

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	6/30/2010
Report Type	031
RSSD-ID	212465
FDIC Certificate Number	22826
OCC Charter Number	21541
ABA Routing Number	122000496
Last updated on	7/30/2010

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20100630	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	498,453	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	265,447	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	3,916	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	287,611	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	49	1.a.1.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	6,367	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	19,264	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	15,124	1.a.2.
3. Total interest and fee income on loans.....	RIAD4010	1,096,231	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	263	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	7,752	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	84,440	1.d.1.
2. Mortgage-backed securities.....	RIADB489	164,399	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	29,073	1.d.3.
e. Interest income from trading assets.....	RIAD4069	1,404	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	268	1.f.
g. Other interest income.....	RIAD4518	6,480	1.g.
h. Total interest income.....	RIAD4107	1,390,310	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 (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	1,416	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	119,377	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	24,593	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	17,591	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	1,449	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	78	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	42,825	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	9,893	2.d.
e. Total interest expense	RIAD4073	217,222	2.e.
3. Net interest income.....	RIAD4074	1,173,088	3.
4. Provision for loan and lease losses.....	RIAD4230	215,392	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	38,904	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	129,983	5.b.
c. Trading revenue.....	RIADA220	46,471	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	9,729	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	26,816	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	7,338	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	1,443	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	-123	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	2,902	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	1,242	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-161	5.k.
l. Other noninterest income.....	RIADB497	111,036	5.l.
m. Total noninterest income.....	RIAD4079	375,580	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	61,565	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	604,620	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	122,561	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	62,406	7.c.2.
d. Other noninterest expense.....	RIAD4092	313,174	7.d.

Dollar amounts in thousands

e. Total noninterest expense.....	RIAD4093	1,102,761	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	292,080	8.
9. Applicable income taxes (on item 8).....	RIAD4302	85,506	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	206,574	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	206,574	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	-6,595	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	213,169	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	2,400	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	14,928	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	11,248	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	1,153	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	9750	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):			M.8.
a. Interest rate exposures.....	RIAD8757	18,423	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	16,695	M.8.b.
c. Equity security and index exposures.....	RIAD8759	6,121	M.8.c.
d. Commodity and other exposures.....	RIAD8760	5,232	M.8.d.
e. Credit exposures.....	RIADF186	0	M.8.e.
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	32,198	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	12,984	M.9.b.
10. Credit losses on derivatives.....	RIADA251	2,012	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.
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	2,953	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	2,953	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, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	9,281,735	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.....	RIADB508	9,281,735	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	213,169	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	130,511	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	9,625,415	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	0	RIADC892	2,117	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	24,425	RIADC894	4,994	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	15,865	RIAD5412	286	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	21,245	RIADC217	321	1.c.2a.
b. Secured by junior liens.....	RIADC235	903	RIADC218	131	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	29,391	RIAD3589	1,506	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	5,257	RIADC896	1	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	48,065	RIADC898	415	1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	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.....	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	311	RIAD4665	67	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	96,534	RIAD4617	22,739	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.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
a. Credit cards.....	RIADB514	0	RIADB515	0		5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	3,883	RIADB517	576		5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	1,235	RIAD4628	92		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.....	RIAD4635	247,114	RIAD4605	33,245		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	1,487	RIAD5410	975		M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0		M.2.
3. Not applicable						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, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,344,384	1.
2. Recoveries.....	RIAD4605	33,245	2.
3. Charge-offs.....	RIADC079	217,743	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	29,371	4.
5. Provision for loan and lease losses.....	RIAD4230	215,392	5.
6. Adjustments.....	RIADC233	-189	6.
7. Balance end of current period.....	RIAD3123	1,345,718	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 losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

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.

Dollar amounts in thousands

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	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	21,476	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	35,669	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	21,207	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	8,245	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	16,734	2.a.
b. Advertising and marketing expenses.....	RIAD0497	21,641	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	9,462	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	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	32,023	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	12,528	2.k.

Dollar amounts in thousands

I. Disclose component and the dollar amount of that component:			2.i.
1. Describe component.....	TEXT4464	Outside Services	2.i.1.
2. Amount of component.....	RIAD4464	46,673	2.i.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Click here for value	2.m.1.
2. Amount of component.....	RIAD4467	27,774	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Software	2.n.1.
2. Amount of component.....	RIAD4468	30,559	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 restatements):			4.
a. Cumulative effect of the initial application of FASB ASC 810-10 (former FAS 167) related to newly consolidated variable interest entities.....	RIADJ536	0	4.a.
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):			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.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			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	-189	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	No	7.a.

Dollar amounts in thousands

b. Other explanations.....	TEXT4769	Click here for value	7.b.
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(TEXT4462) International Operating Fees

(TEXT4463) Accretion of Indemnification Asset Discount

(TEXT4467) Low-Income Housing Amortization

(TEXT4521) FX Translations

(TEXT4769) Other noninterest income - Domestic Remittance Fees 3,418; Other Noninterest Expense - Noncontrolling VIE loss 10,863

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	1,104,274	1.a.
b. Interest-bearing balances.....	RCFD0071	2,968,614	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	1,265,886	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	21,760,214	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	287,698	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	2,620	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	47,941,502	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	1,345,718	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	46,595,784	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	1,119,100	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	669,302	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	210,104	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	2,416,979	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	517,749	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	4,923,802	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	83,842,126	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	64,414,495	13.a.
1. Noninterest-bearing.....	RCON6631	15,323,945	13.a.1.
2. Interest-bearing.....	RCON6636	49,090,550	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	2,189,539	13.b.
1. Noninterest-bearing.....	RCFN6631	0	13.b.1.
2. Interest-bearing.....	RCFN6636	2,189,539	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	36,372	14.a.

Dollar amounts in thousands

b. Securities sold under agreements to repurchase.....	RCFDB995	65,144	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	815,282	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	4,405,709	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	765,687	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	1,246,113	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	73,938,341	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	6,595,418	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	2,945,749	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	-520,329	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	9,625,415	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	278,370	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	9,903,785	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	83,842,126	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 2009.....	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	1,056,247				1.
a. Cash items in process of collection and unposted debits.....				RCON0020	717,749	1.a.
b. Currency and coin.....				RCON0080	338,498	1.b.
2. Balances due from depository institutions in the U.S.....				RCON0082	26,113	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	8,974				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	17,140				2.b.
3. Balances due from banks in foreign countries and foreign central banks.....				RCON0070	18,962	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0				3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	124,508				3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	2,866,019		RCON0090	2,866,019	4.
5. Total.....	RCFD0010	4,072,888		RCON0010	3,967,341	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	300,274	300,309	
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	11,970,545	12,088,220	
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	3.
	0	0	45,867	47,745	
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.
	0	0	20,349	20,677	
2. Issued by FNMA and FHLMC.....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	4.a.2.
	0	0	6,519,771	6,651,715	
3. Other pass-through securities.....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	4.a.3.
	0	0	181,897	142,366	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	4.b.1.
	0	0	2,085,746	2,148,491	
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	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	204,777	197,958	
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities.....	RCFDG324	RCFDG325	RCFDG326	RCFDG327	4.c.1.
	0	0	0	0	
2. Other commercial MBS.....	RCFDG328	RCFDG329	RCFDG330	RCFDG331	4.c.2.
	0	0	7,705	5,821	

Dollar amounts in thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities and structured financial products:					5.
	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
a. Asset-backed securities (ABS).....	0	0	0	0	5.a.
b. Structured financial products:					5.b.
	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
1. Cash.....	1,212,005	1,387,547	0	0	5.b.1.
2. Synthetic.....	53,786	45,955	0	0	5.b.2.
3. Hybrid.....	0	0	0	0	5.b.3.
6. Other debt securities:					6.
	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
a. Other domestic debt securities.....	0	0	103,112	105,633	6.a.
	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
b. Foreign debt securities.....	95	95	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCFDA510	RCFDA511	
			50,991	51,279	7.
	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
8. Total.....	1,265,886	1,433,597	21,491,034	21,760,214	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	5,598,827	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	4,702,580	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	89,127	M.2.a.2.
3. Over one year through three years.....	RCFDA551	7,050,805	M.2.a.3.
4. Over three years through five years.....	RCFDA552	1,832,227	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	98,266	M.2.a.5.
6. Over 15 years.....	RCFDA554	34,788	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	913,768	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	5	M.2.b.2.
3. Over one year through three years.....	RCFDA557	71,274	M.2.b.3.
4. Over three years through five years.....	RCFDA558	125,876	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	2,933,035	M.2.b.5.
6. Over 15 years.....	RCFDA560	2,770,801	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	1,736,820	M.2.c.1.
2. Over three years.....	RCFDA562	615,451	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	3,543,976	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

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	32,883,580		
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....				RCONF158	212,495
2. Other construction loans and all land development and other land loans.....				RCONF159	2,166,814
b. Secured by farmland (including farm residential and other improvements).....				RCON1420	50,191
c. Secured by 1-4 family residential properties:					
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				RCON1797	3,749,913
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....				RCON5367	17,324,229
b. Secured by junior liens.....				RCON5368	73,683
d. Secured by multifamily (5 or more) residential properties.....				RCON1460	2,335,408
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....				RCONF160	2,208,702
2. Loans secured by other nonfarm nonresidential properties.....				RCONF161	4,762,145
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....				RCONB531	20,240
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	20,000		
2. To other commercial banks in the U.S.....		RCFDB533	240		
b. To other depository institutions in the U.S.....		RCFDB534	0	RCONB534	0
c. To banks in foreign countries.....				RCONB535	0
1. To foreign branches of other U.S. banks.....		RCFDB536	0		
2. To other banks in foreign countries.....		RCFDB537	0		
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	218,043	RCON1590	218,043
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....		RCFD1763	11,893,430	RCON1763	11,893,430
b. To non-U.S. addressees (domicile).....		RCFD1764	841,679	RCON1764	117,575
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....		RCFDB538	2,586	RCONB538	2,586
b. Other revolving credit plans.....		RCFDB539	147,877	RCONB539	147,877
c. Other consumer loans (includes single payment, installment, and all student loans).....		RCFD2011	43,263	RCON2011	43,263
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	0	RCON2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	331,570	RCON2107	331,570
9. Loans to nondepository financial institutions and other loans:		RCFD1563	1,545,291		
a. Loans to nondepository financial institutions.....				RCONJ454	795,575
b. Other loans:					
1. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	115,485
2. All other loans (exclude consumer loans).....				RCONJ451	634,231
10. Lease financing receivables (net of unearned income).....				RCON2165	16,563
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....		RCFDF162	0		

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFDF163	16,563			
b. All other leases.....	RCFDF163	16,563			10.b.
11. 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.....	RCFD2122	47,944,122	RCON2122	47,220,018	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					M.1.
a. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	9,285			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCFD1616	0			M.1.b.
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	1,202,732			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	2,266,174			M.2.a.2.
3. Over one year through three years.....	RCONA566	2,258,787			M.2.a.3.
4. Over three years through five years.....	RCONA567	4,507,062			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	5,539,872			M.2.a.5.
6. Over 15 years.....	RCONA569	1,304,736			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.
1. Three months or less.....	RCFDA570	20,959,899			M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,130,691			M.2.b.2.
3. Over one year through three years.....	RCFDA572	1,679,435			M.2.b.3.
4. Over three years through five years.....	RCFDA573	1,007,892			M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	2,772,001			M.2.b.5.
6. Over 15 years.....	RCFDA575	1,962,141			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	8,085,304			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	775,073			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	14,792,208			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	2,822			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 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	3,118,545			M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	1,699,864			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	0			M.8.a.

Dollar amounts in thousands

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	192,619	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
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCFDF586	NR	RCONF586
2. Other revolving credit plans.....	RCFDF587	NR	RCONF587
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF588	NR	RCONF588
d. Other loans.....	RCFDF589	NR	RCONF589
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate.....	RCFDF609	NR	
1. Construction, and land development, and other land loans.....		RCONF590	NR
2. Secured by farmland (including farm residential and other improvements).....		RCONF591	NR
3. Secured by 1-4 family residential properties:			M.11.a.3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF592	NR
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.b.
1. Secured by first liens.....		RCONF593	NR
2. Secured by junior liens.....		RCONF594	NR
4. Secured by multifamily (5 or more) residential properties.....		RCONF595	NR
5. Secured by nonfarm nonresidential properties.....		RCONF596	NR
b. Commercial and industrial loans.....	RCFDF597	NR	RCONF597
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Credit cards.....	RCFDF598	NR	RCONF598	NR	M11c.1
2. Other revolving credit plans.....	RCFDF599	NR	RCONF599	NR	M11c.2
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF600	NR	RCONF600	NR	M11c.3
d. Other loans.....	RCFDF601	NR	RCONF601	NR	M11.d

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	50,577	82,457	14,601
b. Commercial and industrial loans.....	RCFDG094	140,271	185,537	38,319
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	159	223	64
d. All other loans and all leases.....	RCFDG100	0	0	0

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:			
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
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
14. Pledged loans and leases.....	RCFDG378		35,768,251
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		NR
2. Proprietary reverse mortgages.....	RCONJ467		NR
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		NR
2. Proprietary reverse mortgages.....	RCONJ469		NR
c. Principal amount of reverse mortgage originations that have been sold during the year:			
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		NR
2. Proprietary reverse mortgages.....	RCONJ471		NR

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	195	RCON5565	8,513	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	686	RCON5567	78,218	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	2500	RCON5569	1,072,802	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	11345	RCON5571	335,713	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1702	RCON5573	157,524	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	1547	RCON5575	252,508	4.c.

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

	(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	4	RCON5579	182	7.a.

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	9	RCON5581	813	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	13	RCON5583	2,653	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	409	RCON5585	13,342	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	101	RCON5587	11,697	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	92	RCON5589	18,183	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	131,304	RCON3531	131,304	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	55,675	RCON3532	55,675	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	52,430	RCON3533	52,430	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS.....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS.....	RCFDG382	0	RCONG382	0	4.d.
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	47,993	RCONG386	47,993	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. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF617	0	RCONF617	0	6.c.3.

	Dollar amounts in thousands				
			(Column A) Consolidated Bank	(Column B) Domestic Offices	
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	831,698	RCON3543	790,546	11.
12. Total trading assets.....	RCFD3545	1,119,100	RCON3545	1,077,948	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	58,389	RCON3546	58,389	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	756,893	RCON3547	715,334	14.
15. Total trading liabilities.....	RCFD3548	815,282	RCON3548	773,723	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.
b. Closed-end loans secured by 1-4 family residential properties:					M1a.3b.
1. Secured by first liens.....			RCONF628	0	M1a.3b.1.
2. Secured by junior liens.....			RCONF629	0	M1a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	0	M1a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	0	M1a.5.
b. Commercial and industrial loans.....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633	0	M1c.1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	M1c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF635	0	RCONF635	0	M1c.3.
d. Other loans.....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					M.2.
a. Fair value.....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance.....	RCFDF640	0	RCONF640	0	M.2.b.
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)):					M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts....	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					M.4.
a. Pledged securities.....	RCFDG387	64,106	RCONG387	64,106	M.4.a.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFDG388	0	RCONG388	0	
b. Pledged loans.....					M.4.b.

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:					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.
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 4,636,766		RCONB550 55,846,391	1.
2. U.S. Government.....	RCON2202 54,342		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 373,146		RCON2530 2,667,935	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 614,220		RCONB552 197,695	4.
5. Banks in foreign countries.....	RCON2213 24,000		RCON2236 0	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 0		RCON2377 0	6.
7. Total.....	RCON2215 5,702,474	RCON2210 4,483,608	RCON2385 58,712,021	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits:				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	838,020		M.1. M.1.a.
b. Total brokered deposits.....	RCON2365	5,044,471		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	3,923,780		M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	276,532		M.1.c.2.
d. Maturity data for brokered deposits:				M.1.d.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	3,649,066		M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONA244	963,725		M.1.d.2.
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).....	RCON5590	NR		M.1.e.
2. Components of total nontransaction accounts:				M.2.
a. Savings deposits:				M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	43,647,212		M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	4,384,019		M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	3,076,820		M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	2,188,435		M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	5,415,535		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	232,041		M.2.e.

Dollar amounts in thousands

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	742,098	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	1,166,361	M.3.a.2.
3. Over one year through three years.....	RCONA581	822,295	M.3.a.3.
4. Over three years.....	RCONA582	346,066	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	1,859,025	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	3,944,941	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	2,270,124	M.4.a.2.
3. Over one year through three years.....	RCONA586	1,122,984	M.4.a.3.
4. Over three years.....	RCONA587	265,921	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	6,140,324	M.4.b.

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	1,893,048	1.
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	296,491	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	2,189,539	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	2,189,539	M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	261,860	1.
2. Net deferred tax assets.....	RCFD2148	697,242	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	465,366	4.
5. Life insurance assets.....	RCFDC009	194,024	5.
6. All other assets.....	RCFD2168	3,305,310	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	908,771	6.e.
f. Prepaid deposit insurance assessments.....	RCFDJ449	CONF	6.f.

Dollar amounts in thousands

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.....	RCFD2160		4,923,802	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		16,406	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646		358,789	1.b.
2. Net deferred tax liabilities.....	RCFD3049		0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557		172,374	3.
4. All other liabilities.....	RCFD2938		698,544	4.
a. Accounts payable.....	RCFD3066		0	4.a.
b. Deferred compensation liabilities.....	RCFDC011		0	4.b.
c. Dividends declared but not yet payable.....	RCFD2932		0	4.c.
d. Derivatives 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 trading securities	4.e.1.
2. Amount of component.....	RCFD3552		382,347	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		1,246,113	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		287,698	3.
4. Securities sold under agreements to repurchase.....	RCONB995		65,144	4.
5. Other borrowed money.....	RCON3190		4,353,909	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163		0	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941		1,418,223	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192		82,976,869	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129		71,654,861	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	300,309	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	12,088,220	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	47,745	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	0	RCONG390	6,672,392	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	142,366	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG393	0	RCONG394	2,148,491	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	203,779	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	1,265,791	RCONG398	105,633	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	95	RCONG400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA511	51,279	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	1,265,886	RCON1773	21,760,214	17.

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.....	RCON1752	465,366	18.

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).....	RCFN2133	100,061	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	0	2.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands			
1. Interest-bearing balances due from depository institutions.....	RCFD3381	5,983,803	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	13,164,472	2.
3. Mortgage-backed securities.....	RCFDB559	8,258,961	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	1,487,473	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	391,521	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	46,647,344	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	21,429,515	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	11,692,130	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	219,075	6.a.3.

Dollar amounts in thousands

4. Commercial and industrial loans.....	RCON3387	12,034,074	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	2,851	6.a.5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	190,222	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	773,729	6.b.
7. Trading assets.....	RCFD3401	907,864	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	17,704	8.
9. Total assets.....	RCFD3368	85,498,318	9.
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	1,030,441	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	51,900,095	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	6,463,366	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	3,026,311	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	2,026,376	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	138,242	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	4,698,080	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	3,138,055	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	NR	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	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	19,670	1.b.
1. Unused consumer credit card lines.....	RCFDJ455	0	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	19,670	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	36,382	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	666,928	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	937,838	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	14,568,011	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	0	1.e.2.
3. All other unused commitments.....	RCFDJ459	2,729,054	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	5,555,114	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	1,358,964	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	623,684	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	217,764	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	54,966	4.

Dollar amounts in thousands

5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFDC3433	1,578,549	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	0		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.
1. Gross positive fair value.....	RCFDC219	0	RCFDC221	0		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. Notational 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	0	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	0	RCFDG407	0	RCFDG408	7.d.1.a.
b. Subinvestment grade.....	RCFDG409	0	RCFDG410	0	RCFDG411	7.d.1.b.
2. Purchased credit protection:					7.d.2.	
a. Investment grade.....	RCFDG412	0	RCFDG413	0	RCFDG414	7.d.2.a.

	(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
Dollar amounts in thousands			
	RCFDG415	RCFDG416	RCFDG417
b. Subinvestment grade.....	0	0	0

7.d.2.b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	479,997	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.
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.....	1,802,000	0	0	0	12.a.
	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts.....	0	2,764,294	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.....	580,964	232,810	353,471	904,475	12.d.1.
	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options.....	4,580,964	232,810	351,137	904,475	12.d.2.
e. Swaps.....	24,395,817	52,781	2,334	1,835,832	12.e.
	RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading.....	27,359,745	3,282,695	702,274	3,644,782	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	4,000,000	0	4,667	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.....	636,557	49,558	18,605	181,306	15.a.1.
	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value.....	601,280	32,805	18,605	180,389	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.
1. Gross positive fair value.....	RCFD8741	RCFD8742	RCFD8743	RCFD8744		15.b.1.
	14,632	0	977	0		
2. Gross negative fair value.....	RCFD8745	RCFD8746	RCFD8747	RCFD8748		15.b.2.
	0	0	977	0		

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.
a. Net current credit exposure.....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422		16.a.
	186,984	0	0	0	664,069		
b. Fair value of collateral:							16.b.
1. Cash - U.S. dollar.....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427		16.b.1.
	17,800	0	0	0	0		
2. Cash - Other currencies.....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432		16.b.2.
	0	0	0	0	0		
3. U.S. Treasury securities.....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437		16.b.3.
	16,660	0	0	0	0		
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442		16.b.4.
	0	0	0	0	0		
5. Corporate bonds.....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447		16.b.5.
	0	0	0	0	0		
6. Equity securities.....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452		16.b.6.
	0	0	0	0	0		
7. All other collateral.....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457		16.b.7.
	0	0	0	0	0		
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462		16.b.8.
	34,460	0	0	0	0		

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	496,974	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	10	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	438	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	642	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	0	2.b.
c. All other identifiable intangible assets.....	RCFD5507	517,311	2.c.
d. Total.....	RCFD0426	517,749	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	104,532	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	71,708	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	18,834	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	15,030	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	210,104	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	501,000	5.a.1.a.
b. Over one year through three years.....	RCFDF056	1,300,000	5.a.1.b.
c. Over three years through five years.....	RCFDF057	700,000	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	501,000	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	1,891,609	5.b.1.a.
b. Over one year through three years.....	RCFDF061	5,247	5.b.1.b.
c. Over three years through five years.....	RCFDF062	7,853	5.b.1.c.
d. Over five years.....	RCFDF063	0	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	1,391,609	5.b.2.
c. Total.....	RCFD3190	4,405,709	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	8,002,275	7.
8. Primary Internet Web site address of bank (home page), if any.....	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	119,129	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).....	RCFDJ452	1,864,002	13.a.
b. Other real estate owned (included in Schedule RC, item 7).....	RCFDJ453	157,745	13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets.....	RCFDJ462	0	13.d.

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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.
1. 1-4 family residential construction loans.....	RCONF172	12,214	63,651	27,686	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	35,657	139,632	351,123	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	0	2,254	3,428	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	21,848	167	24,859	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	162,085	39,602	244,865	1.c.2.a.
b. Secured by junior liens.....	RCONC238	3,363	1,854	2,145	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	30,193	3,810	142,622	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	31,792	13,802	31,511	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	64,163	30,406	320,191	1.e.2.
f. In foreign offices.....	RCFNB572	0	0	0	1.f.

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
2. Loans to depository institutions and acceptances of other banks:				
	RCFD5377	RCFD5378	RCFD5379	2.
a. To U.S. banks and other U.S. depository institutions.....	0	0	0	2.a.
	RCFD5380	RCFD5381	RCFD5382	
b. To foreign banks.....	0	0	0	2.b.
	RCFD1594	RCFD1597	RCFD1583	
3. Loans to finance agricultural production and other loans to farmers.	127	88	0	3.
4. Commercial and industrial loans:				
	RCFD1251	RCFD1252	RCFD1253	4.
a. To U.S. addressees (domicile).....	29,574	9,407	172,924	4.a.
	RCFD1254	RCFD1255	RCFD1256	
b. To non-U.S. addressees (domicile).....	0	0	708	4.b.
5. Loans to individuals for household, family, and other personal expenditures:				
	RCFDB575	RCFDB576	RCFDB577	5.
a. Credit cards.....	122	97	0	5.a.
	RCFDB578	RCFDB579	RCFDB580	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	1,737	284	60	5.b.
	RCFD5389	RCFD5390	RCFD5391	
6. Loans to foreign governments and official institutions.....	0	0	0	6.
	RCFD5459	RCFD5460	RCFD5461	
7. All other loans.....	20,282	657	30,577	7.
8. Lease financing receivables:				
	RCFDF166	RCFDF167	RCFDF168	8.
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.
	RCFD3505	RCFD3506	RCFD3507	
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0	9.
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements).....				
	RCFD5612	RCFD5613	RCFD5614	
	710	261	3,944	10.
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	548	186	2,547	10.a.
	RCFDC866	RCFDC867	RCFDC868	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0	10.b.
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
	RCONF661	RCONF662	RCONF663	M.1.
a. Loans secured by 1-4 family residential properties in domestic offices.....	1,739	0	17,781	M.1.a.
	RCFD1658	RCFD1659	RCFD1661	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	0	0	70,571	M.1.b.
	RCFD6558	RCFD6559	RCFD6560	
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.....	11,667	0	15,040	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):					
		RCFDC240	RCFDC241	RCFDC226	
a. Loans and leases held for sale.....		0	0	0	M.5.a.
b. Loans measured at fair value:					
		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 3,874
				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	283,683	M.7.
8. Nonaccrual assets sold during the quarter.....		RCFDC411	129,473	M.8.

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	67,090,007	1.
2. Total allowable exclusions (including foreign deposits).....		RCFDF237	2,772,832	2.
3. Total foreign deposits (included in item 2 above).....		RCFNF234	2,483,440	3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCFDF238	69,769,486	4.
5. Total daily average of allowable exclusions (including foreign deposits).....		RCFDF239	2,608,066	5.
6. Total daily average of foreign deposits (included in item 5 above).....		RCFNF235	2,301,625	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	785,580	7.a.
b. Over one year through three years.....		RCFDG466	0	7.b.
c. Over three years through five years.....		RCFDG467	0	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	0	8.c.

Dollar amounts in thousands

d. Over five years.....	RCFDG472	765,687	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0	9.
1. Total assessable 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 (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	23,537,223	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	2366405	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	39,785,605	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	29917	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	902,152	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	69914	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	92,195	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	206	M.1.d.2.
2. Estimated amount of uninsured assessable 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.....	RCON5597	34,666,196	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	0	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Noninterest-bearing transaction accounts (as defined in Part 370 of the FDIC's regulations) of more than \$250,000 (see instructions):			M.4.
a. Amount of noninterest-bearing transaction accounts of more than \$250,000 (including balances swept from noninterest-bearing transaction accounts to noninterest-bearing savings accounts).....	RCONG167	NR	M.4.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONG168	NR	M.4.b.

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	7,228	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.

Dollar amounts in thousands

3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	9,975	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	2,620	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	186	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.

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.....	21,760,214	0	12,439,807	9,313,162	7,245	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	0	0	0	0	0	2.
3. Loans and leases held for sale.....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	0	0	0	0	0	3.
4. Loans and leases held for investment.....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	0	0	0	0	0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	831,698	54,834	649	885,883	0	5.a.
b. Other trading assets.....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	287,402	0	186,979	100,423	0	5.b.
	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	5.b.1.
6. All other assets.....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
	10,533	4,099	0	14,632	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
	22,889,847	58,933	12,627,435	10,314,100	7,245	7.
8. Deposits.....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
	0	0	0	0	0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
	756,893	76,542	1,807	831,628	0	10.a.
b. Other trading liabilities.....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
	58,389	0	58,389	0	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.
	41,697	0	0	0	41,697	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	856,979	76,542	60,196	831,628	41,697	
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.
	10,533	4,099	0	14,632	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:

1. Describe component.....

TEXTG556	

M.1.e.

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 liability

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.....	41,697	0	0	0	41,697

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:			M.2.e.
1. Describe component.....	TEXTG581		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:

1. Describe component.....

TEXTG586	

M.2.f.

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	9,625,415	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCFD8434	-141,288	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCFDA221	0	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCFD4336	-370,025	4.
5. Nonqualifying perpetual preferred stock.....	RCFDB588	0	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCFDB589	0	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCFDB590	2,742,662	7.a.
b. 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.....	RCFDF264	0	7.b.
8. Subtotal.....	RCFDC227	7,394,066	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCFDB591	0	9.a.
b. Disallowed deferred tax assets.....	RCFD5610	376,424	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCFDB592	-2,006	10.
11. Tier 1 capital.....	RCFD8274	7,015,636	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCFD5306	680,652	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	807,597	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCFD2221	130	15.
16. Other Tier 2 capital components.....	RCFDB594	0	16.
17. Tier 2 capital.....	RCFD5311	1,488,379	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCFD8275	1,488,379	18.
19. Tier 3 capital allocated for market risk.....	RCFD1395	0	19.
20. Deductions for total risk-based capital.....	RCFDB595	0	20.
21. Total risk-based capital.....	RCFD3792	8,504,015	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCFD3368	85,498,318	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCFDB590	2,742,662	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCFDB591	0	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCFD5610	376,424	25.
26. Other deductions from assets for leverage capital purposes.....	RCFDB596	-447,356	26.
27. Average total assets for leverage capital purposes.....	RCFDA224	82,826,588	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

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio.....	RCFD7273	0	RCFD7204	0.0847	31.
32. Tier 1 risk-based capital ratio.....	RCFD7274	0	RCFD7206	0.1098	32.
33. Total risk-based capital ratio.....	RCFD7275	0	RCFD7205	0.1331	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.....	4,072,888	0	3,204,516	863,558		4,814
	RCFD1754		RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607
35.	Held-to-maturity securities.....	1,265,886	-1,588,353	0	55,852	296,334	2,502,053
	RCFD1773		RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612
36.	Available-for-sale securities.....	21,760,214	266,086	393,359	20,596,195	36,590	467,984
	RCFDC225			RCFDC063	RCFDC064		RCFDB520
37.	Federal funds sold and securities purchased under agreements to resell.....	287,698		287,698	0		0
	RCFD5369		RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621
38.	Loans and leases held for sale.....	2,620	0	0	0	0	2,620
	RCFDB528		RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626
39.	Loans and leases, net of unearned income.....	47,941,502	0	23,600	1,545,779	18,406,758	27,965,365
	RCFD3123		RCFD3123				
40.	Allowance for loan and lease losses.....	1,345,718	1,345,718				
	RCFD3545		RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631
41.	Trading assets.....	1,119,100	1,119,100	0	0	0	0
	RCFDB639		RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339
42.	All other assets.....	8,737,936	3,022,273	495,387	1,436,161	6,287	3,777,828
	RCFD2170		RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340
43.	Total assets.....	83,842,126	1,473,388	4,404,560	24,497,545	18,745,969	34,720,664

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.....	5,555,114	5,555,114	8,628	1,183,967	0	4,362,519
	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
45.	Performance standby letters of credit.....	623,684	311,842	312	96,371	0	215,159
	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
46.	Commercial and similar letters of credit.....	54,966	10,994	182	596	0	10,216

	(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.....						63,897,292

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	850,013	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.....	4,809,745	15,040,133	9,126,903	M.2.a.
	RCFD3812	RCFD8769	RCFD8770	
b. Foreign exchange contracts.....	2,621,837	258,182	0	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.....	687,757	2,052,550	0	M.2.e.
	RCFDA000	RCFDA001	RCFDA002	
f. Equity derivative contracts.....	1,204	181,100	171,166	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	78,388	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCFDF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			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 4,223,600	RCFDB869 530,179	RCFDB870 3274	RCFDB871 267	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCFDB872 736,950	RCFDB873 2,392,155	RCFDB874 114	RCFDB875 2169	5.a.
b. Employee benefit - defined benefit.....	RCFDB876 631,281	RCFDB877 26,474,006	RCFDB878 59	RCFDB879 1340	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880 574,838	RCFDB881 2,283,835	RCFDB882 288	RCFDB883 1055	5.c.
6. Corporate trust and agency accounts.....	RCFDB884 73,100	RCFDB885 68,505,326	RCFDC001 19	RCFDC002 1810	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886 2,208,840	RCFDJ253 0	RCFDB888 397	RCFDJ254 0	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255 9,487	RCFDJ256 30	RCFDJ257 12	RCFDJ258 1	8.
9. Other fiduciary accounts.....	RCFDB890 27,823	RCFDB891 396,250	RCFDB892 6	RCFDB893 195	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894 8,485,919	RCFDB895 100,581,781	RCFDB896 4169	RCFDB897 6837	10.
11. Custody and safekeeping accounts.....		RCFDB898 133,295,720		RCFDB899 4697	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 116,096	RCFDJ260 458,606	RCFDJ261 242	RCFDJ262 684	13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	8,597	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	859	15.a.
b. Employee benefit - defined benefit.....	RIADB906	6,321	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	441	15.c.
16. Corporate trust and agency accounts.....	RIADA479	5,038	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	2,930	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	5	18.
19. Other fiduciary accounts.....	RIADA480	633	19.
20. Custody and safekeeping accounts.....	RIADB909	12,944	20.
21. Other fiduciary and related services income.....	RIADB910	1,136	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	38,904	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	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.
b. Interest-bearing deposits.....	NR	NR	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ266	RCFDJ267	RCFDJ268	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ269	RCFDJ270	RCFDJ271	M.1.d.
e. Money market mutual funds.....	NR	NR	NR	M.1.e.
f. Equity mutual funds.....	RCFDJ272	RCFDJ273	RCFDJ274	M.1.f.
g. Other mutual funds.....	RCFDJ275	RCFDJ276	RCFDJ277	M.1.g.
h. Common trust funds and collective investment funds.....	NR	NR	NR	M.1.h.
i. Other short-term obligations.....	RCFDJ278	RCFDJ279	RCFDJ280	M.1.i.
j. Other notes and bonds.....	RCFDJ281	RCFDJ282	RCFDJ283	M.1.j.
	RCFDJ284	RCFDJ285	RCFDJ286	
	RCFDJ287	RCFDJ288	RCFDJ289	
	NR	NR	NR	
	RCFDJ290	RCFDJ291	RCFDJ292	
	NR	NR	NR	

	(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 NR	RCFDJ294 NR	RCFDJ295 NR	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296 NR	RCFDJ297 NR	RCFDJ298 NR	M.1.l.
m. Real estate mortgages.....	RCFDJ299 NR	RCFDJ300 NR	RCFDJ301 NR	M.1.m.
n. Real estate.....	RCFDJ302 NR	RCFDJ303 NR	RCFDJ304 NR	M.1.n.
o. Miscellaneous assets.....	RCFDJ305 NR	RCFDJ306 NR	RCFDJ307 NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308 NR	RCFDJ309 NR	RCFDJ310 NR	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	NR	RCFDJ312	NR	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	NR	RCFDB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCFDJ313	NR	RCFDJ314	NR	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR			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	NR	RCFDB932	NR	M.3.a.
b. International/Global equity.....	RCFDB933	NR	RCFDB934	NR	M.3.b.
c. Stock/Bond blend.....	RCFDB935	NR	RCFDB936	NR	M.3.c.
d. Taxable bond.....	RCFDB937	NR	RCFDB938	NR	M.3.d.
e. Municipal bond.....	RCFDB939	NR	RCFDB940	NR	M.3.e.
f. Short term investments/Money market.....	RCFDB941	NR	RCFDB942	NR	M.3.f.
g. Specialty/Other.....	RCFDB943	NR	RCFDB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	NR	RCFDB946	NR	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:			
	RIADB947	RIADB948	RIADB949
a. Personal trust and agency accounts.....	NR	NR	NR
b. Employee benefit and retirement-related trust and agency accounts.....	NR	NR	NR
c. Investment management agency accounts.....	NR	NR	NR
d. Other fiduciary accounts and related services.....	NR	NR	NR
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).....	NR	NR	NR

General Instructions

Dollar amounts in thousands		
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