

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	KEYBANK NATIONAL ASSOCIATION
City	CLEVELAND
State	OH
Zip Code	441141306
Call Report Quarter End Date	9/30/2015
Report Type	031
RSSD-ID	280110
FDIC Certificate Number	17534
OCC Charter Number	14761
ABA Routing Number	41001039
Last updated on	11/3/2015

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20150930	1.
2. FDIC certificate number.....	RSSD9050	17534	2.
3. Legal title of bank.....	RSSD9017	Click here for value	3.
4. City.....	RSSD9130	Cleveland	4.
5. State abbreviation.....	RSSD9200	OH	5.
6. Zip code.....	RSSD9220	44114	6.

(RSSD9017) KeyBank National Association

Contact Information

Dollar amounts in thousands

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

Dollar amounts in thousands

4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	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	385,157	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	273,212	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	13,319	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	572,335	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	60,020	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	112,993	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	103,570	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	3,357	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	1,523,963	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	98,647	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	4,984	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	1	1.d.1.
2. Mortgage-backed securities.....	RIADB489	285,007	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,060	1.d.3.

Dollar amounts in thousands

e. Interest income from trading assets.....	RIAD4069	574	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	1	1.f.
g. Other interest income.....	RIAD4518	11,115	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g).....	RIAD4107	1,925,352	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	7,619	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	36,498	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	19,094	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	16,562	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	916	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	254	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	24,992	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	48,438	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	154,373	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	1,770,979	3.
4. Provision for loan and lease losses.....	RIAD4230	101,958	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	152,826	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	191,698	5.b.
c. Trading revenue.....	RIADA220	42,728	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	30,065	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	1,011	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	39,310	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	4,691	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	4,319	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	80,800	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-2,585	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	1,461	5.k.
l. Other noninterest income.....	RIADB497	560,994	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	1,107,318	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	206	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	1,019,136	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	247,067	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	23,499	7.c.2.

Dollar amounts in thousands

d. Other noninterest expense.....	RIAD4092	529,597	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	1,819,299	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	957,246	8.
9. Applicable income taxes (on item 8).....	RIAD4302	244,631	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	712,615	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	5,165	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	717,780	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	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	717,780	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	64	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	33,457	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	35,074	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	591	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	13517	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	8,667	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	28,221	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	5,820	M.8.d.
e. Credit exposures.....	RIADF186	20	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	0	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	0	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	-1,662	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIADF228	0	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	0	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	0	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	M.13b.1.

Dollar amounts in thousands

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	54	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	54	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	64,031	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	18,524	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	9,097	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	100,046	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	9,997,570	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	9,997,570	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	717,780	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	750,000	9.
10. Other comprehensive income.....	RIADB511	104,300	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	23,956	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	10,093,606	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	442	RIADC892	1	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	399	RIADC894	598	1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	54	RIAD3585	137	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	15,648	RIAD5412	3,337	1.c.1.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....		RIADC234	7,534	RIADC217	2,353	1.c.2.a.
b. Secured by junior liens.....		RIADC235	6,551	RIADC218	4,568	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....		RIAD3588	0	RIAD3589	25	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RIADC895	1,635	RIADC896	1,192	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RIADC897	563	RIADC898	1,207	1.e.2.
f. In foreign offices.....		RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:						2.
a. To U.S. banks and other U.S. depository institutions.....		RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks.....		RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....		RIAD4655	6	RIAD4665	3,258	3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....		RIAD4645	53,541	RIAD4617	9,076	4.a.
b. To non-U.S. addressees (domicile).....		RIAD4646	109	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....		RIADB514	22,736	RIADB515	1,570	5.a.
b. Automobile loans.....		RIADK129	504	RIADK133	323	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....		RIADK205	57,809	RIADK206	21,667	5.c.
6. Loans to foreign governments and official institutions.....		RIAD4643	0	RIAD4627	0	6.
7. All other loans.....		RIAD4644	4,945	RIAD4628	992	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	4,985	RIADF188	6,694	8.b.
9. Total (sum of items 1 through 8).....		RIAD4635	177,461	RIAD4605	56,998	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....		RIAD5409	220	RIAD5410	272	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....		RIAD4652	0	RIAD4662	0	M.2.
3. Not applicable						M.3.

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

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	3,137	M.4.
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	823,057	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	56,998	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	172,485	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	4,976	4.

Dollar amounts in thousands

5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	101,958	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	8,522	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	813,074	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	38,189	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	781	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:						
a. Construction loans.....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	5,125	0	1,064,683	25,006	0	0
b. Commercial real estate loans.....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	14,862	1,285	8,164,728	137,308	231	0
c. Residential real estate loans.....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	179,693	23,465	12,580,197	52,834	11,260	781
2. Commercial loans.....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	72,004	9,269	34,919,272	474,228	148	0
3. Credit cards.....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	3,234	384	767,011	31,551	0	0
4. Other consumer loans.....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	63,349	3,481	4,097,538	53,482	2	0
5. Unallocated, if any.....				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5).....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	338,267	37,884	61,593,429	774,409	11,641	781

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	79,176	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	52,344	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461	Operating lease revenue	1.i.1.
2. Amount of component.....	RIAD4461	42,013	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4462	Click here for value	1.j.1.
2. Amount of component.....	RIAD4462	0	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4463	Letter of credit and loan fees	1.k.1.
2. Amount of component.....	RIAD4463	209,502	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	116,192	2.a.
b. Advertising and marketing expenses.....	RIAD0497	39,889	2.b.

Dollar amounts in thousands

c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	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.
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.
1. Describe component.....	TEXT4464	Operating lease expense	2.l.1.
2. Amount of component.....	RIAD4464	34,421	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	Franchise business taxes	2.m.1.
2. Amount of component.....	RIAD4467	0	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	Click here for value	2.n.1.
2. Amount of component.....	RIAD4468	73,460	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469	Click here for value	3.a.1.
2. Amount of component.....	RIAD4469	8,225	3.a.2.
3. Applicable income tax effect.....	RIAD4486	3,059	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487	NR	3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489	NR	3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
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.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	16,241	5.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			5.b.	
1. Describe component.....	TEXT4499	Click here for value	5.b.1.	
2. Amount of component.....	RIAD4499	7,714	5.b.2.	
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.	
a. Disclose component and the dollar amount of that component:			6.a.	
1. Describe component.....	TEXT4521	Click here for value	6.a.1.	
2. Amount of component.....	RIAD4521	-536	6.a.2.	
b. Disclose component and the dollar amount of that component:			6.b.	
1. Describe component.....	TEXT4522	Click here for value	6.b.1.	
2. Amount of component.....	RIAD4522	9,058	6.b.2.	
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.	
a. Comments?.....		RIAD4769	Yes	7.a.
b. Other explanations.....		TEXT4769	Click here for value	7.b.

(TEXT4462) Other fees and commissions

(TEXT4468) Other professional fees, excluding legal, accounting & advisory fees

(TEXT4469) Gain (loss) from discontinued operations

(TEXT4498) Stock compensation

(TEXT4499) Apportioned goodwill related to the acquisition of Pacific Crest Securities

(TEXT4521) Foreign currency translation

(TEXT4522) Provision for loan and lease losses from discontinued operations

(TEXT4769) Line 1.i. Mortgage banking income: \$33,774. Line 1.m. Net income from investments in unconsolidated subsidiaries: \$33408. Line 1.n. Credit card and merchant service fees: \$53,903. Line 2.o. Travel and entertainment: \$25,205. Line 2.p. Data service provider expense: \$21,046. 2.q. Credit card service expense: \$22,077. Line 2.r. KeyBank rewards expense: \$18,858. Line 2.s Provision for unfunded commitments: 19,097

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	834,795	1.a.
b. Interest-bearing balances.....	RCFD0071	1,581,176	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	4,936,937	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	14,358,008	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	3,000	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	3,585	3.b.

Dollar amounts in thousands

4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	1,085,352	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	61,943,337	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	813,074	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	61,130,263	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	674,582	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	753,393	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	29,345	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	13,410	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	1,136,820	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	820,805	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	385,882	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	5,399,660	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	93,147,013	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	73,384,726	13.a.
1. Noninterest-bearing.....	RCON6631	25,995,569	13.a.1.
2. Interest-bearing.....	RCON6636	47,389,157	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	428,558	13.b.
1. Noninterest-bearing.....	RCFN6631	1,123	13.b.1.
2. Interest-bearing.....	RCFN6636	427,435	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	27,612	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	379,198	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	718,210	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	5,989,392	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	1,128,903	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	995,432	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	83,052,031	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	0	23.
24. Common stock.....	RCFD3230	50,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	5,540,472	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	4,373,536	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	129,598	26.b.
c. Other equity capital components.....	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	10,093,606	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	1,376	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	10,094,982	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	93,147,013	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	808,632				1.
a. Cash items in process of collection and unposted debits.....				RCON0020	270,323	1.a.
b. Currency and coin.....				RCON0080	538,309	1.b.
2. Balances due from depository institutions in the U.S.....				RCON0082	125,639	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	0				2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	125,639				2.b.
3. Balances due from banks in foreign countries and foreign central banks.....				RCON0070	18,775	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0				3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	222,471				3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	1,259,229	RCON0090		1,259,229	4.
5. Total.....	RCFD0010	2,415,971	RCON0010		2,212,275	5.

Schedule RC-B - Securities

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	1.
	0	0	100	100	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	2.a.
	0	0	6	6	
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	2.b.
	0	0	0	0	
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	3.
	0	0	14,326	14,704	
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	4.a.1.
	617,249	619,871	1,047,120	1,057,372	
2. Issued by FNMA and FHLMC.....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	4.a.2.
	0	0	1,261,017	1,272,280	
3. Other pass-through securities.....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	4.a.3.
	0	0	0	0	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	4.b.1.
	4,298,384	4,300,187	11,938,311	12,003,504	
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	4.b.2.
	0	0	0	0	
3. All other residential MBS.....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	4.b.3.
	0	0	39	39	
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	4.c.1.a.
	0	0	0	0	

Dollar amounts in thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	0	0	4.c.2.a.
b. All other commercial MBS.....	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	0	0	5.a.
b. Structured financial products:					5.b.
1. Cash.....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	0	0	0	0	5.b.1.
2. Synthetic.....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.2.
3. Hybrid.....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.3.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	6,304	6,304	10,000	10,000	6.a.
b. Other foreign debt securities.....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	15,000	14,870	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCFDA510	RCFDA511	
			0	3	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	4,936,937	4,941,232	14,270,919	14,358,008	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	6,486,714	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	7,607	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	5,915	M.2.a.2.
3. Over one year through three years.....	RCFDA551	7,566	M.2.a.3.
4. Over three years through five years.....	RCFDA552	20,108	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	4,040	M.2.a.5.
6. Over 15 years.....	RCFDA554	878	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	1,227	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	3,762	M.2.b.2.
3. Over one year through three years.....	RCFDA557	17,908	M.2.b.3.
4. Over three years through five years.....	RCFDA558	88,490	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	2,201,459	M.2.b.5.
6. Over 15 years.....	RCFDA560	634,055	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	3,817,898	M.2.c.1.
2. Over three years.....	RCFDA562	12,484,029	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	11,375	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	1,304	M.4.a.
b. Fair value.....	RCFD8783	1,304	M.4.b.

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

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate.....		RCFD1410	NR		
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....		RCFDF158	16,202	RCONF158	16,202
2. Other construction loans and all land development and other land loans.....		RCFDF159	1,057,033	RCONF159	1,057,033
b. Secured by farmland (including farm residential and other improvements).....		RCFD1420	132,780	RCON1420	132,780
c. Secured by 1-4 family residential properties:					
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCFD1797	6,339,664	RCON1797	6,339,664
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....		RCFD5367	5,355,579	RCON5367	5,355,579
b. Secured by junior liens.....		RCFD5368	1,101,911	RCON5368	1,101,911
d. Secured by multifamily (5 or more) residential properties.....		RCFD1460	2,457,296	RCON1460	2,457,296
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCFDF160	2,360,437	RCONF160	2,360,437
2. Loans secured by other nonfarm nonresidential properties.....		RCFDF161	4,032,308	RCONF161	4,032,308
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....				RCONB531	0
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	0		
2. To other commercial banks in the U.S.....		RCFDB533	0		
b. To other depository institutions in the U.S.....		RCFDB534	0	RCONB534	0
c. To banks in foreign countries.....				RCONB535	36,869
1. To foreign branches of other U.S. banks.....		RCFDB536	6,736		
2. To other banks in foreign countries.....		RCFDB537	30,133		
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	583,039	RCON1590	583,039
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....		RCFD1763	22,591,942	RCON1763	22,591,942
b. To non-U.S. addressees (domicile).....		RCFD1764	894,358	RCON1764	790,664
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....		RCFDB538	770,245	RCONB538	770,245
b. Other revolving credit plans.....		RCFDB539	680,177	RCONB539	680,177
c. Automobile loans.....		RCFDK137	187,985	RCONK137	187,985
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....		RCFDK207	3,461,581	RCONK207	3,461,581
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	0	RCON2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	926,004	RCON2107	926,004
9. Loans to nondepository financial institutions and other loans.....		RCFD1563	6,160,235		
a. Loans to nondepository financial institutions.....				RCONJ454	1,900,556
b. Other loans:					
1. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	98,727
2. All other loans (exclude consumer loans).....				RCONJ451	4,160,952
10. Lease financing receivables (net of unearned income).....				RCON2165	3,716,090

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCFDF162	0			10.a.
b. All other leases.....	RCFDF163	3,883,044			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	63,028,689	RCON2122	62,758,041	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					M.1.
a. Construction, land development, and other land loans in domestic offices:					M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0			M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0			M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	3,394			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	0			M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0			M.1.d.2.
e. Commercial and industrial loans:					M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	0			M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	516			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	126			M.1.f.4.a.
b. Automobile loans.....	RCFDK203	8			M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	382			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	135,085			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	38,511			M.2.a.2.
3. Over one year through three years.....	RCONA566	87,755			M.2.a.3.
4. Over three years through five years.....	RCONA567	145,709			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,477,212			M.2.a.5.
6. Over 15 years.....	RCONA569	3,360,470			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	40,297,562			M.2.b.1.

Dollar amounts in thousands

2. Over three months through 12 months.....	RCFDA571	2,088,705	M.2.b.2.
3. Over one year through three years.....	RCFDA572	4,298,846	M.2.b.3.
4. Over three years through five years.....	RCFDA573	3,478,253	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	5,079,760	M.2.b.5.
6. Over 15 years.....	RCFDA575	2,149,216	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	10,698,032	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	3,227,408	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	473,599	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	189,449	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	22,539	M.6.
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCFDC779	17,912	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	11,641	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	0	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	0	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	0	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	113,857	M.9.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					M.10.
a. Loans secured by real estate.....	RCFDF608	0			M.10.a.
1. Construction, land development, and other land loans.....			RCONF578	0	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	0	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	0	M.10.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3.b.
1. Secured by first liens.....			RCONF581	0	M.10.a.3.b.1.
2. Secured by junior liens.....			RCONF582	0	M.10.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	0	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF584	0	M.10.a.5.
b. Commercial and industrial loans.....	RCFDF585	0	RCONF585	0	M.10.b.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF586	0	RCONF586	0	M10.c.
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0	M10c1.
3. Automobile loans.....	RCFDK196	0	RCONK196	0	M10c2
4. Other consumer loans.....	RCFDK208	168,856	RCONK208	168,856	M10c3
d. Other loans.....	RCFDF589	0	RCONF589	0	M10c4
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate.....					
1. Construction, and land development, and other land loans.....	RCFDF609	0			M10.d
2. Secured by farmland (including farm residential and other improvements).....			RCONF590	0	M11.
3. Secured by 1-4 family residential properties:			RCONF591	0	M11.a
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0	M11a1.
b. Closed-end loans secured by 1-4 family residential properties:					M11a2
1. Secured by first liens.....			RCONF593	0	M11a3
2. Secured by junior liens.....			RCONF594	0	M11a3a
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0	M11a3b
5. Secured by nonfarm nonresidential properties.....			RCONF596	0	M11a3c
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597	0	M11a4
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF598	0	RCONF598	0	M11.b
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0	M11.c.
3. Automobile loans.....	RCFDK195	0	RCONK195	0	M11c1.
4. Other consumer loans.....	RCFDK209	173,098	RCONK209	173,098	M11c2
d. Other loans.....	RCFDF601	0	RCONF601	0	M11c3

Schedule RC-C Part I - Loans and Leases

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

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	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	36,821,296	M.14.
15. Reverse mortgages in domestic offices:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471	NR	M.15.c.2.

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....	RCON6999	No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B.....	RCON5562	0	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	0	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	495	RCON5565	20,091	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1211	RCON5567	126,118	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	1974	RCON5569	710,303	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	41542	RCON5571	475,922	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	3366	RCON5573	330,688	4.b.

	Dollar amounts in thousands			
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	3607	RCON5575	1,100,318

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

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.....	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B.....	RCON5576	0	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	0	6.b.

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

Dollar amounts in thousands

	Dollar amounts in thousands			
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:				7.
a. With original amounts of \$100,000 or less.....	RCON5578	17	RCON5579	637
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	51	RCON5581	6,397
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	38	RCON5583	10,235
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	180	RCON5585	5,808
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	153	RCON5587	16,894
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	110	RCON5589	24,552

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

	Dollar amounts in thousands			
	(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	6,980	RCON3531	6,980
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	0	RCON3532	0
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	0	RCON3533	0
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379	0
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCFDG380	0	RCONG380	0
c. All other residential MBS.....	RCFDG381	0	RCONG381	0
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK197	0	RCONK197	0
e. All other commercial MBS.....	RCFDK198	0	RCONK198	0

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
5. Other debt securities:					5.
a. Structured financial products:					5.a.
1. Cash.....	RCFDG383	0	RCONG383	0	5.a.1.
2. Synthetic.....	RCFDG384	0	RCONG384	0	5.a.2.
3. Hybrid.....	RCFDG385	0	RCONG385	0	5.a.3.
b. All other debt securities.....	RCFDG386	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.3a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3b.
1. Secured by first liens.....			RCONF607	0	6a3b1.
2. Secured by junior liens.....			RCONF611	0	6a3b2.
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	8,813	RCONF614	8,813	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	23,233	RCON3541	23,233	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	635,556	RCON3543	635,556	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	674,582	RCON3545	674,582	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	8,494	RCON3546	8,494	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	709,716	RCON3547	709,716	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	718,210	RCON3548	718,210	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate.....	RCFDF790	0			M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	0	M1a1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M1a2.
3. Secured by 1-4 family residential properties:					M1a3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M1a3a.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
b. Closed-end loans secured by 1-4 family residential properties:					
1. Secured by first liens.....				RCONF628	0
2. Secured by junior liens.....				RCONF629	0
4. Secured by multifamily (5 or more) residential properties.....				RCONF630	0
5. Secured by nonfarm nonresidential properties.....				RCONF631	0
b. Commercial and industrial loans.....	RCFDF632	8,837	RCONF632	8,837	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
1. Credit cards.....	RCFDF633	0	RCONF633	0	
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	
3. Automobile loans.....	RCFDK200	0	RCONK200	0	
4. Other consumer loans.....	RCFDK211	0	RCONK211	0	
d. Other loans.....	RCFDF636	0	RCONF636	0	
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	RCFDF639	0	RCONF639	0	
b. Unpaid principal balance.....	RCFDF640	0	RCONF640	0	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	RCONG299	0	
b. Trust preferred securities issued by real estate investment trusts....	RCFDG332	0	RCONG332	0	
c. Corporate and similar loans.....	RCFDG333	0	RCONG333	0	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334	0	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335	0	
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651	0	
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652	0	
4. Pledged trading assets:					
a. Pledged securities.....	RCFDG387	0	RCONG387	0	
b. Pledged loans.....	RCFDG388	0	RCONG388	0	

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands			
5. Asset-backed securities:			
a. Credit card receivables.....	RCFDF643	0	
b. Home equity lines.....	RCFDF644	0	
c. Automobile loans.....	RCFDF645	0	
d. Other consumer loans.....	RCFDF646	0	
e. Commercial and industrial loans.....	RCFDF647	0	
f. Other.....	RCFDF648	0	
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....			
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values.....	RCFDF652	23,233	
b. Other.....	RCFDF653	0	
8. Loans pending securitization.....			
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):			
a. Disclose component and the dollar amount of that component:			
1. Describe component.....	TEXTF655	NR	

Dollar amounts in thousands

2. Amount of component.....	RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656	NR	M.9.b.1.
2. Amount of component.....	RCFDF656	0	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657	NR	M.9.c.1.
2. Amount of component.....	RCFDF657	0	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	NR	M.10.a.1.
2. Amount of component.....	RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659	NR	M.10.b.1.
2. Amount of component.....	RCFDF659	0	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660	NR	M.10.c.1.
2. Amount of component.....	RCFDF660	0	M.10.c.2.

Schedule RC-E Part I - Deposits in Domestic Offices

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 1,865,111		RCONB550 63,338,138	1.
2. U.S. Government.....	RCON2202 681		RCON2520 0	2.
3. States and political subdivisions in the U.S.....	RCON2203 1,718,273		RCON2530 6,108,862	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 108,142		RCONB552 238,931	4.
5. Banks in foreign countries.....	RCON2213 0		RCON2236 6,588	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 0		RCON2377 0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215 3,692,207	RCON2210 3,082,014	RCON2385 69,692,519	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	1,306,633	M.1.a.
b. Total brokered deposits.....	RCON2365	798,797	M.1.b.

Dollar amounts in thousands

c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	638,936	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	70,726	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	456,712	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	66,812	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	88,865	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	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	266,034	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	62,336,382	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	2,338,429	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	3,440,287	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	1,086,414	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	491,007	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	227,086	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	671,725	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	1,556,612	M.3.a.2.
3. Over one year through three years.....	RCONA581	1,019,445	M.3.a.3.
4. Over three years.....	RCONA582	192,505	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	2,228,239	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	255,356	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	651,128	M.4.a.2.
3. Over one year through three years.....	RCONA586	555,905	M.4.a.3.
4. Over three years.....	RCONA587	115,032	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	606,383	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	299,838	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	Yes	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	51,472	M.6.a.

Dollar amounts in thousands

b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	281,022	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	1,532,617	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	23,951,905	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	32,149,767	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	2,130,057	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	186,032	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	427,435	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	0	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	1,123	5.
6. Total.....	RCFN2200	428,558	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	427,435	M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	200,331	1.
2. Net deferred tax assets.....	RCFD2148	20,066	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	0	3.a.
b. Other financial assets.....	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCFD1752	326,009	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	2,404,288	5.a.
b. Separate account life insurance assets.....	RCFDK202	553,015	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	352,382	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCFD2168	1,543,569	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.

Dollar amounts in thousands

b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards ...	RCFDC436	0	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	0	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3549	NR	6.g.1.
2. Amount of component.....	RCFD3549	0	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3550	Accounts receivable	6.h.1.
2. Amount of component.....	RCFD3550	810,759	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3551	NR	6.i.1.
2. Amount of component.....	RCFD3551	0	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	5,399,660	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	3,439	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	359,731	1.b.
2. Net deferred tax liabilities.....	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	54,626	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCFD2938	577,636	4.
a. Accounts payable.....	RCFD3066	0	4.a.
b. Deferred compensation liabilities.....	RCFDC011	0	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552	Click here for value	4.e.1.
2. Amount of component.....	RCFD3552	347,337	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553	NR	4.f.1.
2. Amount of component.....	RCFD3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554	NR	4.g.1.
2. Amount of component.....	RCFD3554	0	4.g.2.
5. Total.....	RCFD2930	995,432	5.

(TEXT3552) Low income housing commitments

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	3,585	3.

Dollar amounts in thousands

4. Securities sold under agreements to repurchase.....	RCONB995	379,198	4.
5. Other borrowed money.....	RCON3190	5,827,644	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	68,716	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	92,624,312	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	82,460,614	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	100	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	6	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	14,704	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	617,249	RCONG390	2,329,652	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	4,298,384	RCONG394	12,003,504	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	39	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	6,304	RCONG398	10,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	15,000	RCONG400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA511	3	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	4,936,937	RCON1773	14,358,008	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	326,009	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	0	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	0	2.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	2,217,415	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	109	2.

Dollar amounts in thousands

3. Mortgage-backed securities.....	RCFDB559	19,088,190	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	47,592	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	7,869	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	58,262,308	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	12,788,368	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	9,760,836	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	580,041	6.a.3.
4. Commercial and industrial loans.....	RCON3387	23,646,028	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	759,001	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	4,376,742	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	111,128	6.b.
7. Trading assets.....	RCFD3401	620,744	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	3,900,533	8.
9. Total assets.....	RCFD3368	92,533,270	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	823,353	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	64,092,610	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	1,557,230	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	3,491,283	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	492,214	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	859,341	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	5,969,152	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	7,194,547	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ477	NR	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCFD3815	3,906,247	1.b.
1. Unused consumer credit card lines.....	RCFDJ455	3,549,333	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	356,915	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	6,892	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	1,642,653	1.c.1.b.

Dollar amounts in thousands

2. Not secured by real estate.....	RCFD6550	2,183,887	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	25,288,350	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	3,482,183	1.e.2.
3. All other unused commitments.....	RCFDJ459	3,908,023	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	2,334,587	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	568,082	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	412,924	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	120,332	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	124,854	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	4,001,761	6.a.
b. Securities borrowed.....	RCFD3432	0	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	9,385	RCFDC969	478,020	7.a.1.
2. Total return swaps.....	RCFDC970	92,730	RCFDC971	0	7.a.2.
3. Credit options.....	RCFDC972	0	RCFDC973	0	7.a.3.
4. Other credit derivatives.....	RCFDC974	0	RCFDC975	0	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	0	RCFDC221	6,866	7.b.1.
2. Gross negative fair value.....	RCFDC220	275	RCFDC222	4,406	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	9,385	7.c.1.a.
b. Purchased protection.....	RCFDG402	120,621	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection.....	RCFDG403	92,730	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	357,399	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

	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
Dollar amounts in thousands				
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
a. Investment grade.....	408	3,768	93,504	7.d.1.a.
b. Subinvestment grade.....	401	3,802	232	7.d.1.b.
2. Purchased credit protection:				7.d.2.
a. Investment grade.....	60,151	208,567	2,288	7.d.2.a.
b. Subinvestment grade.....	25,209	102,688	79,117	7.d.2.b.

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

Dollar amounts in thousands			
8. Spot foreign exchange contracts.....	RCFD8765	735,391	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	1,746,933	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557	NR	9.f.1.
2. Amount of component.....	RCFD3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.

Dollar amounts in thousands

2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	7,864,669	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):						
		RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.
a. Futures contracts.....	23,213,000	0	0	0	0	12.a.
b. Forward contracts.....	2,000,000	5,801,285	0	0	0	12.b.
c. Exchange-traded option contracts:						
1. Written options.....	0	0	0	0	0	12.c.1.
2. Purchased options.....	0	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:						
1. Written options.....	2,171,401	178,975	0	0	164,301	12.d.1.
2. Purchased options.....	2,694,497	182,966	0	0	164,301	12.d.2.
e. Swaps.....	42,121,008	316,673	0	0	261,607	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	57,005,606	6,161,266	0	0	590,210	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	15,194,300	318,632	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	150,800					14.a.
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:						
1. Gross positive fair value.....	724,447	119,432	0	0	482,145	15.a.1.
2. Gross negative fair value.....	643,882	111,959	0	0	468,528	15.a.2.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
b. Contracts held for purposes other than trading:						15.b.
1. Gross positive fair value.....	RCFD8741	RCFD8742	RCFD8743	RCFD8744		15.b.1.
	192,026	10,880	0	0		
2. Gross negative fair value.....	RCFD8745	RCFD8746	RCFD8747	RCFD8748		15.b.2.
	3,818	153	0	0		

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

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:							16.
a. Net current credit exposure.....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422		16.a.
	487,101	0	0	0	505,001		
b. Fair value of collateral:							16.b.
1. Cash - U.S. dollar.....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427		16.b.1.
	218,065	0	0	0	9,709		
2. Cash - Other currencies.....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432		16.b.2.
	0	0	0	0	0		
3. U.S. Treasury securities.....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437		16.b.3.
	9,717	0	0	0	0		
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442		16.b.4.
	121,014	0	0	0	0		
5. Corporate bonds.....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447		16.b.5.
	0	0	0	0	0		
6. Equity securities.....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452		16.b.6.
	0	0	0	0	0		
7. All other collateral.....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457		16.b.7.
	0	0	0	0	30,000		
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462		16.b.8.
	348,796	0	0	0	39,709		

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	218,258	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	3	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	319,514	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	426,742	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	49,892	2.b.
c. All other identifiable intangible assets.....	RCFD5507	16,476	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	385,882	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	3,286	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	12,799	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	13,260	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. In foreign offices.....	RCFN5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	29,345	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	37,527	5.a.1.a.
b. Over one year through three years.....	RCFDF056	28,889	5.a.1.b.
c. Over three years through five years.....	RCFDF057	35,421	5.a.1.c.
d. Over five years.....	RCFDF058	78,844	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	37,527	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	727,476	5.b.1.a.
b. Over one year through three years.....	RCFDF061	2,271,080	5.b.1.b.
c. Over three years through five years.....	RCFDF062	1,783,659	5.b.1.c.
d. Over five years.....	RCFDF063	1,026,496	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	76,792	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	5,989,392	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	0	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):.....	TEXT4087	Click here for value	8.a.
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.

Dollar amounts in thousands

1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	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.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	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	161,748	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	13a1a.1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13a1a.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	0	13a1c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13a1c.2.
a. Secured by first liens.....	RCONK173	0	13a1c2a.
b. Secured by junior liens.....	RCONK174	0	13a1c2b.
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	13a1e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13a1e.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.

Dollar amounts in thousands

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.
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.....	RCFNNK290	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	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			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	NR	16.a.1.
2. International ACH transactions.....	RCONN518	NR	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	NR	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	NR	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	0	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	0	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	0	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.	
a. Construction, land development, and other land loans in domestic offices:				1.a.	
1. 1-4 family residential construction loans.....	RCONF172	997	0	1,880	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	0	7,506	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	205	158	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				1.c.	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	57,340	8,634	107,887	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.	
a. Secured by first liens.....	RCONC236	26,684	5,764	110,837	1.c.2.a.
b. Secured by junior liens.....	RCONC238	8,909	1,589	13,733	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	115	2,563	371	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				1.e.	
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	19,862	1,055	14,224	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	5,432	1,371	8,639	1.e.2.
f. In foreign offices.....	RCFNB572	0	0	0	1.f.
2. Loans to depository institutions and acceptances of other banks:				2.	
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	0	0	2.a.
b. To foreign banks.....	RCFD5380	0	0	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.	RCFD1594	845	666	876	3.
4. Commercial and industrial loans:				4.	
a. To U.S. addressees (domicile).....	RCFD1251	59,082	14,802	86,594	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	1,408	1,154	0	4.b.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans to individuals for household, family, and other personal expenditures:					5.
		RCFDB575	RCFDB576	RCFDB577	
a. Credit cards.....	9,392	7,632	2,174		5.a.
		RCFDK213	RCFDK214	RCFDK215	
b. Automobile loans.....	770	75	143		5.b.
		RCFDK216	RCFDK217	RCFDK218	
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	75,159	37,374	14,923		5.c.
		RCFD5389	RCFD5390	RCFD5391	
6. Loans to foreign governments and official institutions.....	0	0	0		6.
		RCFD5459	RCFD5460	RCFD5461	
7. All other loans.....	24,619	370	1,213		7.
8. Lease financing receivables:					8.
		RCFDF166	RCFDF167	RCFDF168	
a. Leases to individuals for household, family, and other personal expenditures.....	0	0	0		8.a.
		RCFDF169	RCFDF170	RCFDF171	
b. All other leases.....	31,812	1,325	20,605		8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	1,612	0	2		9.
		RCFD3505	RCFD3506	RCFD3507	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	0	0	0		10.
		RCFDK036	RCFDK037	RCFDK038	
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	0	0	0		10.a.
		RCFDK039	RCFDK040	RCFDK041	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	0	0	0		10.b.
		RCFDK042	RCFDK043	RCFDK044	
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:					11.
a. Loans secured by real estate in domestic offices:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
		RCONK045	RCONK046	RCONK047	
a. 1-4 family residential construction loans.....	0	0	0		11.a.1.a.
		RCONK048	RCONK049	RCONK050	
b. Other construction loans and all land development and other land loans.....	0	0	0		11.a.1.b.
		RCONK051	RCONK052	RCONK053	
2. Secured by farmland.....	0	0	0		11.a.2.
3. Secured by 1-4 family residential properties:					11.a.3.
		RCONK054	RCONK055	RCONK056	
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	0	0		11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
		RCONK057	RCONK058	RCONK059	
1. Secured by first liens.....	0	0	0		11.a.3b.1.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONK060	RCONK061	RCONK062		
2. Secured by junior liens.....	0	0	0		11a3b2
	RCONK063	RCONK064	RCONK065		
4. Secured by multifamily (5 or more) residential properties.....	0	0	0		11.a.4.
5. Secured by nonfarm nonresidential properties:					11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	RCONK067	RCONK068		
	0	0	0		11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	RCONK070	RCONK071		
	0	0	0		11.a.5.b.
b. Loans to finance agricultural production and other loans to farmers.....	RCFDK072	RCFDK073	RCFDK074		
	0	0	0		11.b.
	RCFDK075	RCFDK076	RCFDK077		
c. Commercial and industrial loans.....	0	0	0		11.c.
d. Loans to individuals for household, family, and other personal expenditures:					11.d.
	RCFDK078	RCFDK079	RCFDK080		
1. Credit cards.....	0	0	0		11.d.1.
	RCFDK081	RCFDK082	RCFDK083		
2. Automobile loans.....	0	0	0		11.d.2.
3. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK084	RCFDK085	RCFDK086		
	0	0	0		11.d.3.
	RCFDK087	RCFDK088	RCFDK089		
e. All other loans and all leases.....	0	0	0		11.e.
1. Loans to depository institutions and acceptances of other banks.....	RCFDK091	RCFDK092	RCFDK093		
	0	0	0		11.e.1.
	RCFDK095	RCFDK096	RCFDK097		
2. Loans to foreign governments and official institutions.....	0	0	0		11.e.2.
	RCFDK099	RCFDK100	RCFDK101		
3. Other loans.....	0	0	0		11.e.3.
	RCFDK269	RCFDK271	RCFDK272		
4. Lease financing receivables.....	0	0	0		11.e.4.
	RCFNK291	RCFNK292	RCFNK293		
5. Loans secured by real estate in foreign offices.....	0	0	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	RCFDK103	RCFDK104		
	0	0	0		11.f.
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.
	RCONK105	RCONK106	RCONK107		
1. 1-4 family residential construction loans.....	0	0	0		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	RCONK109	RCONK110		
	0	0	0		M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF661	RCONF662	RCONF663		
	0	0	89,185		M.1.b.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
c. Secured by multifamily (5 or more) residential properties in domestic offices.....		RCONK111	RCONK112	RCONK113	
		0	0	278	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	RCONK115	RCONK116	
		0	0	4,837	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties...		RCONK117	RCONK118	RCONK119	
		0	0	2,148	M.1.d.2.
e. Commercial and industrial loans:					M.1.e.
1. To U.S. addressees (domicile).....		RCFDK120	RCFDK121	RCFDK122	
		0	0	48,925	M.1.e.1.
2. To non-U.S. addressees (domicile).....		RCFDK123	RCFDK124	RCFDK125	
		0	0	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....		RCFDK126	RCFDK127	RCFDK128	
		1	4	10,268	M.1.f.
1. Loans secured by farmland in domestic offices.....		RCONK130	RCONK131	RCONK132	
		0	0	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....		RCFDK134	RCFDK135	RCFDK136	
		0	0	0	M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....		RCFDK138	RCFDK139	RCFDK140	
		0	0	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					M.1.f.4.
a. Credit cards.....		RCFDK274	RCFDK275	RCFDK276	
		0	0	0	M.1.f.4.a.
b. Automobile loans.....		RCFDK277	RCFDK278	RCFDK279	
		0	0	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....		RCFDK280	RCFDK281	RCFDK282	
		0	0	0	M.1.f.4.c.
5. Loans to foreign governments and official institutions.....		RCFDK283	RCFDK284	RCFDK285	
		0	0	0	M.1.f.5.
6. Other loans.....		RCFDK286	RCFDK287	RCFDK288	
		0	0	0	M.1.f.6.
7. Loans secured by real estate in foreign offices.....		RCFNK294	RCFNK295	RCFNK296	
		0	0	0	M.1.f.7.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....		RCFD6558	RCFD6559	RCFD6560	
		2,423	84	2,273	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....		RCFD1248	RCFD1249	RCFD1250	
		0	0	0	M.3.
4. Not applicable					M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
a. Loans and leases held for sale.....		RCFDC240	RCFDC241	RCFDC226	
		6,939	4,437	93	M.5.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. Loans measured at fair value:					
1. Fair value.....					
	RCFDF664	0	0	0	M.5.b.1.
2. Unpaid principal balance.....					
		0	0	0	M.5.b.2.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more			
6. Derivative contracts: Fair value of amounts carried as assets.....		RCFDF3529	0	RCFDF3530	0	M.6.

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

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....		RCFDC410	80,610	M.7.
8. Nonaccrual assets sold during the quarter.....		RCFDC411	2	M.8.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3):					
a. Outstanding balance.....					
	RCFDL183	481	1	767	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above...					
	RCFDL186	468	1	745	M.9.b.

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

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCFDF236	75,182,078	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		RCFDF237	428,561	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFNF234	428,561	3.
4. Average consolidated total assets for the calendar quarter.....		RCFDK652	92,533,270	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....		RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter.....		RCFDK654	9,252,734	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		RCFDK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				7.
a. One year or less.....		RCFDG465	1,360	7.a.

Dollar amounts in thousands

b. Over one year through three years.....	RCFDG466	2,843,773	7.b.
c. Over three years through five years.....	RCFDG467	1,775,297	7.c.
d. Over five years.....	RCFDG468	1,026,533	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	508,733	8.a.
b. Over one year through three years.....	RCFDG470	321,878	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	298,292	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	0	9.
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	No	10.
a. Banker's bank deduction.....	RCFDK657	NR	10.a.
b. Banker's bank deduction limit.....	RCFDK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	Yes	11.
a. Custodial bank deduction.....	RCFDK660	17,174,911	11.a.
b. Custodial bank deduction limit.....	RCFDK661	21,863	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF049	29,238,249	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	2953372	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	44,208,637	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	26097	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	1,231,102	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	113859	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	75,531	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	203	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	39,158,443	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.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
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.

Dollar amounts in thousands

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	790,930	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	490,737	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	2,490	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	18,321	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	10,307	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	638	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	91,202	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	393,596	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	0	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-O - Other Data for Deposit Insurance and FICO Assessments

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unassessable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
Dollar amounts in thousands															
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964	RCFDM965	RCFDM966	RCFDM967	RCFDM968	RCFDM969	RCFDM970	RCFDM971	RCFDM972	RCFDM973	RCFDM974	RCFDM975	RCFDM976	RCFDM977	RCFDM978
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979	RCFDM980	RCFDM981	RCFDM982	RCFDM983	RCFDM984	RCFDM985	RCFDM986	RCFDM987	RCFDM988	RCFDM989	RCFDM990	RCFDM991	RCFDM992	RCFDM993
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDN994	RCFDN995	RCFDN996	RCFDN997	RCFDN998	RCFDN999	RCFDN001	RCFDN002	RCFDN003	RCFDN004	RCFDN005	RCFDN006	RCFDN007	RCFDN008	RCFDN009
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010	RCFDN011	RCFDN012	RCFDN013	RCFDN014	RCFDN015	RCFDN016	RCFDN017	RCFDN018	RCFDN019	RCFDN020	RCFDN021	RCFDN022	RCFDN023	RCFDN024
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
e. Credit cards.....	RCFDN040	RCFDN041	RCFDN042	RCFDN043	RCFDN044	RCFDN045	RCFDN046	RCFDN047	RCFDN048	RCFDN049	RCFDN050	RCFDN051	RCFDN052	RCFDN053	RCFDN054
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
f. Automobile loans.....	RCFDN055	RCFDN056	RCFDN057	RCFDN058	RCFDN059	RCFDN060	RCFDN061	RCFDN062	RCFDN063	RCFDN064	RCFDN065	RCFDN066	RCFDN067	RCFDN068	RCFDN069
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
g. Student loans.....	RCFDN070	RCFDN071	RCFDN072	RCFDN073	RCFDN074	RCFDN075	RCFDN076	RCFDN077	RCFDN078	RCFDN079	RCFDN080	RCFDN081	RCFDN082	RCFDN083	RCFDN084
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085	RCFDN086	RCFDN087	RCFDN088	RCFDN089	RCFDN090	RCFDN091	RCFDN092	RCFDN093	RCFDN094	RCFDN095	RCFDN096	RCFDN097	RCFDN098	RCFDN099
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
i. Consumer leases.....	RCFDN100	RCFDN101	RCFDN102	RCFDN103	RCFDN104	RCFDN105	RCFDN106	RCFDN107	RCFDN108	RCFDN109	RCFDN110	RCFDN111	RCFDN112	RCFDN113	RCFDN114
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
j. Total.....	RCFDN115	RCFDN116	RCFDN117	RCFDN118	RCFDN119	RCFDN120	RCFDN121	RCFDN122	RCFDN123	RCFDN124	RCFDN125	RCFDN126	RCFDN127	RCFDN128	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	

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M8a
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Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	132,930	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	141,902	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	26,098	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	2,959	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	0	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	0	7.c.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
1. Available-for-sale securities.....	14,358,008	0	3	14,347,329	10,676	1.
2. Federal funds sold and securities purchased under agreements to resell.....	0	0	0	0	0	2.
3. Loans and leases held for sale.....	168,856	0	0	0	168,856	3.
4. Loans and leases held for investment.....	0	0	0	0	0	4.
5. Trading assets:						5.
a. Derivative assets.....	635,556	697,273	109,231	1,199,446	24,152	5.a.
b. Other trading assets.....	39,026	0	0	39,026	0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	0	0	0	0	0	5.b.1.
6. All other assets.....	161,966	36,882	10,640	188,208	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	15,363,412	734,155	119,874	15,774,009	203,684	7.
8. Deposits.....	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	0	0	0	0	0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	709,716	519,274	101,667	1,127,048	275	10.a.
b. Other trading liabilities.....	8,494	0	0	8,494	0	10.b.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures.....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities.....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	0	0	0	0	0	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	718,210	519,274	101,667	1,135,542	275	
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	M.1.a.
	0	0	0	0	0	
b. Nontrading derivative assets.....	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	M.1.b.
	161,966	36,882	10,640	188,208	0	

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

Dollar amounts in thousands

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

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

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

M.1.c.2.

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

Dollar amounts in thousands

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

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

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

M.1.d.2.

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

Dollar amounts in thousands

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

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

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

M.1.e.2.

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

Dollar amounts in thousands

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

1. Describe component.....

TEXTG561	NR

M.1.f.
M.1.f.1.

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

Dollar amounts in thousands

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	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

Dollar amounts in thousands

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

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

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

M.2.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.2.e.
1. Describe component.....	TEXTG581	NR	M.2.e.1.

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

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

M.2.e.2.

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

Dollar amounts in thousands

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

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

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

M.2.f.2.

Schedule RC-R 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	5,590,472	1.
2. Retained earnings.....	RCFD3632	4,373,536	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	129,598	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	10,093,606	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	797,541	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	26,548	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	490	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	54,694	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	0	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	45,158	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	-8,868	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	0	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	NR	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	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCFAP850	3,605	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	0	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	9,174,438	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	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	0	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	0	15.

Dollar amounts in thousands

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	0	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	736	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	736	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	9,173,702	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCFAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	736	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	9,173,702	26.
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	416,067	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	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	867,700	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	NR	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	1	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	1,283,768	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	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCFAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	1,283,768	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	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	10,457,470	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	NR	35.b.
36. Average total consolidated assets.....	RCFD3368	92,533,270	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	828,920	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	-2,200	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	91,706,550	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	85,914,468	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	NR	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	10.68%	RCFWP793	NR	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	10.68%	RCFW7206	NR	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	12.17%	RCFW7205	NR	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	10.00%	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.

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											
1. Cash and balances due from depository institutions.....	RCFDD957 2,415,971	RCFDS396 0	RCFDD958 1,797,538				RCFDD959 613,713	RCFDS397 4,255	RCFDD960 111	RCFDS398 354	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCFDD961 4,936,937	RCFDS399 0	RCFDD962 2,132,506				RCFDD963 2,798,127	RCFDD964 0	RCFDD965 6,304	RCFDS400 0	2.a.
b. Available-for-sale securities.....	RCFDD966 14,357,969	RCFDS402 87,088	RCFDD967 7,566,086				RCFDD968 6,694,639	RCFDD969 155	RCFDD970 10,000	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 3,000		RCOND972 0				RCOND973 3,000	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 3,585	RCFDH172 3,585									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 26,005	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 26,005	RCFDS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual.....	RCFDS423 4,530	RCFDS424 0	RCFDS425 0				RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 4,530	4.c.

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										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
		RCFDS405		RCFDS406				RCFDH271	RCFDH272	
b. Available-for-sale securities.....		1		0				0	0	2.b.
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.
								RCFDH273	RCFDH274	
a. Residential mortgage exposures.....								0	0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275	RCFDH276	4.b.
								0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual.....								RCFDH277	RCFDH278	4.c.
								0	0	4.c.

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.
b. High volatility commercial real estate exposures.....								RCFDH283	RCFDH284	
c. Exposures past due 90 days or more or on nonaccrual.....								0	0	5.b.
								RCFDH285	RCFDH286	
d. All other exposures.....								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.
a. Separate account bank-owned life insurance.....								RCFDH296	RCFDH297	
								905,398	762,148	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298	RCFDH299	
								0	0	8.b.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands		(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
9. On-balance sheet securitization exposures:						
	a. Held-to-maturity securities.....	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479
		0	0	0	0	0
	b. Available-for-sale securities.....	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484
		39	0	39	0	0
	c. Trading assets.....	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489
		0	0	0	0	0
	d. All other on-balance sheet securitization exposures.....	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494
		0	0	0	0	0
10. Off-balance sheet securitization exposures.....		RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499
		0	0	0	0	0

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands		(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%
11. Total balance sheet assets.....		RCFD2170	RCFDS500	RCFDD987				RCFDD988	RCFDD989	RCFDD990	RCFDS503
		93,147,013	931,637	12,130,994				10,876,327	9,942,928	57,856,636	503,053

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								
		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
11. Total balance sheet assets.....		1	0	0			39	905,398

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										
	RCFDD991	RCFDD992	RCFDD993				RCFDD994	RCFDD995	RCFDD996	RCFDS511
12. Financial standby letters of credit.....	2,334,587	2,334,587	177,541				568,082	3,150	1,585,814	0
	RCFDD997	RCFDD998	RCFDD999				RCFDG603	RCFDG604	RCFDG605	RCFDS512
13. Performance standby letters of credit and transaction-related contingent items.....	412,924	206,462	10,465				60,166	455	135,376	0
	RCFDG606	RCFDG607	RCFDG608				RCFDG609	RCFDG610	RCFDG611	RCFDS513
14. Commercial and similar letters of credit with an original maturity of one year or less.....	63,346	12,669	12				0	0	12,657	0
	RCFDG612	RCFDG613	RCFDG614				RCFDG615	RCFDG616	RCFDG617	RCFDS514
15. Retained recourse on small business obligations sold with recourse.....	0	0	0				0	0	0	0

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										
	RCFDS515	RCFDS516	RCFDS517	RCFDS518	RCFDS519		RCFDS520	RCFDS521	RCFDS522	RCFDS523
16. Repo-style transactions.....	4,377,374	4,377,374	4,004,019	0	0		373,355	0	0	0
	RCFDG618	RCFDG619	RCFDG620				RCFDG621	RCFDG622	RCFDG623	RCFDS524
17. All other off-balance sheet liabilities.....	1,839,663	1,839,663	0				0	1,590,896	248,767	0

	(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											
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCFDS525 5,653,949	RCFDS526 1,130,790	RCFDS527 0				RCFDS528 0	RCFDS529 0	RCFDS530 1,123,749	RCFDS531 7,041	18.a.
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year.....	RCFDG624 28,996,351	RCFDG625 14,498,176	RCFDG626 102,519				RCFDG627 0	RCFDG628 83,123	RCFDG629 14,236,049	RCFDS539 76,485	18.c.
19. Unconditionally cancelable commitments.....	RCFDS540 12,962,484	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 770,377	RCFDS543 0			RCFDS544 0	RCFDS545 144,092	RCFDS546 0	RCFDS547 626,285	RCFDS548 0	20.
21. Centrally cleared derivatives.....		RCFDS549 266,145	RCFDS550 0	RCFDS551 0	RCFDS552 266,145		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21.
22. Unsettled transactions (failed trades).....	RCFDH191 0		RCFDH193 0				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0	22.

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						
16. Repo-style transactions.....				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.

	(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						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity of one year or less to ABCP conduits.....						18.b.
c. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.c.
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades).....	RCFDH198 0	RCFDH199 0	RCFDH200 0			22.

Schedule RC-R Part II - Risk-Weighted Assets

	(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									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFDG630 16,425,550	RCFDS558 0	RCFDS559 266,145	RCFDS560 0	RCFDG631 12,022,022	RCFDG632 11,620,552	RCFDG633 75,825,333	RCFDS561 586,579	23.
24. Risk weight factor.....									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634 0	RCFDS569 0	RCFDS570 10,646	RCFDS571 0	RCFDG635 2,404,404	RCFDG636 5,810,276	RCFDG637 75,825,333	RCFDS572 879,869	25.

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%
Dollar amounts in thousands							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCFDS563	RCFDS564	RCFDS565	RCFDS566	RCFDS567	RCFDS568
		1	0	0	0	0	39
24. Risk weight factor							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579
		3	0	0	0	0	488

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	85,693,903	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	221,301	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	RCFDB704	85,914,468	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	0	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	85,914,468	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	980,244	M.1.

Schedule RC-R Part II - Risk-Weighted Assets

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.....	8,154,966	16,427,467	8,566,922	M.2.a.
b. Foreign exchange rate and gold.....	4,253,619	1,768,079	279,225	M.2.b.
c. Credit (investment grade reference asset).....	1	1,317	2,288	M.2.c.
d. Credit (non-investment grade reference asset).....	209	5,688	79,117	M.2.d.
e. Equity.....	0	0	0	M.2.e.
f. Precious metals (except gold).....	0	0	0	M.2.f.
g. Other.....	305,038	119,198	1,672	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:				M.3.
a. Interest rate.....	6,494,005	27,113,749	2,747,762	M.3.a.
b. Foreign exchange rate and gold.....	0	0	0	M.3.b.
c. Credit (investment grade reference asset).....	0	0	0	M.3.c.
d. Credit (non-investment grade reference asset).....	0	32,000	0	M.3.d.
e. Equity.....	0	0	0	M.3.e.
f. Precious metals (except gold).....	0	0	0	M.3.f.

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	
	RCFDS621	RCFDS622	RCFDS623	
g. Other.....	0	0	0	M.3.g.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar amounts in thousands							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711
	0	0	0	0	1,397,716	0	40,837
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718
	0	0	0	0	0	0	0
b. Subordinated securities and other residual interests.....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
	0	0	0	0	0	0	0
c. Standby letters of credit and other enhancements.....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
	0	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739
	0	0	0	0	39,897	0	0
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
	0	0	0	0	23,329	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
	0	0	0	0	18,742	0	0
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	0	0	0	0	8,607	0	0
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761	RCFDB762			RCFDB763	
		0	0			0	

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	0	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	209,409,101	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCFDF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCFDC407	0	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)....	RCFDA345	Yes	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	Yes	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCFDB867	Yes	3.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
4. Personal trust and agency accounts.....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	12,192,659	1,398,483	21649	1264	
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	919,448	259,851	1084	69	
b. Employee benefit - defined benefit.....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	544,216	3,666,199	55	277	
c. Other employee benefit and retirement-related accounts.....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	2,808,149	321,043	3465	106	
6. Corporate trust and agency accounts.....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	0	0	0	0	
7. Investment management and investment advisory agency accounts.....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	10,758,565	1,381,827	11726	1646	
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	3,238,438	457,694	2790	729	
9. Other fiduciary accounts.....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	17,619	205,210	5	12	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	30,479,094	7,690,307	40774	4103	
11. Custody and safekeeping accounts.....		RCFDB898		RCFDB899	11.
		46,048,640		5105	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	RCFNB901	RCFNB902	RCFNB903	12.
	0	0	0	0	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	RCFDJ260	RCFDJ261	RCFDJ262	13.
	1,515,139	75,688	3369	99	

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	63,113	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	1,211	15.a.
b. Employee benefit - defined benefit.....	RIADB906	2,330	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	11,922	15.c.
16. Corporate trust and agency accounts.....	RIADA479	0	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	43,403	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	14,108	18.
19. Other fiduciary accounts.....	RIADA480	54	19.
20. Custody and safekeeping accounts.....	RIADB909	7,767	20.
21. Other fiduciary and related services income.....	RIADB910	8,918	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	152,826	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	RCFDJ264	RCFDJ265	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	RCFDJ267	RCFDJ268	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	RCFDJ270	RCFDJ271	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	RCFDJ273	RCFDJ274	M.1.d.
e. Money market mutual funds.....	RCFDJ275	RCFDJ276	RCFDJ277	M.1.e.
f. Equity mutual funds.....	RCFDJ278	RCFDJ279	RCFDJ280	M.1.f.
g. Other mutual funds.....	RCFDJ281	RCFDJ282	RCFDJ283	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	RCFDJ285	RCFDJ286	M.1.h.
i. Other short-term obligations.....	RCFDJ287	RCFDJ288	RCFDJ289	M.1.i.
j. Other notes and bonds.....	RCFDJ290	RCFDJ291	RCFDJ292	M.1.j.

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	RCFDJ294	RCFDJ295	
	NR	NR	NR	M.1.k.
	RCFDJ296	RCFDJ297	RCFDJ298	
l. Other common and preferred stocks.....	NR	NR	NR	M.1.l.
	RCFDJ299	RCFDJ300	RCFDJ301	
m. Real estate mortgages.....	NR	NR	NR	M.1.m.
	RCFDJ302	RCFDJ303	RCFDJ304	
n. Real estate.....	NR	NR	NR	M.1.n.
	RCFDJ305	RCFDJ306	RCFDJ307	
o. Miscellaneous assets.....	NR	NR	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	NR	NR	NR	M.1.p.

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets			
Dollar amounts in thousands					
3. Collective investment funds and common trust funds:			M.3.		
a. Domestic equity.....	RCFDB931	16	RCFDB932	1,710,112	M.3.a.
b. International/Global equity.....	RCFDB933	3	RCFDB934	251,589	M.3.b.
c. Stock/Bond blend.....	RCFDB935	4	RCFDB936	187,968	M.3.c.
d. Taxable bond.....	RCFDB937	10	RCFDB938	602,547	M.3.d.
e. Municipal bond.....	RCFDB939	8	RCFDB940	383,995	M.3.e.
f. Short term investments/Money market.....	RCFDB941	3	RCFDB942	1,013,670	M.3.f.
g. Specialty/Other.....	RCFDB943	9	RCFDB944	1,228,425	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	53	RCFDB946	5,378,306	M.3.h.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:					
					M.4.
	RIADB947	RIADB948	RIADB949		
a. Personal trust and agency accounts.....	NR	NR	NR		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	NR	NR	NR		M.4.b.
	RIADB953	RIADB954	RIADB955		
c. Investment management agency accounts.....	NR	NR	NR		M.4.c.
	RIADB956	RIADB957	RIADB958		
d. Other fiduciary accounts and related services.....	NR	NR	NR		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).....	NR	NR	NR		M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
					1.
	RCFDJ981	RCFDJ982	RCFDJ983		
a. Cash and balances due from depository institutions.....	0	0	616		1.a.
	RCFDJ984	RCFDJ985	RCFDJ986		
b. Held-to-maturity securities.....	0	0	0		1.b.
	RCFDJ987	RCFDJ988	RCFDJ989		
c. Available-for-sale securities.....	0	0	0		1.c.
	RCFDJ990	RCFDJ991	RCFDJ992		
d. Securities purchased under agreements to resell.....	0	0	0		1.d.
	RCFDJ993	RCFDJ994	RCFDJ995		
e. Loans and leases held for sale.....	0	0	0		1.e.
	RCFDJ996	RCFDJ997	RCFDJ998		
f. Loans and leases, net of unearned income.....	0	0	0		1.f.
	RCFDJ999	RCFDK001	RCFDK002		
g. Less: Allowance for loan and lease losses.....	0	0	0		1.g.
	RCFDK003	RCFDK004	RCFDK005		
h. Trading assets (other than derivatives).....	0	0	0		1.h.
	RCFDK006	RCFDK007	RCFDK008		
i. Derivative trading assets.....	0	0	0		1.i.
	RCFDK009	RCFDK010	RCFDK011		
j. Other real estate owned.....	0	0	0		1.j.
	RCFDK012	RCFDK013	RCFDK014		
k. Other assets.....	0	0	32		1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
					2.
	RCFDK015	RCFDK016	RCFDK017		
a. Securities sold under agreements to repurchase.....	0	0	0		2.a.

Dollar amounts in thousands				
	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
	RCFDK018	RCFDK019	RCFDK020	
b. Derivative trading liabilities.....	0	0	0	2.b.
	RCFDK021	RCFDK022	RCFDK023	
c. Commercial paper.....	0	0	0	2.c.
	RCFDK024	RCFDK025	RCFDK026	
d. Other borrowed money (exclude commercial paper).....	0	0	0	2.d.
	RCFDK027	RCFDK028	RCFDK029	
e. Other liabilities.....	0	0	981	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	0	0	0	3.
	RCFDK030	RCFDK031	RCFDK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	0	0	0	4.
	RCFDK033	RCFDK034	RCFDK035	

General Instructions

Dollar amounts in thousands		
1. Who Must Report on What Forms		1.
a. Close of Business		1.a.
b. Frequency of Reporting		1.b.
c. Differences in Detail of Reports		1.c.
d. Shifts in Reporting Status		1.d.
2. Organization of the Instruction Books		2.
3. Preparation of the Reports		3.
4. Signatures		4.
a. Officer Declaration		4.a.
b. Director Attestation		4.b.
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