

Federal Financial Institutions Examination Council



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 Report Date	12/31/2015
Report Type	031
RSSD-ID	280110
FDIC Certificate Number	17534
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Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices — FFIEC 031

Report at the close of business December 31, 2015

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20151231)
(RCON 9999)

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

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

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **17534** (RSSD 9050)

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

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

KEYBANK NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

CLEVELAND

City (RSSD 9130)

OH

State Abbreviation (RSSD 9200)

44114-1306

Zip Code (RSSD 9220)

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

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

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Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

CONF _____
Area Code / Phone Number / Extension (TEXT C493)

CONF _____
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

CONF _____
Area Code / Phone Number / Extension (TEXT C369)

CONF _____
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

CONF _____
Area Code / Phone Number / Extension (TEXT C374)

CONF _____
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20151231	1.
2. FDIC certificate number.....	RSSD9050	17534	2.
3. Legal title of bank.....	RSSD9017	KeyBank National Association	3.
4. City.....	RSSD9130	Cleveland	4.
5. State abbreviation.....	RSSD9200	OH	5.
6. Zip code.....	RSSD9220	44114	6.

Contact Information

Dollar amounts in thousands

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement			2.
(TEXT6980) NR			

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	513,063	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	364,056	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	18,641	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	775,502	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	80,987	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	149,545	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	142,992	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	4,251	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	2,049,037	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	131,760	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	7,348	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	383,875	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,354	1.d.3.
e. Interest income from trading assets.....	RIAD4069	755	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	2	1.f.
g. Other interest income.....	RIAD4518	15,007	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	2,589,139	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	10,017	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	49,426	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	26,191	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	22,100	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	1,131	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	273	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	38,628	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	60,842	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	208,608	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	2,380,531	3.
4. Provision for loan and lease losses.....	RIAD4230	144,609	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	202,194	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	255,731	5.b.
c. Trading revenue.....	RIADA220	56,288	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	38,682	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	1,665	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	52,602	5.d.3.

Dollar amounts in thousands

4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	7,742	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	8,589	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	110,238	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-3,545	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-2,014	5.k.
l. Other noninterest income.....	RIADB497	790,649	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	1,518,821	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	1,368,118	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	328,719	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	30,604	7.c.2.
d. Other noninterest expense.....	RIAD4092	722,854	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	2,450,295	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	1,304,654	8.
9. Applicable income taxes (on item 8).....	RIAD4302	337,056	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	RIAD4300	967,598	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	901	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	968,499	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	968,499	14.

Memoranda

1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	84	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	44,717	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	49,013	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	732	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	13608	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	15,256	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	37,699	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	6,528	M.8.d.
e. Credit exposures.....	RIADF186	-3,195	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.

Dollar amounts in thousands

g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	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	-3,908	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	-4,446	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13.a.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.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	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	86,576	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	24,718	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	12,078	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	132,359	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	968,499	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	1,000,000	9.
10. Other comprehensive income.....	RIADB511	-52,724	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above).....	RIAD4415	41,684	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	9,955,029	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	673		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	239	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	19,282	RIAD5412	4,423		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	9,466	RIADC217	3,634		1.c.2.a.
b. Secured by junior liens.....	RIADC235	8,394	RIADC218	5,878		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	33		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	2,891	RIADC896	1,475		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	769	RIADC898	4,188		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	236	RIAD4665	3,289		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	70,043	RIAD4617	11,448		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	30,075	RIADB515	2,225		5.a.
b. Automobile loans.....	RIADK129	626	RIADK133	436		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	77,371	RIADK206	27,233		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	7,065	RIAD4628	1,260		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	11,044	RIADF188	7,510		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	238,451	RIAD4605	73,843		9.

Memoranda

1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	224	RIAD5410	401		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

Memoranda

Dollar amounts in thousands			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	4,153	M.4.

Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	823,057	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	73,843	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	233,475	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	4,976	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	144,609	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	20,962	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	824,020	7.

Memoranda

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	38,905	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	745	M.4.

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands						
1. Real estate loans:						
	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
a. Construction loans.....	5,125	0	1,048,049	24,924	0	0
	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
b. Commercial real estate loans.....	10,301	1,184	7,948,974	133,030	218	0
	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
c. Residential real estate loans.....	180,519	23,194	12,386,287	50,294	10,893	745
	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
2. Commercial loans.....	67,759	7,312	35,157,774	489,829	81	0
	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
3. Credit cards.....	2,969	179	803,042	32,570	0	0
	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
4. Other consumer loans.....	62,074	5,094	3,982,609	55,665	1	0
				RCFDM745		
5. Unallocated, if any.....				0		
	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
6. Total (for each column, sum of items 1.a through 5).....	328,747	36,963	61,326,735	786,312	11,193	745

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	113,413	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	71,237	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
(TEXT4461) Operating lease revenue	RIAD4461	56,874	1.i.1.
j. Disclose component and the dollar amount of that component:			1.j.
(TEXT4462) Other fees and commissions	RIAD4462	0	1.j.1.
k. Disclose component and the dollar amount of that component:			1.k.
(TEXT4463) Letter of credit and loan fees	RIAD4463	308,118	1.k.1.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	158,420	2.a.
b. Advertising and marketing expenses.....	RIAD0497	56,221	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.

Dollar amounts in thousands

j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
(TEXT4464) Operating lease expense	RIAD4464	46,874	2.l.1.
m. Disclose component and the dollar amount of that component:			2.m.
(TEXT4467) Franchise business taxes	RIAD4467	0	2.m.1.
n. Disclose component and the dollar amount of that component:			2.n.
(TEXT4468) Other professional fees, excluding legal, accounting & advisory fees	RIAD4468	98,243	2.n.1.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
(TEXT4469) Gain (loss) from discontinued operations	RIAD4469	1,434	3.a.1.
3. Applicable income tax effect.....	RIAD4486	534	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
(TEXT4487) NR	RIAD4487	0	3.b.1.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
(TEXTB526) NR	RIADB526	0	4.a.1.
b. Disclose component and the dollar amount of that component:			4.b.
(TEXTB527) NR	RIADB527	0	4.b.1.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
(TEXT4498) Stock compensation	RIAD4498	33,970	5.a.1.
b. Disclose component and the dollar amount of that component:			5.b.
(TEXT4499) Apportioned goodwill related to the acquisition of Pacific Crest Securities	RIAD4499	7,714	5.b.1.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
(TEXT4521) Foreign currency translation	RIAD4521	-514	6.a.1.
b. Disclose component and the dollar amount of that component:			6.b.
(TEXT4522) Provision for loan and lease losses from discontinued operations	RIAD4522	21,475	6.b.1.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations			7.b.
(TEXT4769) Line 1.l. Mortgage banking income: \$46,125 Line 1.m. Net income from investments in unconsolidated subsidiaries: \$45,071. Line 1.n. Credit Card and Merchant Service Fees: \$73,467. Line 2.o. Travel and entertainment: \$32,901. Line 2.p. Data service provider expense: \$28,009. 2.q. Credit card service expense: \$29,884. Line 2.r. KeyBank rewards expense: \$26,128.			

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCFD0081	1,002,138	1.a.
b. Interest-bearing balances.....	RCFD0071	2,265,026	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	4,898,059	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	14,207,756	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	1,015	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	638,787	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	61,670,321	4.b.
c. LESS: Allowance for loan and lease losses.....	RCFD3123	824,020	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCFDB529	60,846,301	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	582,457	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	762,172	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	19,397	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	11,995	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	1,183,221	9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	820,805	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	380,730	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	5,415,416	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	93,038,275	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	73,730,011	13.a.
1. Noninterest-bearing.....	RCON6631	26,090,464	13.a.1.
2. Interest-bearing.....	RCON6636	47,639,547	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	898	13.b.
1. Noninterest-bearing.....	RCFN6631	898	13.b.1.
2. Interest-bearing.....	RCFN6636	0	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	20,037	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	352,393	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	655,587	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	6,074,956	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	1,118,857	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	1,129,131	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	83,081,870	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	5,555,916	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	4,376,539	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	-27,426	26.b.

Dollar amounts in thousands

c. Other equity capital components.....	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	9,955,029	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	9,956,405	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	93,038,275	29.

Memoranda

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....	RCFD6724	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	974,411			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	333,571	1.a.
b. Currency and coin.....			RCON0080	640,840	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	168,524	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	168,524			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	15,488	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	200,081			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	1,924,148	RCON0090	1,924,148	4.
5. Total.....	RCFD0010	3,267,164	RCON0010	3,082,571	5.

Schedule RC-B - Securities

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1. U.S. Treasury securities.....	RCFD0211	0	RCFD0213	0	RCFD1286	100	RCFD1287	99	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies.....	RCFD1289	0	RCFD1290	0	RCFD1291	3	RCFD1293	3	2.a.
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	0	RCFD1295	0	RCFD1297	0	RCFD1298	0	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	0	RCFD8497	0	RCFD8498	13,916	RCFD8499	14,262	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	702,505	RCFDG301	699,446	RCFDG302	985,724	RCFDG303	983,412	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	0	RCFDG305	0	RCFDG306	1,206,841	RCFDG307	1,205,355	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309	0	RCFDG310	0	RCFDG311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG312	4,174,345	RCFDG313	4,128,978	RCFDG314	12,082,417	RCFDG315	11,994,586	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	0	RCFDG321	0	RCFDG322	36	RCFDG323	36	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	0	RCFDK143	0	RCFDK144	0	RCFDK145	0	4.c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147	0	RCFDK148	0	RCFDK149	0	4.c.1b.
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK150	0	RCFDK151	0	RCFDK152	0	RCFDK153	0	4.c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155	0	RCFDK156	0	RCFDK157	0	4.c.2b.
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCFDC026	0	RCFDC988	0	RCFDC989	0	RCFDC027	0	5.a.
b. Structured financial products:									5.b.
1. Cash.....	RCFDG336	0	RCFDG337	0	RCFDG338	0	RCFDG339	0	5.b.1.
2. Synthetic.....	RCFDG340	0	RCFDG341	0	RCFDG342	0	RCFDG343	0	5.b.2.
3. Hybrid.....	RCFDG344	0	RCFDG345	0	RCFDG346	0	RCFDG347	0	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCFD1737	6,209	RCFD1738	6,209	RCFD1739	10,000	RCFD1741	10,000	6.a.
b. Other foreign debt securities.....	RCFD1742	15,000	RCFD1743	14,859	RCFD1744	0	RCFD1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....					RCFDA510	0	RCFDA511	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	4,898,059	RCFD1771	4,849,492	RCFD1772	14,299,037	RCFD1773	14,207,756	8.

Schedule RC-B - Securities

Memoranda

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	6,123,343	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	7,158	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	5,902	M.2.a.2.
3. Over one year through three years.....	RCFDA551	8,209	M.2.a.3.
4. Over three years through five years.....	RCFDA552	23,095	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	427	M.2.a.5.
6. Over 15 years.....	RCFDA554	782	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	3,425	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	1,278	M.2.b.2.
3. Over one year through three years.....	RCFDA557	22,139	M.2.b.3.
4. Over three years through five years.....	RCFDA558	75,141	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	2,070,908	M.2.b.5.
6. Over 15 years.....	RCFDA560	718,381	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	3,333,230	M.2.c.1.
2. Over three years.....	RCFDA562	12,835,737	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	10,909	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	1,209	M.4.a.
b. Fair value.....	RCFD8783	1,209	M.4.b.

Schedule RC-B - Securities

Memoranda

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

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate.....	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans.....	RCFDF158	14,161	RCONF158	14,161	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCFDF159	1,042,439	RCONF159	1,042,439	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	RCFD1420	135,300	RCON1420	135,300	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD1797	6,254,635	RCON1797	6,254,635	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCFD5367	5,281,725	RCON5367	5,281,725	1.c.2.a.
b. Secured by junior liens.....	RCFD5368	1,057,983	RCON5368	1,057,983	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCFD1460	2,319,236	RCON1460	2,319,236	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCFDF160	2,299,299	RCONF160	2,299,299	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCFDF161	3,733,910	RCONF161	3,733,910	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.....			RCONB531	0	2.a.
1. To U.S. branches and agencies of foreign banks.....	RCFDB532	0			2.a.1.
2. To other commercial banks in the U.S.....	RCFDB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries.....			RCONB535	34,804	2.c.
1. To foreign branches of other U.S. banks.....	RCFDB536	6,589			2.c.1.
2. To other banks in foreign countries.....	RCFDB537	28,215			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1590	619,444	RCON1590	619,444	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RCFD1763	22,791,664	RCON1763	22,791,664	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1764	1,041,792	RCON1764	940,201	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards.....	RCFDB538	806,011	RCONB538	806,011	6.a.
b. Other revolving credit plans.....	RCFDB539	678,223	RCONB539	678,223	6.b.
c. Automobile loans.....	RCFDK137	185,156	RCONK137	185,156	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	RCFDK207	3,184,951	RCONK207	3,184,951	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	RCFD2081	0	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	RCFD2107	923,601	RCON2107	923,601	8.
9. Loans to nondepository financial institutions and other loans.....	RCFD1563	5,928,939			9.
a. Loans to nondepository financial institutions.....			RCONJ454	2,047,789	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured).....			RCON1545	96,011	9.b.1.
2. All other loans (exclude consumer loans).....			RCONJ451	3,785,139	9.b.2.
10. Lease financing receivables (net of unearned income).....			RCON2165	3,825,839	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCFDF162	0			10.a.
b. All other leases.....	RCFDF163	3,975,835			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	62,309,108	RCON2122	62,057,521	12.

Schedule RC-C Part I - Loans and Leases

Memoranda

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	8,238	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	1,629	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	299	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	1,322	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	129,993	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	31,643	M.2.a.2.
3. Over one year through three years.....	RCONA566	78,048	M.2.a.3.
4. Over three years through five years.....	RCONA567	150,088	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,455,835	M.2.a.5.
6. Over 15 years.....	RCONA569	3,329,127	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	39,708,136	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	2,155,655	M.2.b.2.
3. Over one year through three years.....	RCFDA572	4,425,315	M.2.b.3.
4. Over three years through five years.....	RCFDA573	3,564,943	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	5,003,709	M.2.b.5.
6. Over 15 years.....	RCFDA575	1,907,698	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	10,271,408	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	3,059,646	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	457,683	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	132,690	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	22,746	M.6.

Memoranda

Dollar amounts in thousands

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCFDC779	17,489	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	11,193	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	113,616	M.9.

Schedule RC-C Part I - Loans and Leases

Memoranda

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate.....	RCFDF608	0			M.10.
1. Construction, land development, and other land loans.....			RCONF578	0	M.10.a.
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.3a
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3b
1. Secured by first liens.....			RCONF581	0	M.10.a.3b.1
2. Secured by junior liens.....			RCONF582	0	M.10.a.3b.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.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.10.c.
1. Credit cards.....	RCFDF586	0	RCONF586	0	M.10.c.1
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0	M.10.c.2
3. Automobile loans.....	RCFDK196	0	RCONK196	0	M.10.c.3
4. Other consumer loans.....	RCFDK208	3,646	RCONK208	3,646	M.10.c.4
d. Other loans.....	RCFDF589	0	RCONF589	0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					
a. Loans secured by real estate.....	RCFDF609	0			M.11.
1. Construction, and land development, and other land loans.....			RCONF590	0	M.11.a.1
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	0	M.11.a.2
3. Secured by 1-4 family residential properties:					M.11.a.3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0	M.11.a.3a
b. Closed-end loans secured by 1-4 family residential properties:					M.11.a.3b
1. Secured by first liens.....			RCONF593	0	M.11.a.3b.1
2. Secured by junior liens.....			RCONF594	0	M.11.a.3b.2
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0	M.11.a.4
5. Secured by nonfarm nonresidential properties.....			RCONF596	0	M.11.a.5
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.11.c.
1. Credit cards.....	RCFDF598	0	RCONF598	0	M.11.c.1
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0	M.11.c.2
3. Automobile loans.....	RCFDK195	0	RCONK195	0	M.11.c.3
4. Other consumer loans.....	RCFDK209	3,825	RCONK209	3,825	M.11.c.4
d. Other loans.....	RCFDF601	0	RCONF601	0	M.11.d.

Schedule RC-C Part I - Loans and Leases

Memoranda

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

Schedule RC-C Part I - Loans and Leases

Memoranda

Dollar amounts in thousands				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376		0	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377		0	M.13.b
14. Pledged loans and leases.....	RCFDG378		36,531,429	M.14.
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				M.15.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		0	M.15.c.2.

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

Dollar amounts in thousands				
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....				
	RCON6999		No	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:				
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	455	RCON5565	18,508	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1041	RCON5567	108,614	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	1699	RCON5569	620,493	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	39030	RCON5571	430,966	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	2930	RCON5573	291,532	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	2978	RCON5575	943,017	4.c.

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

Dollar amounts in thousands			
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.....	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B.....	RCON5576	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	(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	9	RCON5579	407	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	36	RCON5581	4,371	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	68	RCON5583	28,883	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	73	RCON5585	2,223	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	88	RCON5587	9,052	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	144	RCON5589	44,467	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	998	RCON3531	998	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	0	RCON3533	0	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS.....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS.....	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities:					5.
a. Structured financial products:					5.a.
1. Cash.....	RCFDG383	0	RCONG383	0	5.a.1.
2. Synthetic.....	RCFDG384	0	RCONG384	0	5.a.2.
3. Hybrid.....	RCFDG385	0	RCONG385	0	5.a.3.
b. All other debt securities.....	RCFDG386	0	RCONG386	0	5.b.
6. Loans:					6.
a. Loans secured by real estate.....	RCFDF610	0			6.a.
1. Construction, land development, and other land loans.....			RCONF604	0	6.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF605	0	6.a.2.
3. Secured by 1-4 family residential properties:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF606	0	6.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3.b.
1. Secured by first liens.....			RCONF607	0	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	5,734	RCONF614	5,734	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	23,237	RCON3541	23,237	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	552,488	RCON3543	552,488	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	582,457	RCON3545	582,457	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	995	RCON3546	995	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	654,592	RCON3547	654,592	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	655,587	RCON3548	655,587	15.

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

Memoranda

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate.....	RCFDF790	0			M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	0	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M.1.a.2.
3. Secured by 1-4 family residential properties:					M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M.1.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					M.1.a.3b.
1. Secured by first liens.....			RCONF628	0	M.1.a.3b.1.
2. Secured by junior liens.....			RCONF629	0	M.1.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	0	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	0	M.1.a.5.
b. Commercial and industrial loans.....	RCFDF632	5,845	RCONF632	5,845	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633	0	M.1.c.1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	M.1.c.2.
3. Automobile loans.....	RCFDK200	0	RCONK200	0	M.1.c.3.
4. Other consumer loans.....	RCFDK211	0	RCONK211	0	M.1.c.4.
d. Other loans.....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					M.2.
a. Fair value.....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance.....	RCFDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					M.4.
a. Pledged securities.....	RCFDG387	0	RCONG387	0	M.4.a.
b. Pledged loans.....	RCFDG388	0	RCONG388	0	M.4.b.

Schedule RC-D - Trading Assets and Liabilities

Memoranda

Dollar amounts in thousands

5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCFDF643	0	M.5.a.
b. Home equity lines.....	RCFDF644	0	M.5.b.
c. Automobile loans.....	RCFDF645	0	M.5.c.
d. Other consumer loans.....	RCFDF646	0	M.5.d.
e. Commercial and industrial loans.....	RCFDF647	0	M.5.e.
f. Other.....	RCFDF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCFDF651	0	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCFDF652	23,237	M.7.a.
b. Other.....	RCFDF653	0	M.7.b.
8. Loans pending securitization.....	RCFDF654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
(TEXTF655) NR	RCFDF655	0	M.9.a.1.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCFDF656	0	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCFDF657	0	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
(TEXTF658) NR	RCFDF658	0	M.10.a.1.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10.b.1.
2. Amount of component.....	RCFDF659	0	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCFDF660	0	M.10.c.2.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	4,745,526			RCONB550	62,597,278	1.
2. U.S. Government.....	RCON2202	1,041			RCON2520	0	2.
3. States and political subdivisions in the U.S.....	RCON2203	483,802			RCON2530	5,607,649	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	141,104			RCONB552	142,013	4.
5. Banks in foreign countries.....	RCON2213	2,722			RCON2236	8,876	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	5,374,195	RCON2210	4,437,126	RCON2385	68,355,816	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Memoranda

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	1,284,497	M.1.a.
b. Total brokered deposits.....	RCON2365	870,163	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	698,134	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	74,352	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	365,684	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	70,539	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	97,403	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	5,962,738	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	259,517	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	60,499,641	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	2,341,183	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	3,602,427	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	1,281,189	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	631,376	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	230,840	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	673,052	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	1,550,192	M.3.a.2.
3. Over one year through three years.....	RCONA581	1,211,237	M.3.a.3.
4. Over three years.....	RCONA582	167,946	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	2,223,082	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	286,158	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	794,766	M.4.a.2.
3. Over one year through three years.....	RCONA586	727,771	M.4.a.3.
4. Over three years.....	RCONA587	103,870	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	708,119	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	372,541	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	40,001	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	722,738	M.6.b.

Memoranda

Dollar amounts in thousands

c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	3,982,787	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	24,586,718	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	30,283,404	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	2,129,006	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	189,823	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	0	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	898	5.
6. Total.....	RCFN2200	898	6.

Memoranda

1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	0	M.1.
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Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	196,331	1.
2. Net deferred tax assets.....	RCFD2148	85,542	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	327,757	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	2,424,500	5.a.
b. Separate account life insurance assets.....	RCFDK202	555,343	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	354,407	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....	RCFD2168	1,471,536	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	0	6.e.
f. Not applicable			6.f.
g. Disclose component and the dollar amount of that component:			6.g.
(TEXT3549) NR	RCFD3549	0	6.g.1.
h. Disclose component and the dollar amount of that component:			6.h.
(TEXT3550) Accounts receivable	RCFD3550	683,557	6.h.1.
i. Disclose component and the dollar amount of that component:			6.i.
(TEXT3551) NR	RCFD3551	0	6.i.1.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	5,415,416	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	2,928	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	385,452	1.b.
2. Net deferred tax liabilities.....	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	56,678	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....	RCFD2938	684,073	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.
(TEXT3552) Low income housing commitments	RCFD3552	409,708	4.e.1.
f. Disclose component and the dollar amount of that component:			4.f.
(TEXT3553) NR	RCFD3553	0	4.f.1.
g. Disclose component and the dollar amount of that component:			4.g.
(TEXT3554) NR	RCFD3554	0	4.g.1.
5. Total.....	RCFD2930	1,129,131	5.

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	1,015	3.
4. Securities sold under agreements to repurchase.....	RCONB995	352,393	4.
5. Other borrowed money.....	RCON3190	5,941,083	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	352,728	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	92,545,213	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	82,941,536	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	99	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	3	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	14,262	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	702,505	RCONG390	2,188,767	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	4,174,345	RCONG394	11,994,586	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	36	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	6,209	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	4,898,059	RCON1773	14,207,756	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	327,757	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	3,430,728	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	104	2.
3. Mortgage-backed securities.....	RCFDB559	18,981,770	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	45,296	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	2,724	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	58,316,482	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	12,685,963	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	9,736,061	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	589,569	6.a.3.
4. Commercial and industrial loans.....	RCON3387	23,662,826	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	780,464	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	4,172,719	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	102,952	6.b.
7. Trading assets.....	RCFD3401	595,363	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	3,880,238	8.
9. Total assets.....	RCFD3368	93,771,025	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	882,634	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	66,010,951	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	1,698,351	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	3,499,119	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	354,049	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	391,865	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	5,954,784	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	7,220,021	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ477	0	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478	0	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	3,603,025	1.b.
1. Unused consumer credit card lines.....	RCFDJ455	3,237,186	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	365,839	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	6,181	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	1,828,466	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	2,426,709	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	23,977,039	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	3,289,751	1.e.2.
3. All other unused commitments.....	RCFDJ459	3,725,818	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	2,284,940	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	570,188	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	380,622	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	114,552	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	138,640	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	1,928,091	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	4,691	RCFDC969	534,886	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	6,133	7.b.1.
2. Gross negative fair value.....	RCFDC220	613	RCFDC222	5,492	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		4,691	7.c.1.a.
b. Purchased protection.....	RCFDG402		188,784	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		346,102	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405		0	7.c.2.c.

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

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection:							7.d.1.
a. Investment grade.....	RCFDG406	169	RCFDG407	1,667	RCFDG408	92,838	7d1a.
b. Subinvestment grade.....	RCFDG409	164	RCFDG410	2,416	RCFDG411	167	7d1b.
2. Purchased credit protection:							7.d.2.
a. Investment grade.....	RCFDG412	70,028	RCFDG413	286,744	RCFDG414	84,487	7d2a.
b. Subinvestment grade.....	RCFDG415	25,134	RCFDG416	67,960	RCFDG417	533	7d2b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	567,309	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	1,812,864	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.
(TEXT3555) NR	RCFD3555	0	9.d.1.
e. Disclose component and the dollar amount of that component:			9.e.
(TEXT3556) NR	RCFD3556	0	9.e.1.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCFD3557	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.
(TEXT5592) NR	RCFD5592	0	10.b.1.
c. Disclose component and the dollar amount of that component:			10.c.
(TEXT5593) NR	RCFD5593	0	10.c.1.
d. Disclose component and the dollar amount of that component:			10.d.
(TEXT5594) NR	RCFD5594	0	10.d.1.
e. Disclose component and the dollar amount of that component:			10.e.
(TEXT5595) NR	RCFD5595	0	10.e.1.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	10,278,374	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	8,398,000	RCFD8694	0	RCFD8695	0	RCFD8696	0	12.a.
b. Forward contracts.....	RCFD8697	1,450,000	RCFD8698	6,224,487	RCFD8699	0	RCFD8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	0	RCFD8702	0	RCFD8703	0	RCFD8704	0	12c1.
2. Purchased options.....	RCFD8705	0	RCFD8706	0	RCFD8707	0	RCFD8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	2,510,667	RCFD8710	134,731	RCFD8711	0	RCFD8712	83,124	12d1.
2. Purchased options.....	RCFD8713	2,844,197	RCFD8714	134,724	RCFD8715	0	RCFD8716	83,124	12d2.
e. Swaps.....	RCFD3450	44,963,006	RCFD3826	271,525	RCFD8719	0	RCFD8720	156,986	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	43,965,269	RCFDA127	6,453,768	RCFD8723	0	RCFD8724	323,234	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	16,200,600	RCFD8726	311,698	RCFD8727	0	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	157,100							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	626,748	RCFD8734	131,227	RCFD8735	0	RCFD8736	444,448	15a1.
2. Gross negative fair value.....	RCFD8737	547,714	RCFD8738	124,253	RCFD8739	0	RCFD8740	431,834	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	85,532	RCFD8742	19,582	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	7,334	RCFD8746	0	RCFD8747	0	RCFD8748	0	15b2.

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

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:						16.
	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a. Net current credit exposure.....	385,092	0	0	0	447,934	16.a.
b. Fair value of collateral:						16.b.
	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1. Cash - U.S. dollar.....	224,646	0	0	0	8,305	16.b.1.
	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2. Cash - Other currencies.....	0	0	0	0	0	16.b.2.
	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3. U.S. Treasury securities.....	5,198	0	0	0	0	16.b.3.
	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	106,624	0	0	0	0	16.b.4.
	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5. Corporate bonds.....	0	0	0	0	0	16.b.5.
	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6. Equity securities.....	0	0	0	0	0	16.b.6.
	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7. All other collateral.....	0	0	0	0	30,000	16.b.7.
	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	336,468	0	0	0	38,305	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	222,005	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	321,467	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	422,561	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	44,907	2.b.
c. All other identifiable intangible assets.....	RCFD5507	14,356	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	380,730	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	3,272	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	10,996	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	5,129	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	19,397	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	29,560	5.a.1.a.
b. Over one year through three years.....	RCFDF056	29,658	5.a.1.b.
c. Over three years through five years.....	RCFDF057	28,752	5.a.1.c.
d. Over five years.....	RCFDF058	78,297	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	29,560	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	1,063,859	5.b.1.a.
b. Over one year through three years.....	RCFDF061	2,057,156	5.b.1.b.
c. Over three years through five years.....	RCFDF062	1,766,936	5.b.1.c.
d. Over five years.....	RCFDF063	1,020,738	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	812,813	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	6,074,956	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):			8.a.
(TEXT4087) www.key.com			
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1			8.b.1.
NR			
2. URL 2			8.b.2.
NR			

Dollar amounts in thousands

3. URL 3			8.b.3.
NR			
4. URL 4			8.b.4.
NR			
5. URL 5			8.b.5.
NR			
6. URL 6			8.b.6.
NR			
7. URL 7			8.b.7.
NR			
8. URL 8			8.b.8.
NR			
9. URL 9			8.b.9.
NR			
10. URL 10			8.b.10.
NR			
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1			8.c.1.
NR			
2. Trade name 2			8.c.2.
NR			
3. Trade name 3			8.c.3.
NR			
4. Trade name 4			8.c.4.
NR			
5. Trade name 5			8.c.5.
NR			
6. Trade name 6			8.c.6.
NR			
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	133,874	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Loans to finance agricultural production and other loans to farmers.....	RCFDK178	0	13.a.2.

Dollar amounts in thousands

3. Commercial and industrial loans.....	RCFDK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCFDK180	0	13.a.4.a.
b. Automobile loans.....	RCFDK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK182	0	13.a.4.c.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCFDK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCFDK185	0	13.a.5.b.
c. Other loans.....	RCFDK186	0	13.a.5.c.
d. Lease financing receivables.....	RCFDK273	0	13.a.5.d.
e. Loans secured by real estate in foreign offices.....	RCFNK290	0	13.a.5.e.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries.....	RCFDK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	Yes	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	1	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	8958	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	101,439	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans in domestic offices:							1.a.
1. 1-4 family residential construction loans.....	RCONF172	1,337	RCONF174	0	RCONF176	1,881	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	0	RCONF177	7,482	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	220	RCON3494	0	RCON3495	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	57,761	RCON5399	9,147	RCON5400	108,895	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	28,540	RCONC237	5,545	RCONC229	106,992	1.c.2a.
b. Secured by junior liens.....	RCONC238	7,820	RCONC239	1,256	RCONC230	14,120	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	662	RCON3500	2,560	RCON3501	343	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	6,170	RCONF180	4,170	RCONF182	9,460	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	6,523	RCONF181	3,252	RCONF183	8,764	1.e.2.
f. In foreign offices.....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks.....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	872	RCFD1597	100	RCFD1583	431	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	16,746	RCFD1252	12,693	RCFD1253	80,729	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	903	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	9,489	RCFDB576	8,579	RCFDB577	2,411	5.a.
b. Automobile loans.....	RCFDK213	905	RCFDK214	95	RCFDK215	219	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	66,840	RCFDK217	33,091	RCFDK218	13,371	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	1,648	RCFD5460	6,871	RCFD5461	1,064	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	44,350	RCFDF170	11,639	RCFDF171	12,757	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	1,736	RCFD3506	24	RCFD3507	2	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCFDK036	0	RCFDK037	0	RCFDK038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	RCFDK039	0	RCFDK040	0	RCFDK041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCFDK042	0	RCFDK043	0	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							11.
a. Loans secured by real estate in domestic offices:							11.a.
1. Construction, land development, and other land loans:							11.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	11a.1a.

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

Memoranda

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

a. Construction, land development, and other land loans in domestic offices:							M.1.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2.
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	376	RCONF662	89	RCONF663	90,412	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	270	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	4,247	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	2,069	M1d2.
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	0	RCFDK121	0	RCFDK122	44,338	M1e1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	13	RCFDK127	0	RCFDK128	6,912	M.1.f.
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f1.
2. Loans to depository institutions and acceptances of other banks.....	RCFDK134	0	RCFDK135	0	RCFDK136	0	M1f2.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1f4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1f4a.
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1f4b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1f4c.
5. Loans to foreign governments and official institutions.....	RCFDK283	0	RCFDK284	0	RCFDK285	0	M.1f5.
6. Other loans.....	RCFDK286	0	RCFDK287	0	RCFDK288	0	M.1f6.
7. Loans secured by real estate in foreign offices.....	RCF NK294	0	RCF NK295	0	RCF NK296	0	M.1f7.
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	1,997	RCFD6559	2,751	RCFD6560	487	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							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	0	RCFDC241	0	RCFDC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value.....	RCFDF664	243	RCFDF665	1,182	RCFDF666	34	M.5b.1.
2. Unpaid principal balance.....	RCFDF667	255	RCFDF668	1,240	RCFDF669	36	M.5b.2.

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

Memoranda

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
6. Derivative contracts: Fair value of amounts carried as assets.....	RCFD3529	44	RCFD3530	0	M.6.

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

Memoranda

Dollar amounts in thousands					
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	81,350			M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	0			M.8.

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

Memoranda

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							M.9.
a. Outstanding balance.....	RCFDL183	766	RCFDL184	146	RCFDL185	820	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	610	RCFDL187	135	RCFDL188	785	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	75,068,625	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	898	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	898	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	93,771,025	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	9,189,736	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	749,464	7.a.
b. Over one year through three years.....	RCFDG466	2,241,391	7.b.
c. Over three years through five years.....	RCFDG467	1,762,848	7.c.
d. Over five years.....	RCFDG468	1,021,112	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	503,355	8.a.
b. Over one year through three years.....	RCFDG470	317,188	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	298,314	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	17,090,371	11.a.
b. Custodial bank deduction limit.....	RCFDK661	22,779	11.b.

Memoranda

1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	30,288,526	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	2991511	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	43,494,704	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	26887	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	1,206,554	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	112925	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	77,943	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	209	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	38,287,252	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.

Dollar amounts in thousands

(TEXTA545) NR	RCONA545	0	M.3.a.
4. Not applicable			M.4.
5. Not applicable			M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	922,450	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	631,102	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	2,476	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	15,174	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	9,873	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	592	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	98,708	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	383,967	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-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	95,296	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	104,417	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	16,644	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	2,380	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						
1. Available-for-sale securities.....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	1.
	14,207,756	0	3	14,197,101	10,652	
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	2.
	0	0	0	0	0	

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
3. Loans and leases held for sale.....	0	0	0	0	0	3.
	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
4. Loans and leases held for investment.....	3,646	0	0	0	3,646	4.
5. Trading assets:						5.
	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
a. Derivative assets.....	552,488	656,067	123,781	1,066,357	18,417	5.a.
	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
b. Other trading assets.....	29,969	0	0	29,969	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.
	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
6. All other assets.....	78,527	19,253	19,582	78,198	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	14,872,386	675,320	143,366	15,371,625	32,715	7.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
8. Deposits.....	0	0	0	0	0	8.
	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
9. Federal funds purchased and securities sold under agreements to repurchase.....	0	0	0	0	0	9.
10. Trading liabilities:						10.
	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
a. Derivative liabilities.....	654,592	455,313	116,264	993,028	613	10.a.
	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
b. Other trading liabilities.....	995	0	0	995	0	10.b.
	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	
11. Other borrowed money.....	0	0	0	0	0	11.
	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	
12. Subordinated notes and debentures.....	0	0	0	0	0	12.
	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	
13. All other liabilities.....	0	0	0	0	0	13.
	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	655,587	455,313	116,264	994,023	613	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):						M.1.
	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
a. Mortgage servicing assets.....	0	0	0	0	0	M.1.a.
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
b. Nontrading derivative assets.....	78,527	19,253	19,582	78,198	0	M.1.b.

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

Memoranda

Dollar amounts in thousands

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

1. Describe component

(TEXTG546) NR

M.1.c.

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
RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
0	0	0	0	0

Dollar amounts in thousands

2. Amount of component.....

M.1.c.2.

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

Memoranda

Dollar amounts in thousands

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

1. Describe component

(TEXTG551) NR

M.1.d.

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
RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
0	0	0	0	0

Dollar amounts in thousands

2. Amount of component.....

M.1.d.2.

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

Memoranda

Dollar amounts in thousands

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

1. Describe component

(TEXTG556) NR

M.1.e.

M.1.e.1.

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

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

Dollar amounts in thousands

2. Amount of component.....

M.1.e.2.

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

Memoranda

Dollar amounts in thousands

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

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

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

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

Memoranda

Dollar amounts in thousands

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

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

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

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

Memoranda

Dollar amounts in thousands

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

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	5,605,916	1.
2. Retained earnings.....	RCFD3632	4,376,539	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-27,426	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	9,955,029	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	796,144	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	23,705	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	316	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	-57,327	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	3,657	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	-12,297	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	3,534	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	9,197,297	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.
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	473	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	473	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	9,196,824	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	473	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	9,196,824	26.

Dollar amounts in thousands

27. Tier 2 capital instruments plus related surplus.....	RCFAP866	376,354	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	880,698	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	1,257,053	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	1,257,053	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	10,453,877	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	93,771,025	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	824,172	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	-2,186	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	92,949,039	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	84,697,660	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	10.86%	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	10.86%	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	12.34%	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	9.89%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date to be determined)			45.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):			46.
a. Capital conservation buffer			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer			46.b.
47. Eligible retained income (effective January 1, 2016)			47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)			48.

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

Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
								RCFDH279	RCFDH280	
d. All other exposures.....								0	0	4.d.
5. Loans and leases, net of unearned income:										5.
								RCFDH281	RCFDH282	
a. Residential mortgage exposures.....								0	0	5.a.
								RCFDH283	RCFDH284	
b. High volatility commercial real estate exposures.....								0	0	5.b.
								RCFDH285	RCFDH286	
c. Exposures past due 90 days or more or on nonaccrual.....								0	0	5.c.
								RCFDH287	RCFDH288	
d. All other exposures.....								0	0	5.d.
6. LESS: Allowance for loan and lease losses										6.
		RCFDH186	RCFDH290	RCFDH187				RCFDH291	RCFDH292	
7. Trading assets.....		0	0	0				0	0	7.
		RCFDH188	RCFDS470	RCFDS471				RCFDH294	RCFDH295	
8. All other assets.....		0	0	0				0	0	8.
								RCFDH296	RCFDH297	
a. Separate account bank-owned life insurance.....								909,750	765,891	8.a.
								RCFDH298	RCFDH299	
b. Default fund contributions to central counterparties.....								0	0	8.b.

Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479	
a. Held-to-maturity securities.....	0	0	0	0	0	9.a.
	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	
b. Available-for-sale securities.....	36	0	36	0	0	9.b.
	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	
c. Trading assets.....	0	0	0	0	0	9.c.
	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	
d. All other on-balance sheet securitization exposures.....	0	0	0	0	0	9.d.
	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	
10. Off-balance sheet securitization exposures.....	0	0	0	0	0	10.

Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets.....	RCFD2170	RCFDS500	RCFDD987				RCFDD988	RCFDD989	RCFDD990	RCFDS503
	93,038,275	571,793	13,531,101				10,281,000	9,891,759	57,354,343	498,493

Schedule RC-R Part II - Risk-Weighted Assets

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets.....		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
		0	0	0			36	909,750

Schedule RC-R Part II - Risk-Weighted Assets

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit.....	RCFDD991	RCFDD992	RCFDD993				RCFDD994	RCFDD995	RCFDD996	RCFDS511
	2,284,940	2,284,940	115,235				570,188	3,120	1,596,397	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCFDD997	RCFDD998	RCFDD999				RCFDG603	RCFDG604	RCFDG605	RCFDS512
	380,622	190,311	10,520				57,276	124	122,392	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFDG606	RCFDG607	RCFDG608				RCFDG609	RCFDG610	RCFDG611	RCFDS513
	76,361	15,272	8				0	0	15,265	0
15. Retained recourse on small business obligations sold with recourse.....	RCFDG612	RCFDG613	RCFDG614				RCFDG615	RCFDG616	RCFDG617	RCFDS514
	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											
16. Repo-style transactions.....	RCFDS515	RCFDS516	RCFDS517	RCFDS518	RCFDS519		RCFDS520	RCFDS521	RCFDS522	RCFDS523	16.
	2,281,498	2,281,498	1,929,105	0	0		352,393	0	0	0	
17. All other off-balance sheet liabilities.....	RCFDG618	RCFDG619	RCFDG620				RCFDG621	RCFDG622	RCFDG623	RCFDS524	17.
	1,905,594	1,905,594	0				0	1,671,231	234,363	0	
18. Unused commitments:											18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCFDS525	RCFDS526	RCFDS527				RCFDS528	RCFDS529	RCFDS530	RCFDS531	18.a.
	5,313,956	1,062,791	0				0	0	1,052,379	10,412	
b. Original maturity of one year or less to ABCP conduits											18.b.
c. Original maturity exceeding one year.....	RCFDG624	RCFDG625	RCFDG626				RCFDG627	RCFDG628	RCFDG629	RCFDS539	18.c.
	28,043,820	14,021,910	104,594				14,562	86,492	13,727,838	88,425	
19. Unconditionally cancelable commitments.....	RCFDS540	RCFDS541									19.
	12,719,233	0									
20. Over-the-counter derivatives.....		RCFDS542	RCFDS543			RCFDS544	RCFDS545	RCFDS546	RCFDS547	RCFDS548	20.
		695,989	0			0	126,009	0	569,980	0	
21. Centrally cleared derivatives.....		RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	RCFDS555	RCFDS556	RCFDS557	21.
		201,236	0	0	201,236		0	0	0	0	
22. Unsettled transactions (failed trades).....	RCFDH191		RCFDH193				RCFDH194	RCFDH195	RCFDH196	RCFDH197	22.
	0		0				0	0	0	0	

Schedule RC-R Part II - Risk-Weighted Assets

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
				RCFDH301	RCFDH302	
16. Repo-style transactions.....				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCFDH303	RCFDH304	18.a.
b. Original maturity of one year or less to ABCP conduits						18.b.
c. Original maturity exceeding one year.....				0	0	18.c.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309	RCFDH310	20.
21. Centrally cleared derivatives						21.
	RCFDH198	RCFDH199	RCFDH200			
22. Unsettled transactions (failed trades).....	0	0	0			22.

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands	(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%	
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	RCFDS558	RCFDS559	RCFDS560	RCFDG631	RCFDG632	RCFDG633	RCFDS561	23.
	15,690,563	0	201,236	0	11,401,428	11,652,726	74,672,957	597,330	
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634	RCFDS569	RCFDS570	RCFDS571	RCFDG635	RCFDG636	RCFDG637	RCFDS572	25.
	0	0	8,049	0	2,280,286	5,826,363	74,672,957	895,995	

Schedule RC-R Part II - Risk-Weighted Assets

Dollar amounts in thousands	(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%	
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	23.
		0	0	0	0	0	36	
24. Risk weight factor								24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579	25.
		0	0	0	0	0	450	

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	84,450,464	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	247,669	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve.....	RCFDB704	84,697,660	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	84,697,660	31.

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	826,224	M.1.
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Schedule RC-R Part II - Risk-Weighted Assets

Memoranda

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	7,461,668	RCFDS583	15,472,597	RCFDS584	9,181,357	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	4,549,214	RCFDS586	1,809,997	RCFDS587	271,525	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	28	RCFDS589	642	RCFDS590	84,487	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	134	RCFDS592	2,960	RCFDS593	533	M.2.d.
e. Equity.....	RCFDS594	0	RCFDS595	0	RCFDS596	0	M.2.e.
f. Precious metals (except gold).....	RCFDS597	0	RCFDS598	0	RCFDS599	0	M.2.f.
g. Other.....	RCFDS600	191,701	RCFDS601	46,938	RCFDS602	1,471	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	2,313,790	RCFDS604	19,051,765	RCFDS605	3,602,648	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	0	RCFDS607	0	RCFDS608	0	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	0	RCFDS610	100,000	RCFDS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	0	RCFDS613	0	RCFDS614	0	M.3.d.
e. Equity.....	RCFDS615	0	RCFDS616	0	RCFDS617	0	M.3.e.
f. Precious metals (except gold).....	RCFDS618	0	RCFDS619	0	RCFDS620	0	M.3.f.
g. Other.....	RCFDS621	0	RCFDS622	0	RCFDS623	0	M.3.g.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Memoranda

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCFDA249	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	213,879,057	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

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	12,527,700	RCFDB869	1,434,613	RCFDB870	21207	RCFDB871	1142	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	918,632	RCFDB873	264,414	RCFDB874	1118	RCFDB875	68	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	549,377	RCFDB877	3,704,093	RCFDB878	69	RCFDB879	274	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	2,841,894	RCFDB881	325,845	RCFDB882	3535	RCFDB883	112	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	0	RCFDB885	0	RCFDC001	0	RCFDC002	0	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	10,900,530	RCFDJ253	1,307,944	RCFDB888	11889	RCFDJ254	1628	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	3,303,025	RCFDJ256	460,670	RCFDJ257	2860	RCFDJ258	749	8.
9. Other fiduciary accounts.....	RCFDB890	8,191	RCFDB891	189,397	RCFDB892	5	RCFDB893	12	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	31,049,349	RCFDB895	7,686,976	RCFDB896	40683	RCFDB897	3985	10.
11. Custody and safekeeping accounts.....			RCFDB898	46,402,002			RCFDB899	5018	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	0	RCFNB901	0	RCFNB902	0	RCFNB903	0	12.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCFDJ259	1,552,397	RCFDJ260	76,580	RCFDJ261	3438	RCFDJ262	101	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....									13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	81,150	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	1,612	15.a.
b. Employee benefit - defined benefit.....	RIADB906	3,126	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	15,865	15.c.
16. Corporate trust and agency accounts.....	RIADA479	0	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	59,576	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	18,445	18.
19. Other fiduciary accounts.....	RIADA480	74	19.
20. Custody and safekeeping accounts.....	RIADB909	10,262	20.
21. Other fiduciary and related services income.....	RIADB910	12,084	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	202,194	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	117,480	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	788	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	0	25.
26. Net fiduciary and related services income.....	RIADA491	83,926	26.

Schedule RC-T - Fiduciary and Related Services

Memoranda

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFDJ263	-3,201	RCFDJ264	298	RCFDJ265	-1,475	
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	-3,201	RCFDJ264	298	RCFDJ265	-1,475	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	61,559	RCFDJ267	24	RCFDJ268	568	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	512,866	RCFDJ270	126,009	RCFDJ271	30,927	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	1,643,516	RCFDJ273	485	RCFDJ274	879	M.1.d.
e. Money market mutual funds.....	RCFDJ275	984,824	RCFDJ276	199,170	RCFDJ277	21,267	M.1.e.
f. Equity mutual funds.....	RCFDJ278	4,243,506	RCFDJ279	887,350	RCFDJ280	520,189	M.1.f.
g. Other mutual funds.....	RCFDJ281	2,800,065	RCFDJ282	541,559	RCFDJ283	288,052	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	1,589,174	RCFDJ285	1,135,618	RCFDJ286	1,831,790	M.1.h.
i. Other short-term obligations.....	RCFDJ287	365,958	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds.....	RCFDJ290	1,050,453	RCFDJ291	235,185	RCFDJ292	97,695	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	560,062	RCFDJ294	8,925	RCFDJ295	127,001	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	8,627,175	RCFDJ297	377,444	RCFDJ298	364,674	M.1.l.
m. Real estate mortgages.....	RCFDJ299	13,901	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate.....	RCFDJ302	220,049	RCFDJ303	0	RCFDJ304	13,615	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	758,323	RCFDJ306	797,836	RCFDJ307	16,034	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	23,428,230	RCFDJ309	4,309,903	RCFDJ310	3,311,216	M.1.p.

Schedule RC-T - Fiduciary and Related Services

Memoranda

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

Schedule RC-T - Fiduciary and Related Services

Memoranda

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

Schedule RC-T - Fiduciary and Related Services

Memoranda

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					M.3.
a. Domestic equity.....	RCFDB931	16	RCFDB932	1,721,631	M.3.a.
b. International/Global equity.....	RCFDB933	3	RCFDB934	254,219	M.3.b.
c. Stock/Bond blend.....	RCFDB935	4	RCFDB936	189,990	M.3.c.
d. Taxable bond.....	RCFDB937	10	RCFDB938	592,602	M.3.d.
e. Municipal bond.....	RCFDB939	8	RCFDB940	380,198	M.3.e.
f. Short term investments/Money market.....	RCFDB941	3	RCFDB942	1,085,242	M.3.f.
g. Specialty/Other.....	RCFDB943	9	RCFDB944	1,241,474	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	53	RCFDB946	5,465,356	M.3.h.

Schedule RC-T - Fiduciary and Related Services

Memoranda

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	830	RIADB948	0	RIADB949	42	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	830	RIADB960	0	RIADB961	42	M.4.e.

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							1.
a. Cash and balances due from depository institutions.....	RCFDJ981	0	RCFDJ982	0	RCFDJ983	723	1.a.
b. Held-to-maturity securities.....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities.....	RCFDJ987	0	RCFDJ988	0	RCFDJ989	0	1.c.
d. Securities purchased under agreements to resell.....	RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1.d.
e. Loans and leases held for sale.....	RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income.....	RCFDJ996	0	RCFDJ997	0	RCFDJ998	0	1.f.
g. Less: Allowance for loan and lease losses.....	RCFDJ999	0	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives).....	RCFDK003	0	RCFDK004	0	RCFDK005	0	1.h.
i. Derivative trading assets.....	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned.....	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets.....	RCFDK012	0	RCFDK013	0	RCFDK014	12,982	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							2.
a. Securities sold under agreements to repurchase.....	RCFDK015	0	RCFDK016	0	RCFDK017	0	2.a.
b. Derivative trading liabilities.....	RCFDK018	0	RCFDK019	0	RCFDK020	0	2.b.
c. Commercial paper.....	RCFDK021	0	RCFDK022	0	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	RCFDK024	0	RCFDK025	0	RCFDK026	0	2.d.
e. Other liabilities.....	RCFDK027	0	RCFDK028	0	RCFDK029	16,338	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	RCFDK030	0	RCFDK031	0	RCFDK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	RCFDK033	0	RCFDK034	0	RCFDK035	0	4.

General Instructions

Dollar amounts in thousands

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

Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
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