,383,364		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 accumulated defined benefit pension and other postretirement plan 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 2011		
	RCFD6724	N/A M.1.

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

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

	MM/DD	
To be reported with the March Report of Condition.		
2. Bank's fiscal year-end date	RCON8678	N/A 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	392,131			1.a.
b. Currency and coin			RCON0020	365,511	1.a.
2. Balances due from depository institutions in the U.S.			RCON0080	26,464	1.b.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	96,036	RCON0082	57,315	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	58,154			2.b.
a. Foreign branches of other U.S. banks			RCON0070	42,864	3.
b. Other banks in foreign countries and foreign central banks	RCFD0073	1,523,542			3.a.
4. Balances due from Federal Reserve Banks	RCFD0074	20,884,133			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	6,188,213	RCON0090	6,168,233	4.
	RCFD0010	29,142,209	RCON0010	6,660,387	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	1,747,663	1,787,812	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies ⁽¹⁾	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	434,101	435,517	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	12,375,053	12,420,472	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	374,792	394,424	14,089	14,335	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	9,934	10,260	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	21,272	23,225	3,006,319	3,077,681	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 ⁽³⁾	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	99,013	101,584	2,640,888	2,651,496	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	362,798	362,024	4.b.(2)
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	0	0	0	0	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 ⁽³⁾	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	2,339,178	2,333,327	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	
	65,413	57,031	1,125,437	1,129,880	6.a.
b. Foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	213,710	213,671	3,845,430	3,918,556	6.b.
7. Investments in mutual funds and other equity securities with 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	
	784,134	800,195	27,890,956	28,131,100	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

	RCFD0416	21,936,383	M.1.
1. Pledged securities ⁽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	10,650,739	M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	430,494	M.2.a.(2)
(3) Over one year through three years	RCFDA551	7,186,523	M.2.a.(3)
(4) Over three years through five years	RCFDA552	3,847,445	M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	520,952	M.2.a.(5)
(6) Over 15 years	RCFDA554	57,661	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	153,632	M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	303,253	M.2.b.(2)
(3) Over one year through three years	RCFDA557	41,706	M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,401,421	M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,177,774	M.2.b.(5)
(6) Over 15 years	RCFDA560	31,101	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	1,881,115	M.2.c.(1)
(2) Over three years	RCFDA562	1,231,418	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	3,294,734	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	89,990	89,990	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	0	0	103,686	93,720	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	1,537,492	1,540,900	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	352,914	352,902	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	0	0	255,096	255,815	M.5.f.
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	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	0	0	0	0	M.6.g.

(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	14,275,098			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			RCONF158	144,912	1.a.(1)
(2) Other construction loans and all land development and other land loans			RCONF159	331,818	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)			RCON1420	23,078	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	2,405,262	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			RCON5367	7,955,241	1.c.(2)(a)
(b) Secured by junior liens			RCON5368	107,209	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties			RCON1460	686,929	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			RCONF160	896,397	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties			RCONF161	1,724,252	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	4,584	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	4,584			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	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	31,602			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	4,929,068	RCON1763	4,913,444	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	475,408	RCON1764	148,931	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	14,404	RCONB539	14,404	6.b.
c. Automobile loans	RCFDK137	2,229	RCONK137	2,229	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	395,980	RCONK207	394,678	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	295,144	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	145,784	RCON2107	145,784	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	7,967,418			9.
a. Loans to nondepository financial institutions			RCONJ454	268,247	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	114,476	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451	7,378,148	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	891,769	10.	
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162			10.a.	
b. All other leases	RCFDF163	1,011,561		10.b.	
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123		0	11.	
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	29,548,280	RCON2122	28,551,792	12.

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		23,370		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		2,941		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162		25,326		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile)	RCFDK163		3,552		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		126		M.1.f.
<i>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):</i>					
(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—Continued

Dollar Amounts in Thousands

	Bil	Mill	Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less	RCONA564	425,086		M.2.a.(1)
(2) Over three months through 12 months	RCONA565	1,188,697		M.2.a.(2)
(3) Over one year through three years	RCONA566	1,401,952		M.2.a.(3)
(4) Over three years through five years	RCONA567	1,479,837		M.2.a.(4)
(5) Over five years through 15 years	RCONA568	1,902,796		M.2.a.(5)
(6) Over 15 years	RCONA569	1,413,797		M.2.a.(6)
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)				
(1) Three months or less	RCFDA570	14,923,250		M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	1,710,509		M.2.b.(2)
(3) Over one year through three years	RCFDA572	2,151,409		M.2.b.(3)
(4) Over three years through five years	RCFDA573	1,394,625		M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	1,113,432		M.2.b.(5)
(6) Over 15 years	RCFDA575	173,944		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)				
	RCFDA247	11,930,605		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A (5)				
	RCFD2746	53,727		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)				
	RCON5370	5,815,665		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 credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance				
	RCFDC779	0		M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9				
	RCFDC780	0		M.7.b.

(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—Continued

Dollar Amounts in Thousands				
		Bil	Mil	Thou
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
<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
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
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			45,886

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
<i>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.</i>					
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
(1) Construction, land development, and other land loans					
				RCONF578	N/A
(2) Secured by farmland (including farm residential and other improvements)					
				RCONF579	N/A
(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
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens					
				RCONF581	N/A
(2) Secured by junior liens					
				RCONF582	N/A
(4) Secured by multifamily (5+) residential properties					
				RCONF583	N/A
(5) Secured by nonfarm nonresidential properties					
				RCONF584	N/A
b. Commercial and industrial loans					
	RCFDF585			RCONF585	N/A
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards					
	RCFDF586			RCONF586	N/A
(2) Other revolving credit plans					
	RCFDF587			RCONF587	N/A
(3) Automobile loans					
	RCFDK196			RCONK196	N/A
(4) Other consumer loans					
	RCFDK208			RCONK208	N/A
d. Other loans					
	RCFDF589			RCONF589	N/A

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
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		5,410,110		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)
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, <i>and</i> 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")		1.
	RCON6999 NO	

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 <i>number</i> of loans <i>currently outstanding</i> for each of the following Schedule RC-C, part I, loan categories:		
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5562 N/A	2.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.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):			
a. With <i>original amounts</i> of \$100,000 or less	RCON5564 51	RCON5565 2,095	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566 141	RCON5567 19,374	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5568 604	RCON5569 294,278	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):			
a. With <i>original amounts</i> of \$100,000 or less	RCON5570 603	RCON5571 20,916	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572 508	RCON5573 55,338	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5574 757	RCON5575 220,487	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, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; height: 80px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: left;">RCON6860</td> <td style="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 <i>number</i> of loans <i>currently outstanding</i> 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: 80%; height: 40px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: left;">RCON5576</td> <td style="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: 80%; height: 40px;"></td> <td style="width: 20%;"></td> </tr> <tr> <td style="text-align: left;">RCON5577</td> <td style="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 <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5578	1	RCON5579	10
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5580	0	RCON5581	0
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5582	5	RCON5583	1,885
8. Number and amount <i>currently outstanding</i> 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 <i>original amounts</i> of \$100,000 or less	RCON5584	0	RCON5585	0
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5586	0	RCON5587	0
c. With <i>original amounts</i> 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		
Assets					
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) ⁽¹⁾	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 ⁽¹⁾	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	722,938	RCON3543	88,517	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	722,938	RCON3545	88,517	12.
Liabilities					
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	480,931	RCON3547	95,584	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	480,931	RCON3548	95,584	15.

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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 12,210,545		RCONB550 22,042,550	1.
2. U.S. Government	RCON2202 8,982		RCON2520 0	2.
3. States and political subdivisions in the U.S.	RCON2203 131,496		RCON2530 409,436	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 70,080		RCONB552 0	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 12,421,103	RCON2210 11,314,232	RCON2385 22,451,986	7.

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

Schedule RC-E—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands

	Bil	Mill	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	247,895		M.1.a.
b. Total brokered deposits	RCON2365	1,789		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	91		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	91		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	1,698		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) (to be completed for the December report only)	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	19,125,037		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	315,916		M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	312,711		M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	575,914		M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	2,122,408		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	97,915		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	95,338		M.3.a.(1)
(2) Over three months through 12 months	RCONA580	154,970		M.3.a.(2)
(3) Over one year through three years	RCONA581	51,929		M.3.a.(3)
(4) Over three years	RCONA582	10,474		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	250,308		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	1,118,449		M.4.a.(1)
(2) Over three months through 12 months	RCONA585	1,231,239		M.4.a.(2)
(3) Over one year through three years	RCONA586	282,561		M.4.a.(3)
(4) Over three years	RCONA587	66,073		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	465,687		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	1,884,001		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	40,487,711			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	70,425			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	101,734			3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	3,498,776			4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	0			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	44,158,646			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		8,368,735		M.1.

Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Accrued interest receivable ⁽¹⁾	RCFDB556		155,108		1.
2. Net deferred tax assets ⁽²⁾	RCFD2148		0		2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾					
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 ⁽⁴⁾	RCFD1752		479,037		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		3,070,761		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		1,078,228		6.g.
h. TEXT3550 Computer Software	RCFD3550		802,147		6.h.
i. TEXT3551	RCFD3551		0		6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160		3,704,906		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		2,015	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646		1,332,024	1.b.
2.	Net deferred tax liabilities (2)	RCFD3049		734,433	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures	RCFDB557		29,391	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938		645,418	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 Securities Trade Date Accounts Payable	RCFD3552	279,491		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		2,743,281	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		537,410	3.
4. Securities sold under agreements to repurchase	RCONB995		382,644	4.
5. Other borrowed money	RCON3190		1,134,740	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		21,546,421	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192		68,325,148	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129		39,547,971	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	1,787,812	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	12,855,989	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	374,792	RCON8499	14,335	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	31,206	RCONG390	3,077,681	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	99,013	RCONG394	2,651,496	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	0	RCON1736	362,024	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	65,413	RCONG398	3,463,207	14.
15. Foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	14,050	RCONG400	3,918,556	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	584,474	RCON1773	28,131,100	17.

Dollar Amounts in Thousands	Bil	Mil	Thou	
18. Equity securities that do not have readily determinable fair values	RCON1752		475,180	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		70,529		2.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Assets					
1. Interest-bearing balances due from depository institutions	RCFD3381	25,934,888			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2)	RCFDB558	14,893,944			2.
3. Mortgage-backed securities (2)	RCFDB559	6,961,985			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3)	RCFDB560	6,667,015			4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	285,585			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans	RCON3360	27,221,252			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties	RCON3465	10,500,742			6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	3,849,118			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	5,192,911			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	416,221			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	829,328			6.b.
7. Trading assets	RCFD3401	941,206			7.
8. Lease financing receivables (net of unearned income)	RCFD3484	1,001,519			8.
9. Total assets (4)	RCFD3368	92,320,446			9.
Liabilities					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	1,164,958			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs)	RCONB563	12,523,405			11.a.
b. Time deposits of \$100,000 or more	RCONA514	2,770,914			11.b.
c. Time deposits of less than \$100,000	RCONA529	317,875			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	40,666,213			12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	874,370			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	2,520,446			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	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814		1,760,609		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)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments	RCFDF164		7,272		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165		125,340		1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550		13,727		1.c.(2)
d. Securities underwriting	RCFD3817		0		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans	RCFDJ457		17,389,652		1.e.(1)
(2) Loans to financial institutions	RCFDJ458		1,804,752		1.e.(2)
(3) All other unused commitments	RCFDJ459		9,291,777		1.e.(3)
2. Financial standby letters of credit	RCFD3819		4,366,797		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		496,792		2.a.
3. Performance standby letters of credit	RCFD3821		242,778		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		8,029		3.a.
4. Commercial and similar letters of credit	RCFD3411		18,519		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433		76,551,721		6.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps	RCFDC968	0	RCFDC969	65,500	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. Gross fair values:					
(1) Gross positive fair value	RCFDC219	0	RCFDC221	0	7.b.(1)
(2) Gross negative fair value	RCFDC220	0	RCFDC222	1,133	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		65,500		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405		0		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	48,000	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	13,187,153		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	1,136		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	229,335		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

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	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	0	0	0	0	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	0	201,835,752	0	0	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	0	0	0	0	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	16,047	0	0	0	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	16,047	0	0	0	
e. Sw aps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	8,967,615	2,732,099	0	0	
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	4,964,485	201,287,434	0	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	4,035,222	3,280,417	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate	RCFDA 589				14.a.
	4,035,222				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	196,327	2,085,170	0	0	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	190,107	2,037,927	0	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	118,413	35,960	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	76,739	39,150	0	0	

Schedule RCL

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Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the-counter derivatives:						
a. Net current credit exposure	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	951,198	0	0	0	517,306	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	116,715	0	0	0	657,112	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	
	116,715	0	0	0	657,112	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		124,718		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	7			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		108,551		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)					
	RCFD0426		108,551		2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices					
	RCON5508		3,091		3.a.
b. Farmland in domestic offices					
	RCON5509		0		3.b.
c. 1-4 family residential properties in domestic offices					
	RCON5510		11,324		3.c.
d. Multifamily (5 or more) residential properties in domestic offices					
	RCON5511		22		3.d.
e. Nonfarm nonresidential properties in domestic offices					
	RCON5512		6,200		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		20,637		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		200,000		5.a.(1)(a)
(b) Over one year through three years					
	RCFDF056		135,000		5.a.(1)(b)
(c) Over three years through five years					
	RCFDF057		0		5.a.(1)(c)
(d) Over five years					
	RCFDF058		0		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		200,000		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		1,006,035		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		49,742		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		1,006,035		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		2,140,777		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

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570		115,652,988	

8. Primary Internet Website address of the bank (home page), if any (Example: www.examplebank.com)	TEXT4087	www.northerntrust.com
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		Yes/No
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	RCFD4088	YES

	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
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065			0

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

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	YES
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	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
(2) Other construction loans and all land development and other land loans	RCONK170			0
(b) Secured by farmland	RCONK171			0
(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
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCONK173			0
(b) Secured by junior liens	RCONK174			0
(d) Secured by multifamily (5 or more) residential properties	RCONK175			0
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176			0
(2) Loans secured by other nonfarm nonresidential properties	RCONK177			0
(2) Loans to finance agricultural production and other loans to farmers	RCFDK178			0

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)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</i>					
(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 ⁽¹⁾	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 ⁽²⁾	RCFDK193			0	14.a.
b. Total assets of captive reinsurance subsidiaries ⁽²⁾	RCFDK194			0	14.b.

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)

	Number
RCONL133	N/A

15.a.

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

	Yes/No
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	0	RCONF174	0	RCONF176	1,600	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	10,497	RCONF175	0	RCONF177	11,701	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	24,453	RCON5399	3,530	RCON5400	28,650	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	25,801	RCONC237	8,761	RCONC229	143,076	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	0	RCONC239	560	RCONC230	9,882	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	6,266	RCON3500	2,520	RCON3501	6,923	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	2,645	RCONF180	280	RCONF182	17,425	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	7,155	RCONF181	4,950	RCONF183	34,571	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	13,470	RCFD1252	1,698	RCFD1253	12,585	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	0	RCFDK214	0	RCFDK215	83	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	5,358	RCFDK217	5,858	RCFDK218	687	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	30,741	RCFD5460	4,020	RCFD5461	1,763	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	0	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, excluding 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							
	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(2) Secured by farmland	RCONK051	0	RCONK052	0	RCONK053	0	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	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	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.
<i>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):</i>							
(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 ⁽¹⁾	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	RCFNK291	0	RCFNK292	0	RCFNK293	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 0	RCONK109 0	RCONK110 3,227	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF661 504	RCONF662 44	RCONF663 32,187	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 0	RCONK119 9,927	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile)	RCFDK120 0	RCFDK121 0	RCFDK122 364	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 (include loans to individuals for household, family, and other personal expenditures)	RCFDK126 0	RCFDK127 0	RCFDK128 0	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	
<i>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):</i>				
(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 ⁽¹⁾	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 0	RCFD6559 0	RCFD6560 123	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

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter	RCFDC410	56,779		M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	0		M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):						
a. Outstanding balance	RCFDL183	0	RCFDL184	0	RCFDL185	0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	RCFDL186	0	RCFDL187	0	RCFDL188	0	M.9.b.

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

All FDIC-insured depository institutions must complete items 1-9, 10, 11, Memorandum items 1 & 5, and, if applicable, item 9.a, Memorandum items 2, 3, & 6-17 each quarter. Unless otherwise indicated, complete items 1-11 and Memorandum items 1-5 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6-17 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	86,865,016			1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237	51,319,179			2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	51,319,179			3.
4. Average consolidated total assets	RCFDK652	92,320,446			4.
	Number				
a. Averaging method used (for daily, enter 1; for weekly, enter 2)	RCFDK653	1			4.a.
5. Average tangible equity (1)	RCFDK654	6,784,300			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	1,006,035			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	49,742			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	267,622			8.b.
c. Over three years through five years	RCFDG471	60,000			8.c.
d. Over five years	RCFDG472	808,618			8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803	0			9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
a. Fully consolidated reciprocal brokered deposits	RCONL190	N/A			9.a.
			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	
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>					
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	
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>					
a. Custodial bank deduction	RCFDK660	35,281,671			11.a.
b. Custodial bank deduction limit	RCFDK661	43,055,661			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	5,620,975		M.1.a.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	Number				
	RCONF050	184,264		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	29,676,966		M.1.b.(1)	
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	Number				
	RCONF052	13,900		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	182,527		M.1.c.(1)	
(2) Number of retirement deposit accounts of \$250,000 or less	Number				
	RCONF046	6,868		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	65,369		M.1.d.(1)	
(2) Number of retirement deposit accounts of more than \$250,000 ..	Number				
	RCONF048	140		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	19,711,351		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					
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>					
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): (4)					
a. Amount of noninterest-bearing transaction accounts of more than \$250,000	RCONJ944	17,530,879		M.5.a.	
b. Number of noninterest-bearing transaction accounts of more than \$250,000	Number				
	RCONJ945	3,730		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		Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention	RCFDK663	Confidential		M.6.a.
b. Substandard	RCFDK664	Confidential		M.6.b.
c. Doubtful	RCFDK665	Confidential		M.6.c.
d. Loss	RCFDK666	Confidential		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations				
	RCFDK675	Confidential		M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations				
	RCFDK667	Confidential		M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations				
	RCFDK668	Confidential		M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:				
a. Total unfunded commitments	RCONK676	132,612		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCONK677	0		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)				
	RCFDK669	0		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)				
	RCONK678	2,120,710		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</i>				
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate in domestic offices ..	RCONK679	0		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices	RCONK680	N/A		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices	RCONK681	N/A		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices	RCONK682	N/A		M.13.d.
e. Commercial and industrial loans	RCFDK670	N/A		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCFDK671	N/A		M.13.f.
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	RCFDK672	N/A		M.13.g.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure				
	RCFDK673	Confidential		M.14.
15. Total amount of the institution's 20 largest counterparty exposures				
	RCFDK674	Confidential		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCFDL189		0		M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDL194		N/A		M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDL195		N/A		M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCFDL196		N/A		M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCONL197		N/A		M.17.d.

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total 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	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)					
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)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)					
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)
3. 1-4 family residential mortgage loans sold during the quarter:					
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)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):					
a. Closed-end first liens	RCONF072		0		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)
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):					
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.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
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)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:					
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191		Confidential		7.a.
b. For representations and warranties made to other parties	RCONL192		Confidential		7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b)	RCONM288		0		7.c.

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

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

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

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

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

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
Assets						
1. Available-for-sale securities	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
	28,131,100	0	1,787,812	26,248,769	94,519	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	
	722,938	1,558,599	0	2,281,537	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	
	28,854,038	1,558,599	1,787,812	28,530,306	94,519	7.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Liabilities						
8. Deposits	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	0	0	0	0	0	
9. Federal funds purchased and securities sold under agreements to repurchase	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	480,931	1,747,144	0	2,228,075	0	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	0	0	0	0	0	
11. Other borrowed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	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	14.
	480,931	1,747,144	0	2,228,075	0	

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

		Bil	Mil	Thou	
Tier 1 Capital					
1. Total bank equity capital (from Schedule RC, item 27.a)	RCFD3210		7,229,398		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		107,298		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 and amounts recorded in AOCI resulting from the initial and subsequent application of FSB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans ⁽¹⁾ (if a gain, report as a positive value; if a loss, report as a negative value)	RCFD4336		(297,666)		4.
5. LESS: Nonqualifying perpetual preferred stock	RCFDB588		0		5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	RCFDB589		1,358		6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets	RCFDB590		575,550		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		6,845,574		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		6,845,574		11.
Tier 2 Capital					
12. Qualifying subordinated debt and redeemable preferred stock	RCFD5306		851,747		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		291,419		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		1,143,166		17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)	RCFD8275		1,143,166		18.
19. Tier 3 capital allocated for market risk	RCFD1395		0		19.
20. LESS: Deductions for total risk-based capital	RCFDB595		0		20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	RCFD3792		7,988,740		21.
Total Assets for Leverage Ratio					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12)	RCFDL136		92,320,446		22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	RCFDB590		575,550		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		91,744,896		27.
Adjustments for Financial Subsidiaries					
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" (AOCI).

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 ⁽²⁾	RCFD7273	0	RCFD7204	7.46	31.
32. Tier 1 risk-based capital ratio ⁽³⁾	RCFD7274	0	RCFD7206	11.80	32.
33. Total risk-based capital ratio ⁽⁴⁾	RCFD7275	0	RCFD7205	13.78	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).

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%
Balance Sheet Asset Categories						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b)	RCFD0010 29,142,209	RCFDC869 0	RCFDB600 6,219,763	RCFDB601 22,922,446		RCFDB602 0
35. Held-to-maturity securities	RCFD1754 784,134	RCFDB603 0	RCFDB604 140,771	RCFDB605 563,650	RCFDB606 0	RCFDB607 79,713
36. Available-for-sale securities	RCFD1773 28,131,100	RCFDB608 240,145	RCFDB609 4,380,859	RCFDB610 22,796,974	RCFDB611 5,774	RCFDB612 707,348
37. Federal funds sold and securities purchased under agreements to resell	RCFDC225 573,410		RCFDC063 0	RCFDC064 573,410		RCFDB520 0
38. Loans and leases held for sale	RCFD5369 0	RCFDB617 0	RCFDB618 0	RCFDB619 0	RCFDB620 0	RCFDB621 0
39. Loans and leases, net of unearned income	RCFDB528 29,548,280	RCFDB622 0	RCFDB623 145,832	RCFDB624 188,493	RCFDB625 7,841,951	RCFDB626 21,372,004
40. LESS: Allowance for loan and lease losses	RCFD3123 298,634	RCFD3123 298,634				
41. Trading assets	RCFD3545 722,938	RCFDB627 722,938	RCFDB628 0	RCFDB629 0	RCFDB630 0	RCFDB631 0
42. All other assets ⁽¹⁾	RCFDB639 4,779,927	RCFDB640 644,359	RCFDB641 161,362	RCFDB642 14,961	RCFDB643 0	RCFD5339 3,959,245
43. Total assets (sum of items 34 through 42)	RCFD2170 93,383,364	RCFDB644 1,308,808	RCFD5320 11,048,587	RCFD5327 47,059,934	RCFD5334 7,847,725	RCFD5340 26,118,310

(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

Dollar Amounts in Thousands							
	(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%
Derivatives and Off-Balance Sheet Items							
44. Financial standby letters of credit	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
	4,366,797	1.00	4,366,797	0	720,309	4,962	3,641,526
45. Performance standby letters of credit	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
	242,778	.50	121,389	0	12,334	0	109,055
46. Commercial and similar letters of credit	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
	18,519	.20	3,704	0	495	0	3,209
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	1.00	0	0	0		0
48. Securities lent	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	76,551,721	1.00	76,551,721	74,362,325	2,189,396	0	0
49. Retained recourse on small business obligations sold with recourse	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	1.00	0	0	0	0	0
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
	135,509	7.26	983,796				983,796
51. All other financial assets sold with recourse	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	0	1.00	0	0	0	0	0
52. All other off-balance sheet liabilities	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	1,136	1.00	1,136	0	1,136	0	0
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	23,767,209	.50	11,883,605	0	211,007	0	11,672,598
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
54. Derivative contracts			RCFDA167	RCFDB693	RCFDB694	RCFDB695	
			4,347,284	0	2,381,134	1,966,150	

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%
Totals					
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	
	85,410,912	52,575,745	9,818,837	42,530,094	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	
	0	10,515,149	4,909,419	42,530,094	57.
58. Market risk equivalent assets				RCFD1651	
				36,828	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	
				57,991,490	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	
				57,991,490	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		2,306,081	

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	993,727	RCFD8766	5,967,090	RCFD8767	2,022,845	M.2.a.
b. Foreign exchange contracts	RCFD3812	197,107,258	RCFD8769	199,041	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	0	RCFDG598	0	RCFDG599	0	M.2.g.(1)
(2) Subinvestment grade	RCFDG600	0	RCFDG601	0	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	340		M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	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 ⁽²⁾	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.

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	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	40,412,130	11,396,558	20989	839	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	577,458	182,396,079	184	2034	
b. Employee benefit—defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	1,726,331	555,234,686	158	6793	
c. Other employee benefit and retirement-related accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	8,664,260	154,937,130	10879	2439	
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.
	81,542,923	0	37395	0	
8. Foundation and endowment trust and agency accounts	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	5,128,940	11,669,751	816	354	
9. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	172,788	349,108,288	42	2240	
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	138,224,830	1,264,742,492	70463	14699	

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 3,380,932,883		RCFDB899 40042	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 0	RCFNB901 2,095,605,666	RCFNB902 0	RCFNB903 13296	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 7,768,587	RCFDJ260 631,839	RCFDJ261 10027	RCFDJ262 464	13.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts	RIADB904		226,800	14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution	RIADB905		37,721	15.a.
b. Employee benefit—defined benefit	RIADB906		148,285	15.b.
c. Other employee benefit and retirement-related accounts	RIADB907		73,779	15.c.
16. Corporate trust and agency accounts	RIADA479		0	16.
17. Investment management and investment advisory agency accounts	RIADJ315		411,937	17.
18. Foundation and endowment trust and agency accounts	RIADJ316		21,630	18.
19. Other fiduciary accounts	RIADA480		118,112	19.
20. Custody and safekeeping accounts	RIADB909		521,414	20.
21. Other fiduciary and related services income	RIADB910		76,790	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070		1,636,468	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	RIADB912	452,944		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		N/A	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	1,650,785	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	3	RCFDB946	1,650,785	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	N/A	RIADB960	N/A	RIADB961	N/A	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; Schedule RC-O, Memorandum items 6 through 9, 14, and 15; and Schedule RC-P, items 7.a and 7.b, 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 (750 character limit):
(TEXT 6980)