

## 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	<b>COMPASS BANK</b>
City	<b>BIRMINGHAM</b>
State	<b>AL</b>
Zip Code	<b>35233</b>
Call Report Report Date	<b>12/31/2015</b>
Report Type	<b>031</b>
RSSD-ID	<b>697633</b>
FDIC Certificate Number	<b>19048</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>62001186</b>
Last updated on	<b>1/29/2016</b>



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

### Report at the close of business December 31, 2015

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

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

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

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

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

### Submission of Reports

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

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

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

FDIC Certificate Number **19048** (RSSD 9050)

(20151231)  
(RCON 9999)

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

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

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

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

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

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

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

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

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

### COMPASS BANK

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

### BIRMINGHAM

\_\_\_\_\_  
City (RSSD 9130)

### AL

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

### 35233

\_\_\_\_\_  
Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, DC 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

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## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF \_\_\_\_\_  
Name (TEXT C490)

CONF \_\_\_\_\_  
Title (TEXT C491)

CONF \_\_\_\_\_  
E-mail Address (TEXT C492)

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C493)

CONF \_\_\_\_\_  
Area Code / FAX Number (TEXT C494)

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

CONF \_\_\_\_\_  
Name (TEXT C495)

CONF \_\_\_\_\_  
Title (TEXT C496)

CONF \_\_\_\_\_  
E-mail Address (TEXT 4086)

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT 8902)

CONF \_\_\_\_\_  
Area Code / FAX Number (TEXT 9116)

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## Emergency Contact Information

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

### Primary Contact

CONF \_\_\_\_\_  
Name (TEXT C366)

CONF \_\_\_\_\_  
Title (TEXT C367)

CONF \_\_\_\_\_  
E-mail Address (TEXT C368)

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C369)

CONF \_\_\_\_\_  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF \_\_\_\_\_  
Name (TEXT C371)

CONF \_\_\_\_\_  
Title (TEXT C372)

CONF \_\_\_\_\_  
E-mail Address (TEXT C373)

CONF \_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C374)

CONF \_\_\_\_\_  
Area Code / FAX Number (TEXT C375)

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

## Contact Information

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

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

### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20151231</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>19048</b>	2.
3. Legal title of bank.....	RSSD9017	<b>COMPASS BANK</b>	3.
4. City.....	RSSD9130	<b>BIRMINGHAM</b>	4.
5. State abbreviation.....	RSSD9200	<b>AL</b>	5.
6. Zip code.....	RSSD9220	<b>35233</b>	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			1.a.1.
(TEXTC490) NR			
2. Title			1.a.2.
(TEXTC491) NR			
3. E-mail Address			1.a.3.
(TEXTC492) NR			
4. Telephone			1.a.4.
(TEXTC493) NR			
5. FAX			1.a.5.
(TEXTC494) NR			
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name			1.b.1.
(TEXTC495) NR			
2. Title			1.b.2.
(TEXTC496) NR			
3. E-mail Address			1.b.3.
(TEXT4086) NR			
4. Telephone			1.b.4.
(TEXT8902) NR			
5. FAX			1.b.5.
(TEXT9116) NR			
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title			2.a.
(TEXTB962) NR			
b. E-mail Address			2.b.
(TEXTB926) NR			
c. Telephone			2.c.
(TEXTB963) NR			
d. FAX			2.d.
(TEXTB964) NR			
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name			3.a.1.
(TEXTC366) NR			
2. Title			3.a.2.
(TEXTC367) NR			
3. E-mail Address			3.a.3.
(TEXTC368) NR			
4. Telephone			3.a.4.
(TEXTC369) NR			
5. FAX			3.a.5.
(TEXTC370) NR			
b. Secondary Contact			3.b.

Dollar amounts in thousands

1. Name				3.b.1.
(TEXTC371) NR				
2. Title				3.b.2.
(TEXTC372) NR				
3. E-mail Address				3.b.3.
(TEXTC373) NR				
4. Telephone				3.b.4.
(TEXTC374) NR				
5. FAX				3.b.5.
(TEXTC375) NR				
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information				
a. Primary Contact				
4.				
4.a.				
1. Name				4.a.1.
(TEXTC437) NR				
2. Title				4.a.2.
(TEXTC438) NR				
3. E-mail Address				4.a.3.
(TEXTC439) NR				
4. Telephone				4.a.4.
(TEXTC440) NR				
b. Secondary Contact				
4.b.				
1. Name				4.b.1.
(TEXTC442) NR				
2. Title				4.b.2.
(TEXTC443) NR				
3. E-mail Address				4.b.3.
(TEXTC444) NR				
4. Telephone				4.b.4.
(TEXTC445) NR				
c. Third Contact				
4.c.				
1. Name				4.c.1.
(TEXTC870) NR				
2. Title				4.c.2.
(TEXTC871) NR				
3. E-mail Address				4.c.3.
(TEXTC872) NR				
4. Telephone				4.c.4.
(TEXTC873) NR				
d. Fourth Contact				
4.d.				
1. Name				4.d.1.
(TEXTC875) NR				
2. Title				4.d.2.
(TEXTC876) NR				
3. E-mail Address				4.d.3.
(TEXTC877) NR				
4. Telephone				4.d.4.
(TEXTC878) NR				

### 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	<b>744,839</b>	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	<b>445,389</b>	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>797</b>	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	<b>564,295</b>	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	<b>62,140</b>	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>192,354</b>	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	<b>147,074</b>	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	<b>0</b>	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	<b>2,156,888</b>	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	<b>5,257</b>	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	<b>7,194</b>	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	<b>39,895</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>118,693</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>32,375</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>3,986</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>166</b>	1.f.
g. Other interest income.....	RIAD4518	<b>28,598</b>	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	<b>2,393,052</b>	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>8,015</b>	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	<b>98,668</b>	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	<b>115,697</b>	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	<b>52,112</b>	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	<b>322</b>	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>2,888</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>70,039</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>16,754</b>	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	<b>364,495</b>	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	<b>2,028,557</b>	3.
4. Provision for loan and lease losses.....	RIAD4230	<b>193,638</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	<b>29,533</b>	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	<b>216,248</b>	5.b.
c. Trading revenue.....	RIADA220	<b>30,015</b>	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>6</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>3,612</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>22,528</b>	5.d.3.

Dollar amounts in thousands

4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	12,068	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	22,465	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	49,349	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-508	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-5,051	5.k.
l. Other noninterest income.....	RIADB497	337,597	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	717,862	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	-1,660	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	81,656	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	970,309	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	239,885	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	17,000	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	39,208	7.c.2.
d. Other noninterest expense.....	RIAD4092	725,469	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	1,991,871	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	640,906	8.
9. Applicable income taxes (on item 8).....	RIAD4302	160,504	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	RIAD4300	480,402	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	480,402	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	2,228	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	478,174	14.

Memoranda

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	330	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	22,533	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	110,738	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	30,080	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	10031	M.5.
6. Not applicable			M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions).....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	27,242	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	2,645	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	128	M.8.d.
e. Credit exposures.....	RIADF186	0	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	NR	M.8.f.

Dollar amounts in thousands

g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	<b>NR</b>	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>0</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>9</b>	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	<b>No</b>	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	<b>NR</b>	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	<b>31,083</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>0</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>0</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>0</b>	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	<b>1,747</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	RIADJ320	<b>87</b>	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	<b>1,660</b>	M.14.c.
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	<b>105,031</b>	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	<b>5,706</b>	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	<b>445</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>105,066</b>	M.15.d.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>11,743,669</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>11,743,669</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>478,174</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>101,000</b>	9.
10. Other comprehensive income.....	RIADB511	<b>-47,939</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>12,072,904</b>	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	1,666	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	204	RIADC894	2,918	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	12,237	RIAD5412	3,211	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	14,382	RIADC217	9,186	1.c.2.a.
b. Secured by junior liens.....	RIADC235	2,247	RIADC218	1,424	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	29	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	2,059	RIADC896	271	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	1,618	RIADC898	808	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	1,300	2.a.
b. To foreign banks.....	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	0	RIAD4665	26	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	21,931	RIAD4617	9,382	4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	32,231	RIADB515	2,880	5.a.
b. Automobile loans.....	RIADK129	55,555	RIADK133	17,151	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	14,751	RIADK206	2,728	5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	16,469	RIAD4628	4,698	7.
8. Lease financing receivables:					8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0	8.a.
b. All other leases.....	RIADC880	0	RIADF188	0	8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	173,684	RIAD4605	57,678	9.

### Memoranda

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	7,698	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	73	RIAD4662	0	M.2.
3. Not applicable					M.3.

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

### Memoranda

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 2,601 M.4.

## 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, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>685,041</b>	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	<b>57,678</b>	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	<b>173,684</b>	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	<b>0</b>	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	<b>193,638</b>	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	<b>0</b>	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	<b>762,673</b>	7.

### Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	<b>0</b>	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	<b>1,473</b>	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	<b>0</b>	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).	RIADC781	<b>1,340</b>	M.4.

### Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
a. Construction loans.....	4,031	515	2,349,952	41,530	0	0
	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
b. Commercial real estate loans.....	76,092	3,210	10,377,446	64,623	0	0
	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
c. Residential real estate loans.....	183,473	38,126	16,928,301	80,886	323,092	1,340
	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
2. Commercial loans.....	163,201	27,486	25,871,128	337,185	0	0
	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
3. Credit cards.....	0	0	627,359	35,719	0	0
	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
4. Other consumer loans.....	2,789	1,880	4,417,220	54,173	0	0
				RCFDM745		
5. Unallocated, if any.....				76,000		
	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
6. Total (for each column, sum of items 1.a through 5).....	429,586	71,217	60,571,406	690,116	323,092	1,340

## Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	0	1.
2. Total interest expense in foreign offices.....	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	0	4.b.
c. Net securitization income.....	RIADC904	0	4.c.
d. Other noninterest income.....	RIADC905	0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	RIADC906	0	5.
6. Total noninterest expense in foreign offices.....	RIADC907	0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909	0	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	RIADC910	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911	0	10.
11. Not applicable			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914	0	13.

## Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	18,662	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	14,440	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	112,818	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4461) Letter of Credit Fees	RIAD4461	22,458	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4462) Commitment Fees	RIAD4462	54,248	1.j.1.
k. Disclose component and the dollar amount of that component:			1.k.
(TEXT4463) Miscellaneous Merchant Fees and Card Fees	RIAD4463	26,099	1.k.1.
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	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	68,756	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.

Dollar amounts in thousands

j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
(TEXT4464) Professional Services	RIAD4464	171,561	2.l.1.
m. Disclose component and the dollar amount of that component:			2.m.
(TEXT4467) FDIC Idemnification Asset Amortization	RIAD4467	55,129	2.m.1.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4468) Amortization Expense- Software	RIAD4468	88,738	2.n.1.
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.
(TEXT4469)	RIAD4469	0	3.a.1.
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.
(TEXT4487)	RIAD4487	0	3.b.1.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
(TEXTB526)	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527)	RIADB527	0	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498)	RIAD4498	0	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499)	RIAD4499	0	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521)	RIAD4521	0	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522)	RIAD4522	0	6.b.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations			7.b.
(TEXT4769)			



## 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	<b>828,448</b>	1.a.
b. Interest-bearing balances.....	RCFD0071	<b>3,218,700</b>	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	<b>1,322,676</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	<b>10,446,977</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	<b>17,256</b>	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	<b>0</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	<b>70,582</b>	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	<b>61,324,084</b>	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	<b>762,673</b>	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	<b>60,561,411</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	<b>385,711</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	<b>946,170</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	<b>20,862</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	<b>0</b>	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	<b>5,043,197</b>	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	<b>76,117</b>	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	<b>2,488,738</b>	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	<b>85,426,845</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	<b>66,172,765</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>19,424,238</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>46,748,527</b>	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	<b>92,998</b>	13.b.
1. Noninterest-bearing.....	RCFN6631	<b>0</b>	13.b.1.
2. Interest-bearing.....	RCFN6636	<b>92,998</b>	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	<b>673,545</b>	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	<b>261,299</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	<b>3,939,807</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	<b>1,395,111</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	<b>789,390</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	<b>73,324,915</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>1,011</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>14,968,571</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>-2,797,382</b>	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	<b>-99,296</b>	26.b.

Dollar amounts in thousands

c. Other equity capital components.....	RCFDA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	<b>12,072,904</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	<b>29,026</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	<b>12,101,930</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	<b>85,426,845</b>	29.

**Memoranda**

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 2014.....	RCFD6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date.....	RCON8678	<b>NR</b>	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	<b>818,338</b>			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>367,234</b>	1.a.
b. Currency and coin.....			RCON0080	<b>451,104</b>	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	<b>158,775</b>	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	<b>0</b>			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	<b>158,775</b>			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	<b>29,827</b>	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	<b>0</b>			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	<b>29,827</b>			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>3,040,208</b>	RCON0090	<b>3,040,208</b>	4.
5. Total.....	RCFD0010	<b>4,047,148</b>	RCON0010	<b>4,047,148</b>	5.

## Schedule RC-B - Securities

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1. U.S. Treasury securities.....	RCFD0211	0	RCFD0213	0	RCFD1286	1,894,324	RCFD1287	1,882,402	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies.....	RCFD1289	0	RCFD1290	0	RCFD1291	1,237,890	RCFD1293	1,229,084	2.a.
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	0	RCFD1295	0	RCFD1297	0	RCFD1298	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	1,128,240	RCFD8497	1,046,337	RCFD8498	15,492	RCFD8499	15,887	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	0	RCFDG301	0	RCFDG302	2,498,438	RCFDG303	2,482,606	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	0	RCFDG305	0	RCFDG306	1,798,973	RCFDG307	1,772,531	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309	0	RCFDG310	0	RCFDG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG312	0	RCFDG313	0	RCFDG314	2,698,572	RCFDG315	2,690,716	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	103,947	RCFDG321	105,335	RCFDG322	0	RCFDG323	0	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	0	RCFDK143	0	RCFDK144	327,030	RCFDK145	335,125	4.c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147	0	RCFDK148	0	RCFDK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK150	0	RCFDK151	0	RCFDK152	14,503	RCFDK153	14,540	4.c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155	0	RCFDK156	0	RCFDK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCFDC026	24,011	RCFDC988	25,439	RCFDC989	0	RCFDC027	0	5.a.
b. Structured financial products:									5.b.
1. Cash.....	RCFDG336	66,478	RCFDG337	67,010	RCFDG338	0	RCFDG339	0	5.b.1.
2. Synthetic.....	RCFDG340	0	RCFDG341	0	RCFDG342	0	RCFDG343	0	5.b.2.
3. Hybrid.....	RCFDG344	0	RCFDG345	0	RCFDG346	0	RCFDG347	0	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCFD1737	0	RCFD1738	0	RCFD1739	0	RCFD1741	0	6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743	0	RCFD1744	0	RCFD1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....					RCFDA510	23,917	RCFDA511	24,086	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCFD1754	1,322,676	RCFD1771	1,244,121	RCFD1772	10,509,139	RCFD1773	10,446,977	8.

## Schedule RC-B - Securities

### Memoranda

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	<b>1,730,248</b>	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	<b>1,850,596</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>41,122</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>16,759</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>1,484,536</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>1,068,003</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>213,074</b>	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	<b>131,598</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>288,711</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>643,550</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>2,274,218</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>330,238</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>586,822</b>	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	<b>220,237</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>2,548,403</b>	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	<b>40,817</b>	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	<b>0</b>	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	<b>0</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>0</b>	M.4.b.

## Schedule RC-B - Securities

### Memoranda

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 (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):										M.5.
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	RCFDB841	0		M5a
b. Home equity lines.....	RCFDB842	22,198	RCFDB843	23,639	RCFDB844	0	RCFDB845	0		M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	RCFDB849	0		M5c
d. Other consumer loans.....	RCFDB850	1,813	RCFDB851	1,800	RCFDB852	0	RCFDB853	0		M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0		M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0		M5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):										M.6.
a. Trust preferred securities issued by financial institutions.....	RCFDG348	66,478	RCFDG349	67,010	RCFDG350	0	RCFDG351	0		M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0		M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	RCFDG359	0		M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0		M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0		M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0		M6.f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	RCFDG375	0		M6g

## 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	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RCFDF158	577,986	RCONF158	577,986	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCFDF159	1,775,997	RCONF159	1,775,997	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCFD1420	98,275	RCON1420	98,275	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	2,440,714	RCON1797	2,440,714	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCFD5367	14,613,292	RCON5367	14,613,292	1.c.2.a.
b. Secured by junior liens.....	RCFD5368	353,167	RCON5368	353,167	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	1,803,553	RCON1460	1,803,553	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	3,425,772	RCONF160	3,425,772	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	5,224,213	RCONF161	5,224,213	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.....			RCONB531	0	2.a.
1. To U.S. branches and agencies of foreign banks.....	RCFDB532	0			2.a.1.
2. To other commercial banks in the U.S.....	RCFDB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries.....			RCONB535	0	2.c.
1. To foreign branches of other U.S. banks.....	RCFDB536	0			2.c.1.
2. To other banks in foreign countries.....	RCFDB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1590	22,892	RCON1590	22,892	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RCFD1763	18,236,772	RCON1763	18,236,772	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1764	668,859	RCON1764	668,859	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....	RCFDB538	627,359	RCONB538	627,359	6.a.
b. Other revolving credit plans.....	RCFDB539	253,773	RCONB539	253,773	6.b.
c. Automobile loans.....	RCFDK137	3,603,921	RCONK137	3,603,921	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	562,315	RCONK207	562,315	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	RCFD2081	0	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCFD2107	4,831,146	RCON2107	4,831,146	8.
9. Loans to nondepository financial institutions and other loans.....	RCFD1563	2,005,662			9.
a. Loans to nondepository financial institutions.....			RCONJ454	1,577,746	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....			RCON1545	1,657	9.b.1.
2. All other loans (exclude consumer loans).....			RCONJ451	426,259	9.b.2.
10. Lease financing receivables (net of unearned income).....			RCON2165	268,998	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCFDF162	0			10.a.
b. All other leases.....	RCFDF163	268,998			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases, net of unearned income (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	RCFD2122	61,394,666	RCON2122	61,394,666	12.

## Schedule RC-C Part I - Loans and Leases

### Memoranda

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	2,247	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	96,889	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	5,739	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	28,165	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	904	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	9,452	M.1.f.
1. Loans secured by farmland in domestic offices.....	RCONK166	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCFDK167	0	M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCFDK098	0	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCFDK212	0	M.1.f.5.
6. Other loans.....	RCFDK267	0	M.1.f.6.
7. Loans secured by real estate in foreign offices.....	RCFNK289	0	M.1.f.7.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	361,549	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	1,255,526	M.2.a.2.
3. Over one year through three years.....	RCONA566	913,077	M.2.a.3.
4. Over three years through five years.....	RCONA567	1,186,192	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	2,450,585	M.2.a.5.
6. Over 15 years.....	RCONA569	8,323,827	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	17,295,999	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	2,453,262	M.2.b.2.
3. Over one year through three years.....	RCFDA572	7,943,906	M.2.b.3.
4. Over three years through five years.....	RCFDA573	13,511,961	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	4,708,825	M.2.b.5.
6. Over 15 years.....	RCFDA575	582,912	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	6,054,724	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	1,848,703	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	4,810,545	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, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	946,463	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	9,397	M.6.

**Memoranda**

Dollar amounts in thousands

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCFDC779	<b>324,662</b>	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	<b>323,092</b>	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 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	<b>86,399</b>	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>NR</b>	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	<b>NR</b>	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	<b>29,866</b>	M.9.



## Schedule RC-C Part I - Loans and Leases

### Memoranda

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate.....	RCFDF608	<b>70,582</b>			M.10.
1. Construction, land development, and other land loans.....			RCONF578	<b>0</b>	M.10.a.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	<b>0</b>	M.10.a.2
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	<b>0</b>	M.10.a.3a
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3b
1. Secured by first liens.....			RCONF581	<b>70,582</b>	M.10.a.3b.1
2. Secured by junior liens.....			RCONF582	<b>0</b>	M.10.a.3b.2
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	<b>0</b>	M.10.a.4
5. Secured by nonfarm nonresidential properties.....			RCONF584	<b>0</b>	M.10.a.5
b. Commercial and industrial loans.....	RCFDF585	<b>0</b>	RCONF585	<b>0</b>	M.10.b.
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	<b>0</b>	RCONF586	<b>0</b>	M.10.c.1
2. Other revolving credit plans.....	RCFDF587	<b>0</b>	RCONF587	<b>0</b>	M.10.c.2
3. Automobile loans.....	RCFDK196	<b>0</b>	RCONK196	<b>0</b>	M.10.c.3
4. Other consumer loans.....	RCFDK208	<b>0</b>	RCONK208	<b>0</b>	M.10.c.4
d. Other loans.....	RCFDF589	<b>0</b>	RCONF589	<b>0</b>	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate.....	RCFDF609	<b>68,553</b>			M.11.a.
1. Construction, and land development, and other land loans.....			RCONF590	<b>0</b>	M.11.a.1
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	<b>0</b>	M.11.a.2
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	<b>0</b>	M.11.a.3a
b. Closed-end loans secured by 1-4 family residential properties:					M.11.a.3b
1. Secured by first liens.....			RCONF593	<b>68,553</b>	M.11.a.3b.1
2. Secured by junior liens.....			RCONF594	<b>0</b>	M.11.a.3b.2
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	<b>0</b>	M.11.a.4
5. Secured by nonfarm nonresidential properties.....			RCONF596	<b>0</b>	M.11.a.5
b. Commercial and industrial loans.....	RCFDF597	<b>0</b>	RCONF597	<b>0</b>	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.11.c.
1. Credit cards.....	RCFDF598	<b>0</b>	RCONF598	<b>0</b>	M.11.c.1
2. Other revolving credit plans.....	RCFDF599	<b>0</b>	RCONF599	<b>0</b>	M.11.c.2
3. Automobile loans.....	RCFDK195	<b>0</b>	RCONK195	<b>0</b>	M.11.c.3
4. Other consumer loans.....	RCFDK209	<b>0</b>	RCONK209	<b>0</b>	M.11.c.4
d. Other loans.....	RCFDF601	<b>0</b>	RCONF601	<b>0</b>	M.11.d.

## Schedule RC-C Part I - Loans and Leases

### Memoranda

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12a
b. Commercial and industrial loans.....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12c
d. All other loans and all leases.....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12d

## Schedule RC-C Part I - Loans and Leases

### Memoranda

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		0	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377		0	M.13.b
14. Pledged loans and leases.....	RCFDG378		14,211,634	M.14.
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		0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		0	M.15.c.2.

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

Dollar amounts in thousands				
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....				
	RCON6999		No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:				
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	512	RCON5565	19,859	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1305	RCON5567	149,964	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	2680	RCON5569	1,077,184	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	195914	RCON5571	700,484	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	1893	RCON5573	204,803	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	1723	RCON5575	616,162	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		<b>No</b>	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		<b>NR</b>	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		<b>NR</b>	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	30	RCON5579	724	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	24	RCON5581	1,965	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	9	RCON5583	2,166	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	2	RCON5585	7	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	0	RCON5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	2	RCON5589	818	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	56,624	RCON3531	56,624		1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	0	RCON3532	0		2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	0	RCON3533	0		3.
4. Mortgage-backed securities (MBS):						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 U.S. Government agencies or sponsored agencies (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 issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK197	0	RCONK197	0		4.d.
e. All other commercial MBS.....	RCFDK198	0	RCONK198	0		4.e.
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	0	RCONG386	0		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.3.a.
b. Closed-end loans secured by 1-4 family residential properties:						6.a.3.b.
1. Secured by first liens.....			RCONF607	0		6.a.3b.1.
2. Secured by junior liens.....			RCONF611	0		6.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF612	0		6.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF613	0		6.a.5.
b. Commercial and industrial loans.....	RCFDF614	0	RCONF614	0		6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						6.c.
1. Credit cards.....	RCFDF615	0	RCONF615	0		6.c.1.
2. Other revolving credit plans.....	RCFDF616	0	RCONF616	0		6.c.2.
3. Automobile loans.....	RCFDK199	0	RCONK199	0		6.c.3.
4. Other consumer loans.....	RCFDK210	0	RCONK210	0		6.c.4.
d. Other loans.....	RCFDF618	0	RCONF618	0		6.d.
7. Not applicable						7.
8. Not applicable						8.
9. Other trading assets.....	RCFD3541	1,117	RCON3541	1,117		9.
10. Not applicable						10.
11. Derivatives with a positive fair value.....	RCFD3543	327,970	RCON3543	327,970		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	385,711	RCON3545	385,711		12.
13. Not available						13.
a. Liability for short positions.....	RCFD3546	0	RCON3546	0		13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0		13.b.
14. Derivatives with a negative fair value.....	RCFD3547	261,299	RCON3547	261,299		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	261,299	RCON3548	261,299		15.

Dollar amounts in thousands (Column A) Consolidated Bank (Column B) Domestic Offices

**Memoranda**

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	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M.1.a.2.
3. Secured by 1-4 family residential properties:					M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M.1.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					M.1.a.3b.
1. Secured by first liens.....			RCONF628	0	M.1.a.3b.1.
2. Secured by junior liens.....			RCONF629	0	M.1.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	0	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	0	M.1.a.5.
b. Commercial and industrial loans.....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633	0	M.1.c.1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	M.1.c.2.
3. Automobile loans.....	RCFDK200	0	RCONK200	0	M.1.c.3.
4. Other consumer loans.....	RCFDK211	0	RCONK211	0	M.1.c.4.
d. Other loans.....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					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	0	RCONG387	0	M.4.a.
b. Pledged loans.....	RCFDG388	0	RCONG388	0	M.4.b.

## Schedule RC-D - Trading Assets and Liabilities

### Memoranda

Dollar amounts in thousands

5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCFDF643	NR	M.5.a.
b. Home equity lines.....	RCFDF644	NR	M.5.b.
c. Automobile loans.....	RCFDF645	NR	M.5.c.
d. Other consumer loans.....	RCFDF646	NR	M.5.d.
e. Commercial and industrial loans.....	RCFDF647	NR	M.5.e.
f. Other.....	RCFDF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCFDF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCFDF652	NR	M.7.a.
b. Other.....	RCFDF653	NR	M.7.b.
8. Loans pending securitization.....	RCFDF654	NR	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.
(TEXTF655) I/O strips	RCFDF655	NR	M.9.a.1.
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	NR	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	NR	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.
(TEXTF658)	RCFDF658	NR	M.10.a.1.
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	NR	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	NR	M.10.c.2.

## Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands		(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)	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>1,698,490</b>			RCONB550	<b>56,882,571</b>	1.
2. U.S. Government.....	RCON2202	<b>1,097</b>			RCON2520	<b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>1,242,630</b>			RCON2530	<b>4,326,758</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>1,957,793</b>			RCONB552	<b>60,230</b>	4.
5. Banks in foreign countries.....	RCON2213	<b>2,262</b>			RCON2236	<b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>877</b>			RCON2377	<b>57</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>4,903,149</b>	RCON2210	<b>4,363,090</b>	RCON2385	<b>61,269,616</b>	7.

## Schedule RC-E Part I - Deposits in Domestic Offices

### Memoranda

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>1,908,729</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>6,243,496</b>	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	<b>4,430,057</b>	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	<b>1,488,875</b>	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>2,229,642</b>	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	<b>1,485,583</b>	M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>324,563</b>	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>5,500,542</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>23,389,790</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>23,902,656</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>7,267,967</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>4,241,730</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>2,467,473</b>	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	<b>336,382</b>	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>1,021,457</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>2,057,251</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>3,545,784</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>643,475</b>	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	<b>3,078,392</b>	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	<b>1,092,664</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>2,614,123</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>2,318,110</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>684,306</b>	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	<b>2,170,607</b>	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	<b>1,536,180</b>	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>332,171</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>293,754</b>	M.6.b.



**Memoranda**

Dollar amounts in thousands

c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	<b>1,072,565</b>	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>12,614,249</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>8,863,893</b>	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>9,810,186</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>11,707,272</b>	M.7.b.2.

**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	<b>92,998</b>	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>0</b>	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>0</b>	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>0</b>	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>0</b>	5.
6. Total.....	RCFN2200	<b>92,998</b>	6.

**Memoranda**

1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	<b>92,998</b>	M.1.
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## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	<b>222,525</b>	1.
2. Net deferred tax assets.....	RCFD2148	<b>264,022</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	<b>0</b>	3.a.
b. Other financial assets.....	RCFDA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCFD1752	<b>503,537</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	<b>88,231</b>	5.a.
b. Separate account life insurance assets.....	RCFDK202	<b>322,067</b>	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	<b>289,987</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCFD2168	<b>798,369</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCFDC436	<b>0</b>	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	<b>0</b>	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
(TEXT3549) software, net of accumulated amortization	RCFD3549	<b>368,023</b>	6.g.1.
h. Disclose component and the dollar amount of that component:			6.h.
(TEXT3550)	RCFD3550	<b>0</b>	6.h.1.
i. Disclose component and the dollar amount of that component:			6.i.
(TEXT3551)	RCFD3551	<b>0</b>	6.i.1.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>2,488,738</b>	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	<b>42,709</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>341,664</b>	1.b.
2. Net deferred tax liabilities.....	RCFD3049	<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	<b>85,374</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCFD2938	<b>319,643</b>	4.
a. Accounts payable.....	RCFD3066	<b>0</b>	4.a.
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>78,951</b>	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
(TEXT3552) FDIC indemnification liability	RCFD3552	<b>131,230</b>	4.e.1.
f. Disclose component and the dollar amount of that component:			4.f.
(TEXT3553)	RCFD3553	<b>0</b>	4.f.1.
g. Disclose component and the dollar amount of that component:			4.g.
(TEXT3554)	RCFD3554	<b>0</b>	4.g.1.
5. Total.....	RCFD2930	<b>789,390</b>	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	0	3.
4. Securities sold under agreements to repurchase.....	RCONB995	0	4.
5. Other borrowed money.....	RCON3190	3,939,807	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	92,998	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	85,426,845	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	73,231,917	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	1,882,402	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	1,229,084	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	1,128,240	RCON8499	15,887	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	4,590,262	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG393	0	RCONG394	2,705,256	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	103,947	RCON1736	0	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	90,489	RCONG398	0	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	0	RCONG400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA511	24,086	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	1,322,676	RCON1773	10,446,977	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	503,537	18.
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## 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	NR	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	NR	2.

## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	<b>3,114,284</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	<b>3,061,739</b>	2.
3. Mortgage-backed securities.....	RCFDB559	<b>7,323,798</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	<b>1,281,568</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	<b>11,363</b>	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	<b>61,248,463</b>	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	<b>17,338,752</b>	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	<b>13,102,620</b>	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>20,362</b>	6.a.3.
4. Commercial and industrial loans.....	RCON3387	<b>19,090,656</b>	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	<b>603,543</b>	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>4,326,281</b>	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	<b>0</b>	6.b.
7. Trading assets.....	RCFD3401	<b>460,162</b>	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	<b>232,391</b>	8.
9. Total assets.....	RCFD3368	<b>85,247,650</b>	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>779,209</b>	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>47,042,832</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>9,276,897</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>4,178,566</b>	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	<b>131,445</b>	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	<b>662,144</b>	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	<b>4,061,774</b>	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		<b>2,133,634</b>		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		<b>0</b>		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		<b>0</b>		1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		<b>3,769,895</b>		1.b.
1. Unused consumer credit card lines.....	RCFDJ455		<b>2,569,142</b>		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		<b>1,200,753</b>		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		<b>404,810</b>		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		<b>2,105,743</b>		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		<b>128,372</b>		1.c.2.
d. Securities underwriting.....	RCFD3817		<b>0</b>		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		<b>16,579,119</b>		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		<b>1,960,224</b>		1.e.2.
3. All other unused commitments.....	RCFDJ459		<b>771,612</b>		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		<b>608,696</b>		2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820		<b>54,448</b>		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		<b>286,058</b>		3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822		<b>97</b>		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		<b>815,736</b>		4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433		<b>0</b>		6.a.
b. Securities borrowed.....	RCFD3432		<b>0</b>		6.b.

## 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	<b>0</b>	RCFDC969	<b>0</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>0</b>	RCFDC971	<b>0</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>0</b>	RCFDC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>0</b>	RCFDC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>0</b>	RCFDC221	<b>0</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>0</b>	RCFDC222	<b>0</b>	7.b.2.

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

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment:				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401		0	7.c.1.a.
b. Purchased protection.....	RCFDG402		0	7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403		0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404		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	0	7d1a.
b. Subinvestment grade.....	RCFDG409	0	RCFDG410	0	RCFDG411	0	7d1b.
2. Purchased credit protection:							7.d.2.
a. Investment grade.....	RCFDG412	0	RCFDG413	0	RCFDG414	0	7d2a.
b. Subinvestment grade.....	RCFDG415	0	RCFDG416	0	RCFDG417	0	7d2b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>54,637</b>	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	<b>6,769,350</b>	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>6,769,350</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
(TEXT3555)	RCFD3555	<b>0</b>	9.d.1.
e. Disclose component and the dollar amount of that component:			9.e.
(TEXT3556)	RCFD3556	<b>0</b>	9.e.1.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCFD3557	<b>0</b>	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	<b>0</b>	10.
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
(TEXT5592)	RCFD5592	<b>0</b>	10.b.1.
c. Disclose component and the dollar amount of that component:			10.c.
(TEXT5593)	RCFD5593	<b>0</b>	10.c.1.
d. Disclose component and the dollar amount of that component:			10.d.
(TEXT5594)	RCFD5594	<b>0</b>	10.d.1.
e. Disclose component and the dollar amount of that component:			10.e.
(TEXT5595)	RCFD5595	<b>0</b>	10.e.1.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>4,603,660</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>138,302</b>	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.		
a. Futures contracts.....	RCFD8693	<b>390,000</b>	RCFD8694	<b>0</b>	RCFD8695	<b>0</b>	RCFD8696	<b>0</b>	12.a.
b. Forward contracts.....	RCFD8697	<b>216,500</b>	RCFD8698	<b>904,893</b>	RCFD8699	<b>0</b>	RCFD8700	<b>0</b>	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	<b>0</b>	RCFD8702	<b>0</b>	RCFD8703	<b>0</b>	RCFD8704	<b>0</b>	12c.1.
2. Purchased options.....	RCFD8705	<b>0</b>	RCFD8706	<b>0</b>	RCFD8707	<b>0</b>	RCFD8708	<b>0</b>	12c.2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	<b>1,769,029</b>	RCFD8710	<b>0</b>	RCFD8711	<b>831,480</b>	RCFD8712	<b>51,192</b>	12d.1.
2. Purchased options.....	RCFD8713	<b>3,517,460</b>	RCFD8714	<b>0</b>	RCFD8715	<b>876,649</b>	RCFD8716	<b>51,192</b>	12d.2.
e. Swaps.....	RCFD3450	<b>22,603,390</b>	RCFD3826	<b>0</b>	RCFD8719	<b>0</b>	RCFD8720	<b>11,952</b>	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	<b>23,696,927</b>	RCFDA127	<b>425,820</b>	RCFD8723	<b>0</b>	RCFD8724	<b>114,336</b>	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	<b>4,799,452</b>	RCFD8726	<b>479,073</b>	RCFD8727	<b>1,708,129</b>	RCFD8728	<b>0</b>	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	<b>320,000</b>							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	<b>303,944</b>	RCFD8734	<b>9,899</b>	RCFD8735	<b>0</b>	RCFD8736	<b>14,127</b>	15a.1.
2. Gross negative fair value.....	RCFD8737	<b>238,611</b>	RCFD8738	<b>8,578</b>	RCFD8739	<b>0</b>	RCFD8740	<b>14,110</b>	15a.2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	<b>64,931</b>	RCFD8742	<b>3,821</b>	RCFD8743	<b>59,375</b>	RCFD8744	<b>0</b>	15b.1.
2. Gross negative fair value.....	RCFD8745	<b>21,268</b>	RCFD8746	<b>752</b>	RCFD8747	<b>56,559</b>	RCFD8748	<b>0</b>	15b.2.



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

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:						16.
	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a. Net current credit exposure.....	<b>59,185</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>253,090</b>	16.a.
b. Fair value of collateral:						16.b.
	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1. Cash - U.S. dollar.....	<b>37,947</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.1.
	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2. Cash - Other currencies.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.2.
	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3. U.S. Treasury securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.3.
	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	<b>9,612</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.4.
	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5. Corporate bonds.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.5.
	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6. Equity securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.6.
	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7. All other collateral.....	<b>4,011</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.7.
	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	<b>51,570</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.8.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>13,101</b>	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	<b>6</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>44,541</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>44,541</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	<b>0</b>	2.b.
c. All other identifiable intangible assets.....	RCFD5507	<b>31,576</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	<b>76,117</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>325</b>	3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>16,881</b>	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>3,656</b>	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b>	3.f.
g. In foreign offices.....	RCFN5513	<b>0</b>	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>20,862</b>	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	<b>2,532,211</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>68</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>350,000</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>60,765</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	<b>2,007,211</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b>	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	<b>0</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>399,326</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>597,437</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>0</b>	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	<b>0</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	<b>3,939,807</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>818,658</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):			8.a.
(TEXT4087) www.bbvacompass.com			
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1			8.b.1.
www.smartypig.com			
2. URL 2			8.b.2.
www.simple.com			
3. URL 3			8.b.3.

Dollar amounts in thousands

4. URL 4			8.b.4.
5. URL 5			8.b.5.
6. URL 6			8.b.6.
7. URL 7			8.b.7.
8. URL 8			8.b.8.
9. URL 9			8.b.9.
10. URL 10			8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1			8.c.1.
BBVA Compass			
2. Trade name 2			8.c.2.
Simple			
3. Trade name 3			8.c.3.
4. Trade name 4			8.c.4.
5. Trade name 5			8.c.5.
6. Trade name 6			8.c.6.
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.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	20,925	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	404,418	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	15,618	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Loans to finance agricultural production and other loans to farmers.....	RCFDK178	0	13.a.2.
3. Commercial and industrial loans.....	RCFDK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCFDK180	0	13.a.4.a.
b. Automobile loans.....	RCFDK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK182	0	13.a.4.c.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCFDK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCFDK185	0	13.a.5.b.

Dollar amounts in thousands

c. Other loans.....	RCFDK186	0	13.a.5.c.
d. Lease financing receivables.....	RCFDK273	0	13.a.5.d.
e. Loans secured by real estate in foreign offices.....	RCFNK290	0	13.a.5.e.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	2,110	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	1,688	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCFDK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	Yes	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	Yes	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	3	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	33043	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	199,689	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

## 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	974	RCONF174	413	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	1,981	RCONF175	8	RCONF177	5,908	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	117	RCON3494	185	RCON3495	547	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	13,002	RCON5399	2,957	RCON5400	35,157	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	87,306	RCONC237	40,404	RCONC229	122,536	1.c.2a.
b. Secured by junior liens.....	RCONC238	2,807	RCONC239	848	RCONC230	5,765	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	232	RCON3500	0	RCON3501	884	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	4,154	RCONF180	1,039	RCONF182	61,603	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	918	RCONF181	1,198	RCONF183	7,466	1.e.2.
f. In foreign offices.....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks.....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	380	RCFD1597	0	RCFD1583	0	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	11,797	RCFD1252	3,260	RCFD1253	155,762	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	235	RCFD1255	307	RCFD1256	9	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	10,185	RCFDB576	9,718	RCFDB577	0	5.a.
b. Automobile loans.....	RCFDK213	91,316	RCFDK214	5,814	RCFDK215	5,057	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	8,347	RCFDK217	3,352	RCFDK218	531	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	2,391	RCFD5460	0	RCFD5461	5,820	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	0	RCFDF170	0	RCFDF171	0	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	9,760	RCFD3506	0	RCFD3507	47,700	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCFDK036	2,300	RCFDK037	650	RCFDK038	22,937	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	RCFDK039	1,741	RCFDK040	585	RCFDK041	18,134	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCFDK042	0	RCFDK043	0	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							11.
a. Loans secured by real estate in domestic offices:							11.a.
1. Construction, land development, and other land loans:							11.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	11.a.1.a.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	11a1b
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	11a.2.
3. Secured by 1-4 family residential properties:							11a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	368	RCONK055	74	RCONK056	134	11a3a
b. Closed-end loans secured by 1-4 family residential properties:							11a3b
1. Secured by first liens.....	RCONK057	7,541	RCONK058	37,494	RCONK059	0	11a3b1.
2. Secured by junior liens.....	RCONK060	407	RCONK061	404	RCONK062	0	11a3b2.
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	11a.4.
5. Secured by nonfarm nonresidential properties:							11a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	11a5a
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	11a5b
b. Loans to finance agricultural production and other loans to farmers.....	RCFDK072	0	RCFDK073	0	RCFDK074	0	11.b.
c. Commercial and industrial loans.....	RCFDK075	0	RCFDK076	0	RCFDK077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							11.d.
1. Credit cards.....	RCFDK078	0	RCFDK079	0	RCFDK080	0	11.d.1.
2. Automobile loans.....	RCFDK081	0	RCFDK082	0	RCFDK083	0	11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK084	0	RCFDK085	0	RCFDK086	0	11.d.3.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	0	11.e.
1. Loans to depository institutions and acceptances of other banks.....	RCFDK091	0	RCFDK092	0	RCFDK093	0	11.e.1.
2. Loans to foreign governments and official institutions.....	RCFDK095	0	RCFDK096	0	RCFDK097	0	11.e.2.
3. Other loans.....	RCFDK099	0	RCFDK100	0	RCFDK101	0	11.e.3.
4. Lease financing receivables.....	RCFDK269	0	RCFDK271	0	RCFDK272	0	11.e.4.
5. Loans secured by real estate in foreign offices.....	RCFNK291	0	RCFNK292	0	RCFNK293	0	11.e.5.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	6,653	RCFDK103	30,338	RCFDK104	107	11.f.

**Memoranda**

1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):

							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	495	M1a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF661	6,642	RCONF662	874	RCONF663	67,202	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	7,142	M1d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	63	M1d.2.
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	0	RCFDK121	0	RCFDK122	131	M1e.1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	0	RCFDK127	0	RCFDK128	1,880	M.1.f.
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCFDK134	0	RCFDK135	0	RCFDK136	0	M1f.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 to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1.f4.a.
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1.f4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1.f4.c.
5. Loans to foreign governments and official institutions.....	RCFDK283	0	RCFDK284	0	RCFDK285	0	M.1.f5.
6. Other loans.....	RCFDK286	0	RCFDK287	0	RCFDK288	0	M.1.f6.
7. Loans secured by real estate in foreign offices.....	RCF NK294	0	RCF NK295	0	RCF NK296	0	M.1.f7.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	258	RCFD6559	306	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	4,418	RCFD1249	35	RCFD1250	9,850	M.3.
4. Not applicable							M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							M.5.
a. Loans and leases held for sale.....	RCFDC240	227	RCFDC241	0	RCFDC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value.....	RCFDF664	0	RCFDF665	0	RCFDF666	0	M.5.b.1.
2. Unpaid principal balance.....	RCFDF667	0	RCFDF668	0	RCFDF669	0	M.5.b.2.

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

### Memoranda

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	21	RCFD3530	144	M.6.

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

### Memoranda

Dollar amounts in thousands					
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	120,677			M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	0			M.8.

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

### Memoranda

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							M.9.
a. Outstanding balance.....	RCFDL183	7,163	RCFDL184	36,603	RCFDL185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	7,121	RCFDL187	36,527	RCFDL188	0	M.9.b.

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCDFD236	<b>66,289,816</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCDFD237	<b>238,357</b>	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>92,998</b>	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>85,213,272</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter.....	RCFDK654	<b>7,121,005</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>0</b>	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	<b>0</b>	7.a.
b. Over one year through three years.....	RCFDG466	<b>399,326</b>	7.b.
c. Over three years through five years.....	RCFDG467	<b>597,437</b>	7.c.
d. Over five years.....	RCFDG468	<b>0</b>	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	<b>0</b>	8.a.
b. Over one year through three years.....	RCFDG470	<b>369,668</b>	8.b.
c. Over three years through five years.....	RCFDG471	<b>258,348</b>	8.c.
d. Over five years.....	RCFDG472	<b>767,095</b>	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>	10.
a. Banker's bank deduction.....	RCFDK657	<b>0</b>	10.a.
b. Banker's bank deduction limit.....	RCFDK658	<b>0</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	<b>No</b>	11.
a. Custodial bank deduction.....	RCFDK660	<b>0</b>	11.a.
b. Custodial bank deduction limit.....	RCFDK661	<b>0</b>	11.b.

### Memoranda

1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>32,629,678</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>2196542</b>	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	<b>31,513,052</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>28258</b>	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	<b>1,839,437</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>223672</b>	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	<b>69,292</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>195</b>	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions).....	RCON5597	<b>24,404,344</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.



Dollar amounts in thousands

(TEXTA545)	RCONA545	0	M.3.a.
4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	1,934,362	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	41,656	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	863	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	2,267,473	M.12.
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	54,429	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	486,881	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	327,249	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	30,638	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	97,086	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	9,388	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0	M.13.h.
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCFDL189	1,639	M.16.
17. Selected fully consolidated data for deposit insurance assessment purposes:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCFDL196	NR	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCONL197	NR	M.17.d.



## 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	166,480	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	216,424	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	70,582	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.c, 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	5,989	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	3,270	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	1,502	7.c.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale securities.....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	1.
	10,446,977	0	1,906,488	8,540,489	0	
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	2.
	0	0	0	0	0	

	(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						
	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
3. Loans and leases held for sale.....	<b>70,582</b>	<b>0</b>	<b>0</b>	<b>70,582</b>	<b>0</b>	3.
	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
4. Loans and leases held for investment.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	4.
5. Trading assets:						5.
	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
a. Derivative assets.....	<b>327,970</b>	<b>0</b>	<b>0</b>	<b>327,970</b>	<b>0</b>	5.a.
	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
b. Other trading assets.....	<b>57,741</b>	<b>0</b>	<b>56,624</b>	<b>0</b>	<b>1,117</b>	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	<b>1,117</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,117</b>	5.b.1.
	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
6. All other assets.....	<b>172,927</b>	<b>0</b>	<b>0</b>	<b>125,253</b>	<b>47,674</b>	6.
	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	<b>11,076,197</b>	<b>0</b>	<b>1,963,112</b>	<b>9,064,294</b>	<b>48,791</b>	7.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
8. Deposits.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	8.
	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
9. Federal funds purchased and securities sold under agreements to repurchase.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	9.
10. Trading liabilities:						10.
	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
a. Derivative liabilities.....	<b>261,299</b>	<b>0</b>	<b>0</b>	<b>261,299</b>	<b>0</b>	10.a.
	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
b. Other trading liabilities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	10.b.
	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	
11. Other borrowed money.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	11.
	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	
12. Subordinated notes and debentures.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	12.
	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	
13. All other liabilities.....	<b>78,951</b>	<b>0</b>	<b>0</b>	<b>78,945</b>	<b>6</b>	13.
	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	<b>340,250</b>	<b>0</b>	<b>0</b>	<b>340,244</b>	<b>6</b>	14.
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.
	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
a. Mortgage servicing assets.....	<b>44,541</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>44,541</b>	M.1.a.
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
b. Nontrading derivative assets.....	<b>128,133</b>	<b>0</b>	<b>0</b>	<b>125,253</b>	<b>2,880</b>	M.1.b.

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

**Memoranda**

Dollar amounts in thousands

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

1. Describe component

(TEXTG546)


M.1.c.

M.1.c.1.

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

Dollar amounts in thousands

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

2. Amount of component.....

M.1.c.2.

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

**Memoranda**

Dollar amounts in thousands

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

1. Describe component

(TEXTG551)


M.1.d.

M.1.d.1.

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

Dollar amounts in thousands

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

2. Amount of component.....

M.1.d.2.

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

**Memoranda**

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

Dollar amounts in thousands

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

2. Amount of component.....

M.1.e.2.

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

**Memoranda**

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
2. Amount of component.....	0	0	0	0	0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	0	0	0	0	0	M.2.a.
b. Nontrading derivative liabilities.....	78,951	0	0	78,945	6	M.2.b.

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

**Memoranda**

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.2.c.
1. Describe component			M.2.c.1.
(TEXTG571)			

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

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

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

**Memoranda**

Dollar amounts in thousands

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



## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	<b>14,969,582</b>	1.
2. Retained earnings.....	RCFD3632	<b>-2,797,382</b>	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	<b>-99,296</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	<b>12,072,904</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	<b>5,043,197</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	<b>10,932</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	<b>0</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP844	<b>-39,392</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCFAP845	<b>0</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP846	<b>-6,379</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP847	<b>-29,166</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	<b>-24,359</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCFAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	<b>0</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCFAP851	<b>0</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	<b>7,118,071</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP853	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP855	<b>0</b>	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCFAP856	<b>0</b>	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	<b>0</b>	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	<b>0</b>	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	<b>7,118,071</b>	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	<b>0</b>	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....	RCFAP861	<b>0</b>	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	<b>12,600</b>	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	<b>12,600</b>	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	<b>0</b>	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	<b>12,600</b>	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	<b>7,130,671</b>	26.



Dollar amounts in thousands

27. Tier 2 capital instruments plus related surplus.....	RCFAP866	<b>1,023,297</b>	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	<b>0</b>	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	<b>0</b>	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	<b>848,047</b>	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	<b>NR</b>	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCFAQ257	<b>0</b>	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCFAP870	<b>1,871,344</b>	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCFWP870	<b>NR</b>	32.b.
33. LESS: Tier 2 capital deductions.....	RCFAP872	<b>0</b>	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	<b>1,871,344</b>	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW5311	<b>NR</b>	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	<b>9,002,015</b>	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	<b>NR</b>	35.b.
36. Average total consolidated assets.....	RCFD3368	<b>85,247,650</b>	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCFAP875	<b>5,054,129</b>	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	<b>-19,900</b>	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	<b>80,213,421</b>	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	<b>68,497,785</b>	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	<b>NR</b>	40.b.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCFAP793	<b>10.39%</b>	RCFWP793	<b>NR</b>	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCFA7206	<b>10.41%</b>	RCFW7206	<b>NR</b>	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	<b>13.14%</b>	RCFW7205	<b>NR</b>	43.

## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Dollar amounts in thousands					
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	<b>8.89%</b>			44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)					45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):					46.
a. Capital conservation buffer					46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer					46.b.
47. Eligible retained income (effective January 1, 2016)					47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)					48.



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
2. Securities:										2.
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities.....		RCFDS405		RCFDS406				RCFDH271	RCFDH272	2.b.
		0		0				23,914	3,061	
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold in domestic offices										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273	RCFDH274	4.a.
								0	0	
b. High volatility commercial real estate exposures.....								RCFDH275	RCFDH276	4.b.
								0	0	
c. Exposures past due 90 days or more or on nonaccrual.....								RCFDH277	RCFDH278	4.c.
								0	0	



### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
								RCFDH279	RCFDH280	
d. All other exposures.....								0	0	4.d.
5. Loans and leases, net of unearned income:										5.
								RCFDH281	RCFDH282	
a. Residential mortgage exposures.....								0	0	5.a.
								RCFDH283	RCFDH284	
b. High volatility commercial real estate exposures.....								0	0	5.b.
								RCFDH285	RCFDH286	
c. Exposures past due 90 days or more or on nonaccrual.....								0	0	5.c.
								RCFDH287	RCFDH288	
d. All other exposures.....								0	0	5.d.
6. LESS: Allowance for loan and lease losses										6.
		RCFDH186	RCFDH290	RCFDH187				RCFDH291	RCFDH292	
7. Trading assets.....		0	0	0				0	0	7.
		RCFDH188	RCFDS470	RCFDS471				RCFDH294	RCFDH295	
8. All other assets.....		0	0	0				0	0	8.
								RCFDH296	RCFDH297	
a. Separate account bank-owned life insurance.....								612,054	369,544	8.a.
								RCFDH298	RCFDH299	
b. Default fund contributions to central counterparties.....								0	0	8.b.

## Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479	
a. Held-to-maturity securities.....	<b>206,172</b>	<b>206,172</b>	<b>0</b>	<b>270,063</b>	<b>0</b>	9.a.
	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	
b. Available-for-sale securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	9.b.
	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	
c. Trading assets.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	9.c.
	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	
d. All other on-balance sheet securitization exposures.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	9.d.
	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	
10. Off-balance sheet securitization exposures.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	10.

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets.....	RCFD2170 <b>85,426,845</b>	RCFDS500 <b>4,859,251</b>	RCFDD987 <b>12,086,354</b>				RCFDD988 <b>4,809,801</b>	RCFDD989 <b>16,664,947</b>	RCFDD990 <b>45,324,215</b>	RCFDS503 <b>1,046,309</b>

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets.....		RCFDS505 <b>0</b>	RCFDS506 <b>0</b>	RCFDS507 <b>0</b>			RCFDS510 <b>0</b>	RCFDH300 <b>635,968</b>

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit.....	RCFDD991 <b>608,696</b>	RCFDD992 <b>608,696</b>	RCFDD993 <b>0</b>				RCFDD994 <b>145,158</b>	RCFDD995 <b>75</b>	RCFDD996 <b>463,463</b>	RCFDS511 <b>0</b>
13. Performance standby letters of credit and transaction-related contingent items.....	RCFDD997 <b>286,058</b>	RCFDD998 <b>143,029</b>	RCFDD999 <b>0</b>				RCFDG603 <b>7,707</b>	RCFDG604 <b>0</b>	RCFDG605 <b>135,322</b>	RCFDS512 <b>0</b>
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFDG606 <b>815,736</b>	RCFDG607 <b>163,147</b>	RCFDG608 <b>0</b>				RCFDG609 <b>0</b>	RCFDG610 <b>0</b>	RCFDG611 <b>163,147</b>	RCFDS513 <b>0</b>
15. Retained recourse on small business obligations sold with recourse.....	RCFDG612 <b>22,524</b>	RCFDG613 <b>22,524</b>	RCFDG614 <b>0</b>				RCFDG615 <b>22,524</b>	RCFDG616 <b>0</b>	RCFDG617 <b>0</b>	RCFDS514 <b>0</b>

### Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
16. Repo-style transactions.....	RCFDS515	RCFDS516	RCFDS517	RCFDS518	RCFDS519		RCFDS520	RCFDS521	RCFDS522	RCFDS523	16.
	0	0	0	0	0		0	0	0	0	
17. All other off-balance sheet liabilities.....	RCFDG618	RCFDG619	RCFDG620				RCFDG621	RCFDG622	RCFDG623	RCFDS524	17.
	19,260	19,260	0				19,260	0	0	0	
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCFDS525	RCFDS526	RCFDS527				RCFDS528	RCFDS529	RCFDS530	RCFDS531	18.a.
	5,100,255	1,020,051	0				600	3,267	1,016,184	0	
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year.....	RCFDG624	RCFDG625	RCFDG626				RCFDG627	RCFDG628	RCFDG629	RCFDS539	18.c.
	18,747,971	9,373,986	0				44,707	209,111	8,852,070	268,098	
19. Unconditionally cancelable commitments.....	RCFDS540	RCFDS541									19.
	4,005,183	0									
20. Over-the-counter derivatives.....		RCFDS542	RCFDS543			RCFDS544	RCFDS545	RCFDS546	RCFDS547	RCFDS548	20.
		618,543	99,460			0	69,951	0	449,132	0	
21. Centrally cleared derivatives.....		RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	RCFDS555	RCFDS556	RCFDS557	21.
		113,026	95,695	0	0		0	0	17,331	0	
22. Unsettled transactions (failed trades).....	RCFDH191		RCFDH193				RCFDH194	RCFDH195	RCFDH196	RCFDH197	22.
	0		0				0	0	0	0	



## Schedule RC-R Part II - Risk-Weighted Assets

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
				RCFDH301	RCFDH302	
16. Repo-style transactions.....				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCFDH303	RCFDH304	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year.....				0	0	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309	RCFDH310	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades).....	0	0	0			22.



## Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>68,497,785</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>0</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	RCFDB704	<b>68,497,785</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>68,497,785</b>	31.

### Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>453,219</b>	M.1.
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## Schedule RC-R Part II - Risk-Weighted Assets

### Memoranda

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 over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	<b>2,199,374</b>	RCFDS583	<b>10,148,396</b>	RCFDS584	<b>5,192,041</b>	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	<b>824,520</b>	RCFDS586	<b>80,373</b>	RCFDS587	<b>0</b>	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	<b>0</b>	RCFDS589	<b>0</b>	RCFDS590	<b>0</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	<b>0</b>	RCFDS592	<b>0</b>	RCFDS593	<b>0</b>	M.2.d.
e. Equity.....	RCFDS594	<b>83,139</b>	RCFDS595	<b>793,510</b>	RCFDS596	<b>0</b>	M.2.e.
f. Precious metals (except gold).....	RCFDS597	<b>0</b>	RCFDS598	<b>0</b>	RCFDS599	<b>0</b>	M.2.f.
g. Other.....	RCFDS600	<b>63,144</b>	RCFDS601	<b>0</b>	RCFDS602	<b>0</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	<b>1,455,077</b>	RCFDS604	<b>4,745,731</b>	RCFDS605	<b>2,596,732</b>	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	<b>0</b>	RCFDS607	<b>0</b>	RCFDS608	<b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	<b>0</b>	RCFDS610	<b>0</b>	RCFDS611	<b>0</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	<b>0</b>	RCFDS613	<b>0</b>	RCFDS614	<b>0</b>	M.3.d.
e. Equity.....	RCFDS615	<b>0</b>	RCFDS616	<b>0</b>	RCFDS617	<b>0</b>	M.3.e.
f. Precious metals (except gold).....	RCFDS618	<b>0</b>	RCFDS619	<b>0</b>	RCFDS620	<b>0</b>	M.3.f.
g. Other.....	RCFDS621	<b>0</b>	RCFDS622	<b>0</b>	RCFDS623	<b>0</b>	M.3.g.





## Schedule RC-S - Servicing Securitization and Asset Sale Activities

### Memoranda

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	<b>22,524</b>	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	<b>22,524</b>	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	<b>57,912</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	<b>4,443,618</b>	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	<b>132,133</b>	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	<b>2,861</b>	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	<b>0</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	<b>0</b>	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	<b>0</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	<b>0</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCFDC407	<b>0</b>	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	<b>Yes</b>	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	<b>Yes</b>	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	<b>Yes</b>	3.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	<b>1,584,481</b>	RCFDB869	<b>140,057</b>	RCFDB870	<b>1124</b>	RCFDB871	<b>51</b>	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	<b>27,299</b>	RCFDB873	<b>352,030</b>	RCFDB874	<b>7</b>	RCFDB875	<b>15</b>	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	<b>111,685</b>	RCFDB877	<b>491,722</b>	RCFDB878	<b>16</b>	RCFDB879	<b>19</b>	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	<b>154,248</b>	RCFDB881	<b>236,212</b>	RCFDB882	<b>217</b>	RCFDB883	<b>20</b>	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	<b>0</b>	RCFDB885	<b>29,720</b>	RCFDC001	<b>0</b>	RCFDC002	<b>32</b>	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	<b>1,151,944</b>	RCFDJ253	<b>3,177</b>	RCFDB888	<b>485</b>	RCFDJ254	<b>1</b>	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	<b>95,842</b>	RCFDJ256	<b>152,526</b>	RCFDJ257	<b>31</b>	RCFDJ258	<b>7</b>	8.
9. Other fiduciary accounts.....	RCFDB890	<b>1,309,476</b>	RCFDB891	<b>194,691</b>	RCFDB892	<b>98</b>	RCFDB893	<b>4</b>	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	<b>4,434,975</b>	RCFDB895	<b>1,600,135</b>	RCFDB896	<b>1978</b>	RCFDB897	<b>149</b>	10.
11. Custody and safekeeping accounts.....			RCFDB898	<b>2,487,154</b>			RCFDB899	<b>405</b>	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	<b>0</b>	RCFNB901	<b>0</b>	RCFNB902	<b>0</b>	RCFNB903	<b>0</b>	12.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCFDJ259	130,012	RCFDJ260	11,301	RCFDJ261	210	RCFDJ262	17	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....									13.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	13,429	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	482	15.a.
b. Employee benefit - defined benefit.....	RIADB906	609	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	1,601	15.c.
16. Corporate trust and agency accounts.....	RIADA479	154	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	7,847	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	740	18.
19. Other fiduciary accounts.....	RIADA480	2,493	19.
20. Custody and safekeeping accounts.....	RIADB909	2,178	20.
21. Other fiduciary and related services income.....	RIADB910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	29,533	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	24,801	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	60	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	789	25.
26. Net fiduciary and related services income.....	RIADA491	5,461	26.

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:						M.1.	
a. Noninterest-bearing deposits.....	RCFDJ263	421	RCFDJ264	37	RCFDJ265	692	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	12,714	RCFDJ267	0	RCFDJ268	1,579	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	238,751	RCFDJ270	63,997	RCFDJ271	256,256	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	630,144	RCFDJ273	0	RCFDJ274	105,498	M.1.d.
e. Money market mutual funds.....	RCFDJ275	164,068	RCFDJ276	21,900	RCFDJ277	72,394	M.1.e.
f. Equity mutual funds.....	RCFDJ278	101,672	RCFDJ279	21,055	RCFDJ280	19,310	M.1.f.
g. Other mutual funds.....	RCFDJ281	128,243	RCFDJ282	19,781	RCFDJ283	12,678	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	0	RCFDJ285	0	RCFDJ286	0	M.1.h.
i. Other short-term obligations.....	RCFDJ287	0	RCFDJ288	0	RCFDJ289	25,358	M.1.i.
j. Other notes and bonds.....	RCFDJ290	210,868	RCFDJ291	57,921	RCFDJ292	739,597	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	0	RCFDJ294	0	RCFDJ295	0	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	1,116,070	RCFDJ297	108,483	RCFDJ298	169,387	M.1.l.
m. Real estate mortgages.....	RCFDJ299	522	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate.....	RCFDJ302	131,635	RCFDJ303	32	RCFDJ304	2,559	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	1,317	RCFDJ306	26	RCFDJ307	10	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	2,736,425	RCFDJ309	293,232	RCFDJ310	1,405,318	M.1.p.

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	0	RCFDJ312	0	M.1.g.

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships.....	RCFDB927	0	RCFDB928	0	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	0	RCFDJ314	0	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	0			M.2.b.

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

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

## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	43	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	2	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	0	RIADB957	15	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	2	RIADB960	58	RIADB961	0	M.4.e.



## Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							1.
a. Cash and balances due from depository institutions.....	RCFDJ981	0	RCFDJ982	0	RCFDJ983	0	1.a.
b. Held-to-maturity securities.....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities.....	RCFDJ987	0	RCFDJ988	0	RCFDJ989	0	1.c.
d. Securities purchased under agreements to resell.....	RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1.d.
e. Loans and leases held for sale.....	RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income.....	RCFDJ996	0	RCFDJ997	0	RCFDJ998	0	1.f.
g. Less: Allowance for loan and lease losses.....	RCFDJ999	0	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives).....	RCFDK003	0	RCFDK004	0	RCFDK005	0	1.h.
i. Derivative trading assets.....	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned.....	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets.....	RCFDK012	0	RCFDK013	0	RCFDK014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							2.
a. Securities sold under agreements to repurchase.....	RCFDK015	0	RCFDK016	0	RCFDK017	0	2.a.
b. Derivative trading liabilities.....	RCFDK018	0	RCFDK019	0	RCFDK020	0	2.b.
c. Commercial paper.....	RCFDK021	0	RCFDK022	0	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	RCFDK024	0	RCFDK025	0	RCFDK026	0	2.d.
e. Other liabilities.....	RCFDK027	0	RCFDK028	0	RCFDK029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	RCFDK030	0	RCFDK031	0	RCFDK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	RCFDK033	0	RCFDK034	0	RCFDK035	0	4.

## General Instructions

Dollar amounts in thousands

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# Glossary

Dollar amounts in thousands

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Dollar amounts in thousands

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Dollar amounts in thousands

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