

Federal Financial Institutions Examination Council



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

Institution Name	UNION BANK, NATIONAL ASSOCIATION
City	SAN FRANCISCO
State	CA
Zip Code	94104
Call Report Quarter End Date	12/31/2012
Report Type	031
RSSD-ID	212465
FDIC Certificate Number	22826
OCC Charter Number	21541
ABA Routing Number	122000496
Last updated on	1/30/2013

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20121231	1.
2. FDIC certificate number.....	RSSD9050	22826	2.
3. Legal title of bank.....	RSSD9017	Union Bank, N. A.	3.
4. City.....	RSSD9130	San Francisco	4.
5. State abbreviation.....	RSSD9200	CA	5.
6. Zip code.....	RSSD9220	941041302	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	1,019,159	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	589,145	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	7,629	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	735,912	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	0	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	10,805	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	21,774	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	51,666	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	2,436,090	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	1,238	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	4,479	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	71,027	1.d.1.
2. Mortgage-backed securities.....	RIADB489	369,582	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	84,403	1.d.3.
e. Interest income from trading assets.....	RIAD4069	832	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	137	1.f.
g. Other interest income.....	RIAD4518	13,073	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g).....	RIAD4107	2,980,861	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	5,098	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	64,504	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	61,134	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	102,272	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	1,066	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	947	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	102,248	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	30,539	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	367,808	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	2,613,053	3.
4. Provision for loan and lease losses.....	RIAD4230	43,338	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	65,138	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	209,098	5.b.
c. Trading revenue.....	RIADA220	115,058	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	25,733	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	53,580	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	14,549	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	3,987	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	227	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	1,272	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-86	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-104	5.k.
l. Other noninterest income.....	RIADB497	153,694	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	642,146	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	767	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	106,894	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	1,479,163	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	267,032	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	80,579	7.c.2.
d. Other noninterest expense.....	RIAD4092	728,049	7.d.

Dollar amounts in thousands

e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	2,554,823	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	764,699	8.
9. Applicable income taxes (on item 8).....	RIAD4302	234,863	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	529,836	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	529,836	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	-18,840	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	548,676	14.
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	2,786	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	23,448	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	13,079	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	4,209	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	11476	M.5.
6. Not applicable			M.6.
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.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	73,118	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	22,246	M.8.b.
c. Equity security and index exposures.....	RIAD8759	14,398	M.8.c.
d. Commodity and other exposures.....	RIAD8760	5,296	M.8.d.
e. Credit exposures.....	RIADF186	0	M.8.e.
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	NR	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	NR	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
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	217	M.10.
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.
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	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13.b.1.

Dollar amounts in thousands

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	2,189	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	2,189	M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

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	10,480,525	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	10,480,525	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	548,676	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	4,155	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	1,502,188	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	950,000	9.
10. Other comprehensive income.....	RIADB511	299,397	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	11,884,941	12.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	724	RIADC892	677	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	21,615	RIADC894	11,170	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.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	36,592	RIAD5412	1,983	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	51,645	RIADC217	1,154	1.c.2a.
b. Secured by junior liens.....	RIADC235	1,521	RIADC218	410	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	3,654	RIAD3589	1,542	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	3,163	RIADC896	583	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	10,104	RIADC898	16,696	1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
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	3,687	RIAD4665	1,320		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	55,631	RIAD4617	19,772		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:						5.
a. Credit cards.....	RIADB514	0	RIADB515	5		5.a.
b. Automobile loans.....	RIADK129	61	RIADK133	99		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	5,222	RIADK206	743		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	1,653	RIAD4628	2,650		7.
8. Lease financing receivables:						8.
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	195,272	RIAD4605	58,804		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	1,200	RIAD5410	219		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	102	RIAD4662	102		M.2.
3. Not applicable						M.3.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

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	NR	M.4.
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

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	736,982	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	58,804	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	187,500	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	7,772	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	43,338	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	-5,212	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	638,640	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	RIADC781	1,102	M.4.

Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	0	1.
2. Total interest expense in foreign offices.....	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	0	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	0	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	0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909	0	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 internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911	0	10.
11. Not applicable			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914	0	13.

Schedule RI-E - Explanations

Dollar amounts in thousands

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:			1.
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	7,888	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	30,699	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	Merchant banking fees	1.i.1.
2. Amount of component.....	RIAD4461	88,716	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	Click here for value	1.j.1.
2. Amount of component.....	RIAD4462	61,362	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	Click here for value	1.k.1.
2. Amount of component.....	RIAD4463	-165,784	1.k.2.
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:			2.
a. Data processing expenses.....	RIADC017	32,153	2.a.
b. Advertising and marketing expenses.....	RIAD0497	57,379	2.b.

Dollar amounts in thousands

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	23,910	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	84,114	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	26,564	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Outside services	2.l.1.
2. Amount of component.....	RIAD4464	109,541	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Software	2.m.1.
2. Amount of component.....	RIAD4467	70,050	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Click here for value	2.n.1.
2. Amount of component.....	RIAD4468	63,241	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
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):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526		4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498		5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.

Dollar amounts in thousands

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	Click here for value	6.a.1.
2. Amount of component.....	RIAD4521	355	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	Click here for value	6.b.1.
2. Amount of component.....	RIAD4522	-5,566	6.b.2.
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):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4462) International operating fees

(TEXT4463) Indemnification asset discount accretion adj

(TEXT4468) Low-income housing amortization expense

(TEXT4521) FX translations

(TEXT4522) Adjustment to allowance for credit losses reimbursable by FDIC

(TEXT4769) Oth NII- Gain non-FAS115 34,182; Remit srvc rev 24,428; Gain sale of business units 23,625; Bk card mktg rev 8,399; Srvc agrmnt 6,595; Oth NIE- FHLB prepay fee 30,008; True-up indem liability 40,814; Noncontrol VIE loss 31,045; Travel Conf exp 29,337

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCFD0081	1,845,104	1.a.
b. Interest-bearing balances.....	RCFD0071	3,476,454	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	1,102,867	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	21,262,137	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	150,000	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	19,146	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	77,193	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	59,272,591	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	638,640	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	58,633,951	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	1,208,118	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	709,521	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	111,492	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	645,308	8.

Dollar amounts in thousands

9. Direct and indirect investments in real estate ventures.....	RCFD3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	2,941,501	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	376,123	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	3,763,817	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	96,322,732	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)....	RCON2200	74,479,140	13.a.
1. Noninterest-bearing.....	RCON6631	25,572,474	13.a.1.
2. Interest-bearing.....	RCON6636	48,906,666	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	617,918	13.b.
1. Noninterest-bearing.....	RCFN6631	0	13.b.1.
2. Interest-bearing.....	RCFN6636	617,918	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	118,500	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	4,458	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	895,171	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	5,263,926	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	728,741	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	2,066,059	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	84,173,913	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	0	23.
24. Common stock.....	RCFD3230	604,577	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	8,113,189	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	3,676,606	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	-509,431	26.b.
c. Other equity capital components.....	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	11,884,941	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	263,878	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	12,148,819	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	96,322,732	29.
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	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

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

	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.....	RCFD0022	1,827,416		1.
a. Cash items in process of collection and unposted debits.....			RCON0020	1,213,924
b. Currency and coin.....			RCON0080	613,492
2. Balances due from depository institutions in the U.S.....			RCON0082	27,810

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	1,250			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	26,560			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	34,417	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	50,986			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	3,415,346	RCON0090	3,415,346	4.
5. Total.....	RCFD0010	5,321,558	RCON0010	5,304,989	5.

Schedule RC-B - Securities

	(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	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	1.
	0	0	0	0	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	2.a.
	0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	2.b.
	0	0	865,937	884,507	
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	3.
	0	0	214,707	206,601	
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	4.a.1.
	1,001,638	1,013,707	323,604	332,022	
2. Issued by FNMA and FHLMC.....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	4.a.2.
	0	0	10,230,455	10,428,554	
3. Other pass-through securities.....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	4.a.3.
	0	0	97,812	89,440	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	4.b.1.
	0	0	2,550,192	2,572,668	
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	4.b.2.
	0	0	0	0	
3. All other residential MBS.....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	4.b.3.
	0	0	347,254	353,925	
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	4.c.1.a.
	0	0	0	0	

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	
	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	902,641	900,888	4.c.2.a.
b. All other commercial MBS.....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	0	0	1,960,410	2,070,332	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	134,418	135,090	5.a.
b. Structured financial products:					5.b.
1. Cash.....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	101,229	121,303	1,995,908	1,959,334	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:					6.
a. Other domestic debt securities.....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	0	0	1,349,142	1,322,571	6.a.
b. Foreign debt securities.....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCFDA510	RCFDA511	
			6,012	6,205	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	
	1,102,867	1,135,010	20,978,492	21,262,137	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	8,053,239	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.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:			M.2.a.
1. Three months or less.....	RCFDA549	1,725,835	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	863,828	M.2.a.2.
3. Over one year through three years.....	RCFDA551	277,191	M.2.a.3.
4. Over three years through five years.....	RCFDA552	550,279	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	1,031,276	M.2.a.5.
6. Over 15 years.....	RCFDA554	160,923	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:			M.2.b.
1. Three months or less.....	RCFDA555	5,086,132	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	8,801	M.2.b.2.
3. Over one year through three years.....	RCFDA557	15,301	M.2.b.3.
4. Over three years through five years.....	RCFDA558	7,768	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	6,513,619	M.2.b.5.
6. Over 15 years.....	RCFDA560	220,035	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:			M.2.c.
1. Three years or less.....	RCFDA561	1,869,545	M.2.c.1.
2. Over three years.....	RCFDA562	4,028,268	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	472,680	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	1,413,951	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):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

Schedule RC-B - Securities

	(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	
Dollar amounts in thousands					
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):					
					M.5.
	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
a. Credit card receivables.....	0	0	65,140	65,220	M.5.a.
	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
b. Home equity lines.....	0	0	0	0	M.5.b.
	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
c. Automobile loans.....	0	0	69,278	69,870	M.5.c.
	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
d. Other consumer loans.....	0	0	0	0	M.5.d.
	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
e. Commercial and industrial loans.....	0	0	0	0	M.5.e.
	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
f. Other.....	0	0	0	0	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)):					
					M.6.
	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
a. Trust preferred securities issued by financial institutions.....	0	0	0	0	M.6.a.
	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
b. Trust preferred securities issued by real estate investment trusts.....	0	0	0	0	M.6.b.
	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
c. Corporate and similar loans.....	101,229	121,303	1,995,908	1,959,334	M.6.c.
	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	0	0	0	0	M.6.d.
	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	0	0	0	0	M.6.e.
	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
f. Diversified (mixed) pools of structured financial products.....	0	0	0	0	M.6.f.
	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
g. Other collateral or reference assets.....	0	0	0	0	M.6.g.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate.....		RCFD1410	37,802,689			1.
a. Construction, land development, and other land loans:						1.a.
1. 1-4 family residential construction loans.....				RCONF158	135,447	1.a.1.
2. Other construction loans and all land development and other land loans.....				RCONF159	423,534	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....				RCON1420	98,860	1.b.
c. Secured by 1-4 family residential properties:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				RCON1797	3,506,863	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....				RCON5367	22,987,251	1.c.2a.
b. Secured by junior liens.....				RCON5368	84,752	1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....				RCON1460	3,175,925	1.d.
e. Secured by nonfarm nonresidential properties:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....				RCONF160	2,377,727	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....				RCONF161	5,012,330	1.e.2.
2. Loans to depository institutions and acceptances of other banks:						2.
a. To commercial banks in the U.S.....				RCONB531	0	2.a.
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	0			2.a.1.
2. To other commercial banks in the U.S.....		RCFDB533	0			2.a.2.
b. To other depository institutions in the U.S.....		RCFDB534	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	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	238,077	RCON1590	238,077	3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....		RCFD1763	16,973,925	RCON1763	16,973,925	4.a.
b. To non-U.S. addressees (domicile).....		RCFD1764	1,366,974	RCON1764	170,122	4.b.
5. Not applicable						5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						6.
a. Credit cards.....		RCFDB538	0	RCONB538	0	6.a.
b. Other revolving credit plans.....		RCFDB539	179,717	RCONB539	179,717	6.b.
c. Automobile loans.....		RCFDK137	2,838	RCONK137	2,838	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....		RCFDK207	40,798	RCONK207	40,798	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	0	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	266,177	RCON2107	266,177	8.
9. Loans to nondepository financial institutions and other loans.....		RCFD1563	2,353,026			9.
a. Loans to nondepository financial institutions.....				RCONJ454	1,529,928	9.a.
b. Other loans:						9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	318,883	9.b.1.
2. All other loans (exclude consumer loans).....				RCONJ451	504,215	9.b.2.
10. Lease financing receivables (net of unearned income).....				RCON2165	125,563	10.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCFDF162	0			10.a.
b. All other leases.....	RCFDF163	125,563			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above...	RCFD2123	0	RCON2123	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	59,349,784	RCON2122	58,152,932	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

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):					M.1.
a. Construction, land development, and other land loans in domestic offices:					M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	3,061			M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	31,626			M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	136,465			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:					M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	4,962			M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	1,949			M.1.d.2.
e. Commercial and industrial loans:					M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	171,670			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	3,142			M.1.f.
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:					M.1.f.4.
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.....	RCFDK267	0			M.1.f.6.
7. Loans secured by real estate in foreign offices.....	RCFNK289	0			M.1.f.7.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:					M.2.a.
1. Three months or less.....	RCONA564	1,072,793			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	2,639,976			M.2.a.2.
3. Over one year through three years.....	RCONA566	1,728,794			M.2.a.3.
4. Over three years through five years.....	RCONA567	5,592,788			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	9,029,370			M.2.a.5.
6. Over 15 years.....	RCONA569	2,616,621			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:					M.2.b.

Dollar amounts in thousands

1. Three months or less.....	RCFDA570	28,185,111	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,062,942	M.2.b.2.
3. Over one year through three years.....	RCFDA572	1,179,425	M.2.b.3.
4. Over three years through five years.....	RCFDA573	1,406,980	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	2,788,492	M.2.b.5.
6. Over 15 years.....	RCFDA575	1,538,886	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	5,620,538	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.....	RCFD2746	2,452,829	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	18,981,942	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	14,209	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	NR	M.6.
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):			M.7.
a. Outstanding balance.....	RCFDC779	2,154,646	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	1,161,437	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
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 1.c.(2)(b)).....	RCONF230	993	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	RCONF232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	113,027	M.9.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

	(Column A) Consolidated Bank	(Column B) Domestic Offices	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			M.10.
a. Loans secured by real estate.....	RCFDF608	NR	M.10.a.
1. Construction, land development, and other land loans.....		RCONF578	NR
2. Secured by farmland (including farm residential and other improvements).....		RCONF579	NR
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF580	NR
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.b.
1. Secured by first liens.....		RCONF581	NR
2. Secured by junior liens.....		RCONF582	NR
4. Secured by multifamily (5 or more) residential properties.....		RCONF583	NR
5. Secured by nonfarm nonresidential properties.....		RCONF584	NR
b. Commercial and industrial loans.....	RCFDF585	NR	RCONF585
		NR	M.10.b.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF586	NR	RCONF586	NR	M10.c.
2. Other revolving credit plans.....	RCFDF587	NR	RCONF587	NR	M10.c1.
3. Automobile loans.....	RCFDK196	NR	RCONK196	NR	M10.c2.
4. Other consumer loans.....	RCFDK208	NR	RCONK208	NR	M10.c3.
d. Other loans.....	RCFDF589	NR	RCONF589	NR	M10.c4.
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.....					
1. Construction, and land development, and other land loans.....	RCFDF609	NR			M10.d.
2. Secured by farmland (including farm residential and other improvements).....			RCONF590	NR	M.11.
3. Secured by 1-4 family residential properties:					M11.a.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF591	NR	M11.a1.
b. Closed-end loans secured by 1-4 family residential properties:					M11.a2.
1. Secured by first liens.....			RCONF592	NR	M11.a3.
2. Secured by junior liens.....					M11.a3a.
4. Secured by multifamily (5 or more) residential properties.....			RCONF593	NR	M11.a3b.
5. Secured by nonfarm nonresidential properties.....			RCONF594	NR	M11.a3c.
b. Commercial and industrial loans.....	RCFDF597	NR	RCONF595	NR	M11.a4.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF597	NR	RCONF596	NR	M11.a5.
2. Other revolving credit plans.....	RCFDF598	NR	RCONF597	NR	M11.b.
3. Automobile loans.....	RCFDF599	NR			M11.c.
4. Other consumer loans.....	RCFDK195	NR	RCONK195	NR	M11.c1.
d. Other loans.....	RCFDK209	NR	RCONK209	NR	M11.c2.
	RCFDF601	NR	RCONF601	NR	M11.c3.
					M11.c4.

Schedule RC-C Part I - Loans and Leases

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	2,808,536	3,330,002	133,477
b. Commercial and industrial loans.....	RCFDG092	133,888	169,699	19,189
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG093	41,188	51,486	2,729
d. All other loans and all leases.....	RCFDG094	50,241	59,413	4,559

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
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	NR	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	NR	M.13.b.
14. Pledged loans and leases.....	RCFDG378	43,634,590	M.14.
15. Reverse mortgages in domestic offices:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471	0	M.15.c.2.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

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, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
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.....	RCON5562	NR	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.....	RCON5563	NR	2.b.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	120	RCON5565	4,393	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	522	RCON5567	52,813	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	2587	RCON5569	1,068,179	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	9149	RCON5571	231,182	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1226	RCON5573	106,417	4.b.

	Dollar amounts in thousands			
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	922	RCON5575	242,654

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

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 original amounts of \$100,000 or less.....	RCON6860		No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:				6.
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.....	RCON5576		NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B.....	RCON5577		NR	6.b.

Schedule RC-C Part II - Loans to Small Businesses and Small Farms

Dollar amounts in thousands

	Dollar amounts in thousands			
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:				7.
a. With original amounts of \$100,000 or less.....	RCON5578	2	RCON5579	102
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	5	RCON5581	154
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	12	RCON5583	1,963
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:				8.
a. With original amounts of \$100,000 or less.....	RCON5584	106	RCON5585	3,091
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	61	RCON5587	7,283
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	75	RCON5589	17,556

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

	Dollar amounts in thousands			
	(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	723	RCON3531	723
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	112,999	RCON3532	112,999
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	15,739	RCON3533	15,739
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379	0
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCFDG380	0	RCONG380	0
c. All other residential MBS.....	RCFDG381	0	RCONG381	0
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK197	0	RCONK197	0
e. All other commercial MBS.....	RCFDK198	0	RCONK198	0

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
5. Other debt securities:					5.
a. Structured financial products:					5.a.
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	10,000	RCONG386	10,000	5.b.
6. Loans:					6.
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:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF606	0	6.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3b.
1. Secured by first liens.....			RCONF607	0	6.a.3b1.
2. Secured by junior liens.....			RCONF611	0	6.a.3b2.
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):					6.c.
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. Not applicable					7.
8. Not applicable					8.
9. Other trading assets.....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	1,068,657	RCON3543	933,416	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	1,208,118	RCON3545	1,072,877	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	26,579	RCON3546	26,579	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	868,592	RCON3547	732,512	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	895,171	RCON3548	759,091	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate.....	RCFDF790	0			M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	0	M1a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M1a.2.
3. Secured by 1-4 family residential properties:					M1a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M1a.3a.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
b. Closed-end loans secured by 1-4 family residential properties:					
1. Secured by first liens.....				RCONF628	0
2. Secured by junior liens.....				RCONF629	0
4. Secured by multifamily (5 or more) residential properties.....				RCONF630	0
5. Secured by nonfarm nonresidential properties.....				RCONF631	0
b. Commercial and industrial loans.....	RCFDF632	0		RCONF632	0
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
2. Other revolving credit plans.....	RCFDF634	0		RCONF634	0
3. Automobile loans.....	RCFDK200	0		RCONK200	0
4. Other consumer loans.....	RCFDK211	0		RCONK211	0
d. Other loans.....	RCFDF636	0		RCONF636	0
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	RCFDF639	0		RCONF639	0
b. Unpaid principal balance.....	RCFDF640	0		RCONF640	0
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
b. Trust preferred securities issued by real estate investment trusts....	RCFDG332	0		RCONG332	0
c. Corporate and similar loans.....	RCFDG333	0		RCONG333	0
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0		RCONG334	0
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0		RCONG335	0
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0		RCONG651	0
g. Other collateral or reference assets.....	RCFDG652	0		RCONG652	0
4. Pledged trading assets:					
a. Pledged securities.....	RCFDG387	4,458		RCONG387	4,458
b. Pledged loans.....	RCFDG388	0		RCONG388	0

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

5. Asset-backed securities:					M.5.
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 (included in Schedule RC-D, item 9, above):					M.7.
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):					M.9.
a. Disclose component and the dollar amount of that component:					M.9.a.
1. Describe component.....	TEXTF655				M.9.a.1.

Dollar amounts in thousands

2. Amount of component.....	RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCFDF656	0	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCFDF657	0	M.9.c.2.
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):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10.a.1.
2. Amount of component.....	RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCFDF659	0	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCFDF660	0	M.10.c.2.

Schedule RC-E Part I - Deposits in Domestic Offices

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 9,518,806		RCONB550 57,233,670	1.
2. U.S. Government.....	RCON2202 38,268		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 1,081,050		RCON2530 4,928,080	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 1,162,451		RCONB552 462,295	4.
5. Banks in foreign countries.....	RCON2213 2,014		RCON2236 29,062	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 23,444		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 11,826,033	RCON2210 11,456,307	RCON2385 62,653,107	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	1,005,352	M.1.a.
b. Total brokered deposits.....	RCON2365	5,433,087	M.1.b.

Dollar amounts in thousands

c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	4,491,508	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	138,649	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	2,248,717	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	138,315	M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	802,929	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	2,848,450	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):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	45,075,083	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	5,589,110	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	5,004,052	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	2,105,793	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	4,879,069	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	345,714	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	538,529	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	1,321,566	M.3.a.2.
3. Over one year through three years.....	RCONA581	1,524,624	M.3.a.3.
4. Over three years.....	RCONA582	1,619,333	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	1,834,046	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	2,882,945	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	2,613,484	M.4.a.2.
3. Over one year through three years.....	RCONA586	817,528	M.4.a.3.
4. Over three years.....	RCONA587	670,905	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	1,145,685	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	4,348,299	M.4.c.

Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	592,242	1.

Dollar amounts in thousands

2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	25,676	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	0	5.
6. Total.....	RCFN2200	617,918	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	617,918	M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	220,149	1.
2. Net deferred tax assets.....	RCFD2148	678,365	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.....	RCFD1752	532,363	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	64,029	5.a.
b. Separate account life insurance assets.....	RCFDK202	248,053	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCFD2168	2,020,858	6.
a. Prepaid expenses.....	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	CONF	6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549		6.g.1.
2. Amount of component.....	RCFD3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550		6.h.1.
2. Amount of component.....	RCFD3550	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551		6.i.1.
2. Amount of component.....	RCFD3551	0	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	3,763,817	7.

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices.....	RCON3645	11,611	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	955,736	1.b.
2. Net deferred tax liabilities.....	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	116,991	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCFD2938	981,721	4.

Dollar amounts in thousands

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 with a negative fair value held for purposes other than trading.....	RCFDC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	Unsettled Trades	4.e.1.
2. Amount of component.....	RCFD3552	324,124	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCFD3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCFD3554	0	4.g.2.
5. Total.....	RCFD2930	2,066,059	5.

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	19,146	3.
4. Securities sold under agreements to repurchase.....	RCONB995	4,458	4.
5. Other borrowed money.....	RCON3190	5,183,126	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	508,990	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	94,975,428	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	83,335,599	9.

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

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	0	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	884,507	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	206,601	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	1,001,638	RCONG390	10,760,576	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	89,440	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG393	0	RCONG394	3,473,556	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	2,424,257	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	101,229	RCONG398	3,416,995	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	0	RCONG400	0	15.

Dollar amounts in thousands		(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities	
16. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCONA511	6,205
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....		RCON1754	1,102,867	RCON1773	21,262,137

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

Dollar amounts in thousands	
18. Equity securities that do not have readily determinable fair values.....	532,363

Schedule RC-I - Assets and Liabilities of IBFs

Dollar amounts in thousands	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	0
2. Total IBF liabilities (component of Schedule RC, item 21).....	0

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands	
1. Interest-bearing balances due from depository institutions.....	3,065,958
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	1,911,310
3. Mortgage-backed securities.....	15,998,175
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	3,566,448
5. Federal funds sold and securities purchased under agreements to resell.....	78,574
6. Loans:	
a. Loans in domestic offices:	
1. Total loans.....	55,254,373
2. Loans secured by real estate:	
a. Loans secured by 1-4 family residential properties.....	25,448,787
b. All other loans secured by real estate.....	9,951,468
3. Loans to finance agricultural production and other loans to farmers	248,560
4. Commercial and industrial loans.....	16,937,002
5. Loans to individuals for household, family, and other personal expenditures:	
a. Credit cards.....	0
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	189,240
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	1,253,608
7. Trading assets.....	1,205,883
8. Lease financing receivables (net of unearned income).....	22,402
9. Total assets.....	90,419,869
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	5,077,979
11. Nontransaction accounts in domestic offices:	
a. Savings deposits (includes MMDAs).....	48,315,062
b. Time deposits of \$100,000 or more.....	6,129,923
c. Time deposits of less than \$100,000.....	4,723,354

Dollar amounts in thousands

12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	747,361	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	243,258	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	5,226,084	14.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	3,108,353	1.a.
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	0	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	0	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	0	1.b.
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.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	62,477	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	710,201	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	1,180,952	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	22,826,276	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	1,654,778	1.e.2.
3. All other unused commitments.....	RCFDJ459	2,386,196	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	6,885,821	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	1,088,335	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	377,316	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	91,460	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	47,151	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	0	6.

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

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	0	RCFDC969	35,000	7.a.1.
2. Total return swaps.....	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:					7.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCFDC219		RCFDC221		
1. Gross positive fair value.....		0		674	7.b.1.
2. Gross negative fair value.....	RCFDC220	0	RCFDC222	0	7.b.2.

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

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment:				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401		0	7.c.1.a.
b. Purchased protection.....	RCFDG402		0	7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403		0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404		35,000	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405		0	7.c.2.c.

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

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	
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
a. Investment grade.....	RCFDG406	RCFDG407	RCFDG408	7.d.1.a.
b. Subinvestment grade.....	0	0	0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
a. Investment grade.....	RCFDG412	RCFDG413	RCFDG414	7.d.2.a.
b. Subinvestment grade.....	0	35,000	0	7.d.2.b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	542,922	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	0	9.
a. Securities borrowed.....	RCFD3432	0	9.a.
b. Commitments to purchase when-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. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.

Dollar amounts in thousands

2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCFD3557	0	9.f.2.
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	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594		10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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

Dollar amounts in thousands					
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCFD8693	RCFD8694	RCFD8695	RCFD8696	
a. Futures contracts.....	6,667,000	0	0	0	12.a.
	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts.....	12,605	2,750,151	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCFD8701	RCFD8702	RCFD8703	RCFD8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCFD8705	RCFD8706	RCFD8707	RCFD8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCFD8709	RCFD8710	RCFD8711	RCFD8712	
1. Written options.....	1,037,935	557,425	1,815,388	1,774,416	12.d.1.
	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options.....	4,171,296	557,425	1,815,388	1,774,394	12.d.2.
	RCFD3450	RCFD3826	RCFD8719	RCFD8720	
e. Swaps.....	34,342,553	184,903	32,757	2,046,312	12.e.
	RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading.....	37,790,108	4,049,904	3,630,776	5,595,122	13.
	RCFD8725	RCFD8726	RCFD8727	RCFD8728	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	8,441,281	0	32,757	0	14.
	RCFDA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0				14.a.
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCFD8733	RCFD8734	RCFD8735	RCFD8736	
1. Gross positive fair value.....	1,074,832	68,671	102,453	167,113	15.a.1.
	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value.....	1,008,879	64,549	102,968	140,174	15.a.2.

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	
b. Contracts held for purposes other than trading:						15.b.
		RCFD8741	RCFD8742	RCFD8743	RCFD8744	
1. Gross positive fair value.....		28,288	0	0	0	15.b.1.
		RCFD8745	RCFD8746	RCFD8747	RCFD8748	
2. Gross negative fair value.....		0	0	2,549	0	15.b.2.

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

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:							16.
		RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a. Net current credit exposure.....		116,046	0	0	0	1,049,768	16.a.
b. Fair value of collateral:							16.b.
		RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1. Cash - U.S. dollar.....		92,762	0	0	0	200	16.b.1.
		RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2. Cash - Other currencies.....		0	0	0	0	0	16.b.2.
		RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3. U.S. Treasury securities.....		0	0	0	0	0	16.b.3.
		RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		0	0	0	0	0	16.b.4.
		RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5. Corporate bonds.....		0	0	0	0	0	16.b.5.
		RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6. Equity securities.....		0	0	0	0	0	16.b.6.
		RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7. All other collateral.....		0	0	0	0	15,435	16.b.7.
		RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		92,762	0	0	0	15,635	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	391,312	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	7	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	2,186	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	3,823	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	0	2.b.
c. All other identifiable intangible assets.....	RCFD5507	373,937	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	376,123	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	55,977	3.a.
b. Farmland in domestic offices.....	RCON5509	402	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	27,003	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	11,289	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	16,821	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	111,492	3.h.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	1,300,000	5.a.1.a.
b. Over one year through three years.....	RCFDF056	300,000	5.a.1.b.
c. Over three years through five years.....	RCFDF057	500,000	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).....	RCFD2651	1,300,000	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	1,939,383	5.b.1.a.
b. Over one year through three years.....	RCFDF061	6,551	5.b.1.b.
c. Over three years through five years.....	RCFDF062	1,203,032	5.b.1.c.
d. Over five years.....	RCFDF063	14,960	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCFDB571	1,639,383	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	5,263,926	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	7,898,193	7.
8. Primary Internet Web site address of bank (home page), if any (Example: www.examplebank.com).....	TEXT4087	Click here for value	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.

Dollar amounts in thousands

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	27,166	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	12,127	13.a.1.a.1.
2. Other construction loans and all land development and other land loans....	RCONK170	27,001	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	5,568	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	13,232	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	47,329	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	5,369	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	71,316	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	65,764	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	147,228	13.a.1.e.2.
2. Loans to finance agricultural production and other loans to farmers.....	RCFDK178	1,077	13.a.2.
3. Commercial and industrial loans.....	RCFDK179	22,048	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
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	1,896	13.a.4.c.
5. All other loans and all leases.....	RCFDK183	1,708	13.a.5.
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.....	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):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	38,243	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	7,970	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	8,802	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	11,575	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	53,272	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	35,203	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCFDK194	0	14.b.

Dollar amounts in thousands

15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	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?.	RCONL135	NR	15.b.

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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:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
	RCONF172	RCONF174	RCONF176		
1. 1-4 family residential construction loans.....	6,109	14,984	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	227	16,315	348		1.a.2.
	RCON3493	RCON3494	RCON3495		
b. Secured by farmland in domestic offices.....	1,421	1,926	0		1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	RCON5399	RCON5400		
	32,229	1,278	66,352		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	RCONC237	RCONC229		
	176,545	14,005	306,907		1.c.2.a.
b. Secured by junior liens.....	RCONC238	RCONC239	RCONC230		
	1,618	2,079	1,183		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	RCON3500	RCON3501		
	13,847	7,021	1,406		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	RCONF180	RCONF182		
	5,218	11,849	17,869		1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	RCONF181	RCONF183		
	54,441	42,941	56,850		1.e.2.
f. In foreign offices.....	RCFNB572	RCFNB573	RCFNB574		
	0	0	0		1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	RCFD5378	RCFD5379		
	0	0	0		2.a.
b. To foreign banks.....	RCFD5380	RCFD5381	RCFD5382		
	0	0	0		2.b.

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	
	RCFD1594		RCFD1597		RCFD1583
3. Loans to finance agricultural production and other loans to farmers.	1,032	176	844		3.
4. Commercial and industrial loans:					4.
	RCFD1251		RCFD1252		RCFD1253
a. To U.S. addressees (domicile).....	8,078	10,747	53,590		4.a.
	RCFD1254		RCFD1255		RCFD1256
b. To non-U.S. addressees (domicile).....	0	0	0		4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
	RCFDB575		RCFDB576		RCFDB577
a. Credit cards.....	0	0	0		5.a.
	RCFDK213		RCFDK214		RCFDK215
b. Automobile loans.....	86	0	0		5.b.
	RCFDK216		RCFDK217		RCFDK218
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	2,436	610	1,581		5.c.
6. Loans to foreign governments and official institutions.....	0	0	0		6.
	RCFD5459		RCFD5460		RCFD5461
7. All other loans.....	1,120	551	674		7.
8. Lease financing receivables:					8.
	RCFDF166		RCFDF167		RCFDF168
a. Leases to individuals for household, family, and other personal expenditures.....	0	0	0		8.a.
	RCFDF169		RCFDF170		RCFDF171
b. All other leases.....	0	0	0		8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	95,960	0	0		9.
	RCFD3505		RCFD3506		RCFD3507
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:.....	1,098	7,229	2,852		10.
	RCFDK036		RCFDK037		RCFDK038
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	458	5,289	2,310		10.a.
	RCFDK039		RCFDK040		RCFDK041
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate in domestic offices:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
	RCONK045		RCONK046		RCONK047
a. 1-4 family residential construction loans.....	264	10,661	0		11.a.1.a.
	RCONK048		RCONK049		RCONK050
b. Other construction loans and all land development and other land loans.....	227	15,709	348		11.a.1.b.
	RCONK051		RCONK052		RCONK053
2. Secured by farmland.....	118	1,438	0		11.a.2.

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	
3. Secured by 1-4 family residential properties:					11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....					11.a.3.a.
	RCONK054	RCONK055	RCONK056		
	0	0	12,067		
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
1. Secured by first liens.....					11.a.3b1.
	3,288	5,853	209		
	RCONK060	RCONK061	RCONK062		
2. Secured by junior liens.....					11.a.3b2.
	265	580	253		
	RCONK063	RCONK064	RCONK065		
4. Secured by multifamily (5 or more) residential properties.....					11.a.4.
	2,774	5,526	0		
5. Secured by nonfarm nonresidential properties:					11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....					11.a.5.a.
	RCONK066	RCONK067	RCONK068		
	1,542	9,143	188		
b. Loans secured by other nonfarm nonresidential properties.....					11.a.5.b.
	3,549	20,396	910		
b. Loans to finance agricultural production and other loans to farmers.....					11.b.
	RCFDK072	RCFDK073	RCFDK074		
	75	176	826		
	RCFDK075	RCFDK076	RCFDK077		
c. Commercial and industrial loans.....					11.c.
	198	2,092	7,281		
d. Loans to individuals for household, family, and other personal expenditures:					11.d.
1. Credit cards.....					11.d.1.
	0	0	0		
	RCFDK081	RCFDK082	RCFDK083		
2. Automobile loans.....					11.d.2.
	0	0	0		
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....					11.d.3.
	0	75	1,283		
	RCFDK087	RCFDK088	RCFDK089		
e. All other loans and all leases.....					11.e.
	0	551	524		
1. Loans to depository institutions and acceptances of other banks.....					11.e.1.
	0	0	0		
	RCFDK095	RCFDK096	RCFDK097		
2. Loans to foreign governments and official institutions.....					11.e.2.
	0	0	0		
	RCFDK099	RCFDK100	RCFDK101		
3. Other loans.....					11.e.3.
	0	0	0		
	RCFDK269	RCFDK271	RCFDK272		
4. Lease financing receivables.....					11.e.4.
	0	0	0		
	RCFNK291	RCFNK292	RCFNK293		
5. Loans secured by real estate in foreign offices.....					11.e.5.
	0	0	0		
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....					11.f.
	9,842	57,761	19,112		
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):					M.1.

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	
a. Construction, land development, and other land loans in domestic offices:					M.1.a.
	1. 1-4 family residential construction loans.....	0	0	0	M.1.a.1.
	2. Other construction loans and all land development and other land loans.....	0	0	348	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....		7,036	0	148,413	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....		0	0	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					M.1.d.
	1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	0	1,993	M.1.d.1.
	2. Loans secured by other nonfarm nonresidential properties...	27,474	0	29,000	M.1.d.2.
e. Commercial and industrial loans:					M.1.e.
	1. To U.S. addressees (domicile).....	287	56	28,294	M.1.e.1.
	2. To non-U.S. addressees (domicile).....	0	0	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....		208	3	767	M.1.f.
	1. Loans secured by farmland in domestic offices.....	0	0	0	M.1.f.1.
	2. Loans to depository institutions and acceptances of other banks.....	0	0	0	M.1.f.2.
	3. Loans to finance agricultural production and other loans to farmers.....	0	0	0	M.1.f.3.
	4. Loans to individuals for household, family, and other personal expenditures:				M.1.f.4.
	a. Credit cards.....	0	0	0	M.1.f.4.a.
	b. Automobile loans.....	0	0	0	M.1.f.4.b.
	c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	0	0	M.1.f.4.c.
	5. Loans to foreign governments and official institutions.....	0	0	0	M.1.f.5.
	6. Other loans.....	0	0	0	M.1.f.6.
	7. Loans secured by real estate in foreign offices.....	0	0	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.....		611	490	3,380	M.2.

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	
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCFD1248	RCFD1249	RCFD1250	
		0	0	0	M.3.
4. Not applicable					M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
		RCFDC240	RCFDC241	RCFDC226	
a. Loans and leases held for sale.....		0	0	3,216	M.5.a.
b. Loans measured at fair value:					M.5.b.
		RCFDF664	RCFDF665	RCFDF666	
1. Fair value.....		0	0	0	M.5.b.1.
		RCFDF667	RCFDF668	RCFDF669	
2. Unpaid principal balance.....		0	0	0	M.5.b.2.

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

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	102
					M.6.

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

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....		RCFDC410	147,300	M.7.
8. Nonaccrual assets sold during the quarter.....		RCFDC411	6,157	M.8.

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	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3):					M.9.
		RCFDL183	RCFDL184	RCFDL185	
a. Outstanding balance.....		67,957	572,997	5,990	M.9.a.
		RCFDL186	RCFDL187	RCFDL188	
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....		47,825	123,732	5,990	M.9.b.

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

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCFDF236	75,458,398	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		RCFDF237	1,158,708	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFNF234	771,172	3.

Dollar amounts in thousands

4. Average consolidated total assets for the calendar quarter.....	RCFDK652	95,048,162	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....	RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter.....	RCFDK654	8,749,036	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCFDG465	1,639,383	7.a.
b. Over one year through three years.....	RCFDG466	300,000	7.b.
c. Over three years through five years.....	RCFDG467	1,197,377	7.c.
d. Over five years.....	RCFDG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCFDG469	0	8.a.
b. Over one year through three years.....	RCFDG470	0	8.b.
c. Over three years through five years.....	RCFDG471	728,741	8.c.
d. Over five years.....	RCFDG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	8,815	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	No	10.
a. Banker's bank deduction.....	RCFDK657	0	10.a.
b. Banker's bank deduction limit.....	RCFDK658	0	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	Yes	11.
a. Custodial bank deduction.....	RCFDK660	13,459,028	11.a.
b. Custodial bank deduction limit.....	RCFDK661	4,104,576	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	27,948,574	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	2529216	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	45,266,077	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	27694	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	948,591	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	69475	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	136,448	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	344	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions).....	RCON5597	21,898,161	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.

Dollar amounts in thousands

a. Legal title.....	TEXTA545	NO	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):			M.5.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ944	18,110,686	M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ945	9287	M.5.b.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDK675	CONF	M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.....	RCFDK667	CONF	M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....	RCFDK668	CONF	M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:			M.10.
a. Total unfunded commitments.....	RCONK676	566,995	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCONK677	293	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, Memorandum item 2.d).....	RCONK678	4,463,269	M.12.
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			M.13.
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	16,585	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices.....	RCONK681	3,022	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	1,860	M.13.d.
e. Commercial and industrial loans.....	RCFDK670	43,701	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.	RCFDK671	0	M.13.f.
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans.....	RCFDK672	0	M.13.g.
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.
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	949	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCFDL196	NR	M.17.c.

Dollar amounts in thousands

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	NR	M.17.d.
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Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	28,835	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
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:			2.c.
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 mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	124,419	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
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 mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	16,087	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
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.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	670	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:			6.
a. Closed-end first liens.....	RCONF678	0	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
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:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	1,570	7.c.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
1. Available-for-sale securities.....	21,262,137	0	6,205	19,778,001	1,477,931	1.
2. Federal funds sold and securities purchased under agreements to resell.....	0	0	0	0	0	2.
3. Loans and leases held for sale.....	0	0	0	0	0	3.
4. Loans and leases held for investment.....	0	0	0	0	0	4.
5. Trading assets:						5.
a. Derivative assets.....	1,068,657	345,000	595	1,277,446	135,616	5.a.
b. Other trading assets.....	139,461	0	0	139,461	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).....	0	0	0	0	0	5.b.1.
6. All other assets.....	4,735	24,624	0	29,359	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	22,474,990	369,624	6,800	21,224,267	1,613,547	7.
8. Deposits.....	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	0	0	0	0	0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	868,592	448,947	6,007	1,175,400	136,132	10.a.
b. Other trading liabilities.....	26,579	0	0	26,579	0	10.b.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
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.
	94,527	0	0	0	94,527	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	989,698	448,947	6,007	1,201,979	230,659	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets.....	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	M.1.b.
	4,735	24,624	0	29,359	0	

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546		M.1.c.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
2. Amount of component.....	0	0	0	0	0

M.1.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component.....	TEXTG551		M.1.d.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
2. Amount of component.....	0	0	0	0	0

M.1.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component.....	TEXTG556		M.1.e.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
2. Amount of component.....	0	0	0	0	0

M.1.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component.....	TEXTG561		M.1.f.1.

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

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG571	Click here for value

M.2.c.

M.2.c.1.

(TEXTG571) FDIC indemnification

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
2. Amount of component.....	91,978	0	0	0	91,978

M.2.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.2.d.
1. Describe component.....	TEXTG576		M.2.d.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
2. Amount of component.....	0	0	0	0	0

M.2.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:

1. Describe component.....

TEXTG581	

M.2.e.

M.2.e.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
2. Amount of component.....	0	0	0	0	0

M.2.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component.....	TEXTG586		M.2.f.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590
2. Amount of component.....	0	0	0	0	0

M.2.f.2.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a).....	RCFD3210	11,884,941	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFD8434	162,555	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (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 FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFD4336	-656,159	4.
5. LESS: Nonqualifying perpetual preferred stock.....	RCFDB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCFDB589	0	6.
7. Not available			7.
a. LESS: Disallowed goodwill and other disallowed intangible assets.....	RCFDB590	3,186,178	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	RCFDF264	0	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	RCFDC227	9,192,367	8.
9. Not available			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	9,192,367	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCFD5306	414,264	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	755,631	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCFD2221	86	15.
16. Other Tier 2 capital components.....	RCFDB594	0	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCFD5311	1,169,981	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCFD8275	1,169,981	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	10,362,348	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	RCFDL136	90,419,869	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	RCFDB590	3,186,178	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	222,706	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	RCFDL138	87,456,397	27.
28. Not available			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 in item 62.....	RCFDB504	0	29.
30. Adjustment to average total assets in item 27.....	RCFDB505	0	30.

Schedule RC-R - Regulatory Capital

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
Dollar amounts in thousands					
31. Tier 1 leverage ratio.....	RCFD7273	0	RCFD7204	0.1051	31.
32. Tier 1 risk-based capital ratio.....	RCFD7274	0	RCFD7206	0.1168	32.
33. Total risk-based capital ratio.....	RCFD7275	0	RCFD7205	0.1317	33.

Schedule RC-R - Regulatory Capital

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%
	RCFD0010		RCFDC869	RCFDB600	RCFDB601		RCFDB602
34.	Cash and balances due from depository institutions.....	5,321,558	0	4,028,839	1,290,019		2,700
	RCFD1754		RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607
35.	Held-to-maturity securities.....	1,102,867	-12,300	997,076	97,625	18,951	1,515
	RCFD1773		RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612
36.	Available-for-sale securities.....	21,262,137	106,770	1,012,321	16,980,843	679,098	2,483,105
	RCFDC225			RCFDC063	RCFDC064		RCFDB520
37.	Federal funds sold and securities purchased under agreements to resell.....	169,146		0	169,146		0
	RCFD5369		RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621
38.	Loans and leases held for sale.....	77,193	0	0	0	0	77,193
	RCFDB528		RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626
39.	Loans and leases, net of unearned income.....	59,272,591	0	54,044	480,113	23,699,329	35,039,105
	RCFD3123		RCFD3123				
40.	Allowance for loan and lease losses.....	638,640	638,640				
	RCFD3545		RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631
41.	Trading assets.....	1,208,118	1,208,118	0	0	0	0
	RCFDB639		RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339
42.	All other assets.....	8,547,762	2,903,879	364,181	1,019,402	585	4,259,715
	RCFD2170		RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340
43.	Total assets.....	96,322,732	3,567,827	6,456,461	20,037,148	24,397,963	41,863,333

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(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%
	RCFDB546		RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
44.	Financial standby letters of credit.....	6,885,821	6,885,821	186,354	945,411	0	5,754,056
	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
45.	Performance standby letters of credit.....	377,316	188,659	7,023	43,700	0	137,936
	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
46.	Commercial and similar letters of credit.....	47,151	9,430	39	159	0	9,232

Dollar amounts in thousands

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(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%	
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD3429	RCFDB660	RCFDB661	RCFDB662		RCFDB663	
	11,574	11,574	0	0		11,574	47.
48. Securities lent.....	RCFD3433	RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	
	0	0	0	0	0	0	48.
49. Retained recourse on small business obligations sold with recourse.....	RCFDA250	RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	
	0	0	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCFDB541	RCFDB542				RCFDB543	
	10	125				125	50.
51. All other financial assets sold with recourse.....	RCFDB675	RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	
	0	0	0	0	0	0	51.
52. All other off-balance sheet liabilities.....	RCFDB681	RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	
	672,695	672,695	0	3,918	0	668,777	52.
53. Unused commitments:							
a. With an original maturity exceeding one year.....	RCFD3833	RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	
	28,493,668	14,246,834	60,620	1,384,626	0	12,801,588	53.a.
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	RCFDG591	RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	
	0	0	0	0	0	0	53.b.
54. Derivative contracts.....		RCFDA167	RCFDB693	RCFDB694	RCFDB695		
		1,645,173	0	356,992	1,288,181		54.
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCFDB696	RCFDB697	RCFDB698	RCFDB699	
			6,710,497	22,771,954	25,686,144	61,246,621	55.
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category.....			RCFDB700	RCFDB701	RCFDB702	RCFDB703	
			0	4,554,391	12,843,072	61,246,621	57.
58. Market risk equivalent assets.....						RCFD1651	
						30,033	58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCFDB704	
						78,674,117	59.
60. Excess allowance for loan and lease losses.....						RCFDA222	
						0	60.
61. Allocated transfer risk reserve.....						RCFD3128	
						0	61.

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
Dollar amounts in thousands						RCFDA223
62. Total risk-weighted assets.....						78,674,117

62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCFD8764	1,165,540	M.1.
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Schedule RC-R - Regulatory Capital

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:				M.2.
	RCFD3809	RCFD8766	RCFD8767	
a. Interest rate contracts.....	7,207,541	16,142,390	15,153,918	M.2.a.
	RCFD3812	RCFD8769	RCFD8770	
b. Foreign exchange contracts.....	2,809,362	616,793	14,741	M.2.b.
	RCFD8771	RCFD8772	RCFD8773	
c. Gold contracts.....	0	0	0	M.2.c.
	RCFD8774	RCFD8775	RCFD8776	
d. Other precious metals contracts.....	0	0	0	M.2.d.
	RCFD8777	RCFD8778	RCFD8779	
e. Other commodity contracts.....	1,730,991	1,802,466	96,337	M.2.e.
	RCFDA000	RCFDA001	RCFDA002	
f. Equity derivative contracts.....	57,456	1,295,271	193,421	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:				M.2.g.
	RCFDG597	RCFDG598	RCFDG599	
1. Investment grade.....	0	0	0	M.2.g.1.
	RCFDG600	RCFDG601	RCFDG602	
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761	RCFDB762			RCFDB763		6.a.
		0	0			0		

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
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):			M.2.
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	488,446	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	110,862	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	863	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
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:			M.3.a.
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:			M.3.b.
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, column C.....	RCFDC407	NR	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
4. Personal trust and agency accounts.....	RCFDB868 5,562,478	RCFDB869 197,180	RCFDB870 3781	RCFDB871 86	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCFDB872 35,074	RCFDB873 13,160	RCFDB874 18	RCFDB875 40	5.a.
b. Employee benefit - defined benefit.....	RCFDB876 2,733	RCFDB877 351	RCFDB878 6	RCFDB879 1	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880 192,426	RCFDB881 169,712	RCFDB882 291	RCFDB883 151	5.c.
6. Corporate trust and agency accounts.....	RCFDB884 47,511	RCFDB885 11,893,109	RCFDC001 17	RCFDC002 1511	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886 190,262	RCFDJ253 75,310	RCFDB888 76	RCFDJ254 149	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255 401,470	RCFDJ256 9,505	RCFDJ257 108	RCFDJ258 2	8.
9. Other fiduciary accounts.....	RCFDB890 0	RCFDB891 0	RCFDB892 0	RCFDB893 0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894 6,431,954	RCFDB895 12,358,327	RCFDB896 4297	RCFDB897 1940	10.
11. Custody and safekeeping accounts.....		RCFDB898 134,763,421		RCFDB899 4264	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900 0	RCFNB901 0	RCFNB902 0	RCFNB903 0	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259 192,296	RCFDJ260 863,303	RCFDJ261 290	RCFDJ262 308	13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	21,068	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	255	15.a.
b. Employee benefit - defined benefit.....	RIADB906	1,329	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	1,189	15.c.
16. Corporate trust and agency accounts.....	RIADA479	7,405	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	81	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	1,219	18.
19. Other fiduciary accounts.....	RIADA480	0	19.
20. Custody and safekeeping accounts.....	RIADB909	32,167	20.
21. Other fiduciary and related services income.....	RIADB910	425	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	65,138	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	73,341	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	8,967	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	1,322	25.
26. Net fiduciary and related services income.....	RIADA491	-15,848	26.

Schedule RC-T - Fiduciary and Related Services

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:				M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	RCFDJ264	RCFDJ265	M.1.a.
	-3,266	55	38	
b. Interest-bearing deposits.....	RCFDJ266	RCFDJ267	RCFDJ268	M.1.b.
	8,494	1,260	76	
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	RCFDJ270	RCFDJ271	M.1.c.
	127,321	4,219	53,479	
d. State, county, and municipal obligations.....	RCFDJ272	RCFDJ273	RCFDJ274	M.1.d.
	594,052	2,721	562	
e. Money market mutual funds.....	RCFDJ275	RCFDJ276	RCFDJ277	M.1.e.
	436,448	14,770	20,353	
f. Equity mutual funds.....	RCFDJ278	RCFDJ279	RCFDJ280	M.1.f.
	886,218	62,072	88,947	
g. Other mutual funds.....	RCFDJ281	RCFDJ282	RCFDJ283	M.1.g.
	972,631	58,691	54,990	
h. Common trust funds and collective investment funds.....	RCFDJ284	RCFDJ285	RCFDJ286	M.1.h.
	209,819	0	33,206	
i. Other short-term obligations.....	RCFDJ287	RCFDJ288	RCFDJ289	M.1.i.
	0	0	0	
j. Other notes and bonds.....	RCFDJ290	RCFDJ291	RCFDJ292	M.1.j.
	80,078	6,051	31,135	

	(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	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCFDJ293 61,585	RCFDJ294 0	RCFDJ295 0	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296 1,695,548	RCFDJ297 59,127	RCFDJ298 162,373	M.1.l.
m. Real estate mortgages.....	RCFDJ299 20,516	RCFDJ300 1,276	RCFDJ301 0	M.1.m.
n. Real estate.....	RCFDJ302 396,754	RCFDJ303 0	RCFDJ304 1,663	M.1.n.
o. Miscellaneous assets.....	RCFDJ305 266,542	RCFDJ306 19,991	RCFDJ307 2,159	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308 5,752,740	RCFDJ309 230,233	RCFDJ310 448,981	M.1.p.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
Dollar amounts in thousands					
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	826,319	RCFDJ312	3056	M.1.q.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
Dollar amounts in thousands			
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships.....	RCFDB927 1249	RCFDB928 71,064,346	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCFDJ313 3	RCFDJ314 25,273	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929 119		M.2.b.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
Dollar amounts in thousands			
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity.....	RCFDB931 2	RCFDB932 106,864	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 2	RCFDB938 122,422	M.3.d.
e. Municipal bond.....	RCFDB939 1	RCFDB940 12,124	M.3.e.
f. Short term investments/Money market.....	RCFDB941 1	RCFDB942 75,315	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 6	RCFDB946 316,725	M.3.h.

Schedule RC-T - Fiduciary and Related Services

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:						
					M.4.	
	RIADB947		RIADB948		RIADB949	
a.	Personal trust and agency accounts.....	35	0	0		M.4.a.
b.	Employee benefit and retirement-related trust and agency accounts.....	0	93	0		M.4.b.
	RIADB953		RIADB954		RIADB955	
c.	Investment management agency accounts.....	0	0	0		M.4.c.
	RIADB956		RIADB957		RIADB958	
d.	Other fiduciary accounts and related services.....	0	8,848	9		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).....	35	8,941	9		M.4.e.

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:						
					1.	
	RCFDJ981		RCFDJ982		RCFDJ983	
a.	Cash and balances due from depository institutions.....	0	0	0		1.a.
	RCFDJ984		RCFDJ985		RCFDJ986	
b.	Held-to-maturity securities.....	0	0	0		1.b.
	RCFDJ987		RCFDJ988		RCFDJ989	
c.	Available-for-sale securities.....	0	0	0		1.c.
	RCFDJ990		RCFDJ991		RCFDJ992	
d.	Securities purchased under agreements to resell.....	0	0	0		1.d.
	RCFDJ993		RCFDJ994		RCFDJ995	
e.	Loans and leases held for sale.....	0	0	0		1.e.
	RCFDJ996		RCFDJ997		RCFDJ998	
f.	Loans and leases, net of unearned income.....	0	0	0		1.f.
	RCFDJ999		RCFDK001		RCFDK002	
g.	Less: Allowance for loan and lease losses.....	0	0	0		1.g.
	RCFDK003		RCFDK004		RCFDK005	
h.	Trading assets (other than derivatives).....	0	0	0		1.h.
	RCFDK006		RCFDK007		RCFDK008	
i.	Derivative trading assets.....	0	0	0		1.i.
	RCFDK009		RCFDK010		RCFDK011	
j.	Other real estate owned.....	0	0	0		1.j.
	RCFDK012		RCFDK013		RCFDK014	
k.	Other assets.....	0	0	254,687		1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:						
						2.
	RCFDK015		RCFDK016		RCFDK017	
a.	Securities sold under agreements to repurchase.....	0	0	0		2.a.

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
		RCFDK018	RCFDK019	RCFDK020	
b. Derivative trading liabilities.....	0	0	0	0	2.b.
		RCFDK021	RCFDK022	RCFDK023	
c. Commercial paper.....	0	0	0	0	2.c.
		RCFDK024	RCFDK025	RCFDK026	
d. Other borrowed money (exclude commercial paper).....	0	0	0	6,551	2.d.
		RCFDK027	RCFDK028	RCFDK029	
e. Other liabilities.....	0	0	0	351	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	0	0	0	0	3.
		RCFDK030	RCFDK031	RCFDK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	0	0	0	0	4.
		RCFDK033	RCFDK034	RCFDK035	

General Instructions

Dollar amounts in thousands				
1. Who Must Report on What Forms				1.
a. Close of Business				1.a.
b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
d. Shifts in Reporting Status				1.d.
2. Organization of the Instruction Books				2.
3. Preparation of the Reports				3.
4. Signatures				4.
a. Officer Declaration				4.a.
b. Director Attestation				4.b.
5. Submission of the Reports				5.
a. Submission Date				5.a.
b. Amended Reports				5.b.
6. Retention of Reports				6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports				7.
a. Exclusions from the Coverage of the Consolidated Report				7.a.
8. Rules of Consolidation				8.
9. Reporting by Type of Office (For banks with foreign offices)				9.
10. Publication Requirements for the Report of Condition				10.
11. Release of Individual Bank Reports				11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements				12.
13. Accrual Basis Reporting				13.
14. Miscellaneous General Instructions				14.
a. Rounding				14.a.
b. Negative Entries				14.b.
c. Verification				14.c.
d. Transactions Occurring Near the End of a Reporting Period				14.d.
15. Separate Branch Reports				15.

Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
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