

## Federal Financial Institutions Examination Council

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

Institution Name	<b>KEYBANK NATIONAL ASSOCIATION</b>
City	<b>CLEVELAND</b>
State	<b>OH</b>
Zip Code	<b>441141306</b>
Call Report Report Date	<b>9/30/2016</b>
Report Type	<b>031</b>
RSSD-ID	<b>280110</b>
FDIC Certificate Number	<b>17534</b>
OCC Charter Number	<b>14761</b>
ABA Routing Number	<b>41001039</b>
Last updated on	<b>11/4/2016</b>



# Signature Page Title

## Report at the close of business September 30, 2016

(20160930)  
(RCON 9999)

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).

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.

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.

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.

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 in conformance

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

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

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

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

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

## Submission of Reports

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

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

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.

- (a) 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
- (b) 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.

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.

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.

### 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 50.4 hours per respondent and is estimated to vary from 20 to 775 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.

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

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

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## Contact Information for the Reports of Condition and Income

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

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

CONF  
Name (TEXT C490)

CONF  
Title (TEXT C491)

CONF  
E-mail Address (TEXT C492)

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

CONF  
Area Code / FAX Number (TEXT C494)

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

CONF  
Name (TEXT C495)

CONF  
Title (TEXT C496)

CONF  
E-mail Address (TEXT 4086)

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

CONF  
Area Code / FAX Number (TEXT 9116)

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## Emergency Contact Information

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

### Primary Contact

CONF  
Name (TEXT C366)

CONF  
Title (TEXT C367)

CONF  
E-mail Address (TEXT C368)

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

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

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

CONF  
Area Code / FAX Number (TEXT C375)

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

### Contact Information

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	20160930	1.
2. FDIC certificate number.....	RSSD9050	17534	2.
3. Legal title of bank.....	RSSD9017	Click here for value	3.
4. City.....	RSSD9130	Cleveland	4.
5. State abbreviation.....	RSSD9200	OH	5.
6. Zip code.....	RSSD9220	44114	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	Click here for value	7.

**(RCON9224)** HUX2X73FUCYHUVH1BK78

**(RSSD9017)** KeyBank National Association

## Contact Information

Dollar amounts in thousands

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

Dollar amounts in thousands

1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address.....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone.....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.



## Schedule RI - Income Statement

All Report of Income schedules are to be reported on a calendar year-to-date basis in thousands of dollars.

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>376,393</b>	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	<b>284,818</b>	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	<b>16,002</b>	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	<b>659,264</b>	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	<b>63,539</b>	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	<b>105,656</b>	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	<b>122,384</b>	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	<b>2,036</b>	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	<b>1,630,092</b>	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	<b>97,931</b>	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	<b>16,226</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>0</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>296,455</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>681</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>618</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>150</b>	1.f.
g. Other interest income.....	RIAD4518	<b>5,808</b>	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	<b>2,047,961</b>	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	<b>7,392</b>	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	<b>46,171</b>	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	<b>32,826</b>	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	<b>20,410</b>	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	<b>0</b>	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	<b>94</b>	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	<b>68,099</b>	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	<b>32,261</b>	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	<b>207,253</b>	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	<b>1,840,708</b>	3.
4. Provision for loan and lease losses.....	RIAD4230	<b>185,621</b>	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>1</sup> .....	RIAD4070	<b>149,130</b>	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	<b>199,018</b>	5.b.

1. Includes interest income on time certificates of deposit not held for trading.

1. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

Dollar amounts in thousands

c. Trading revenue <sup>2</sup> .....	RIADA220	<b>44,902</b>	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>26,098</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>3,909</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>41,035</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>6,997</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>40,333</b>	5.f.
g. Net securitization income.....	RIADB493	<b>0</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>92,188</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>-2,753</b>	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	<b>-14,580</b>	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	<b>576,097</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	<b>1,162,374</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	<b>6</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>1,123,019</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>227,717</b>	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>18,848</b>	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	<b>635,785</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	<b>2,005,369</b>	7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIAD4301	<b>812,098</b>	8.
9. Applicable income taxes (on item 8).....	RIAD4302	<b>192,520</b>	9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	RIAD4300	<b>619,578</b>	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	<b>5,273</b>	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	<b>624,851</b>	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	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>624,851</b>	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	<b>72</b>	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>34,682</b>	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	<b>43,705</b>	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	<b>356</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>14384</b>	M.5.
6. Not applicable			M.6.

2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.

\*. Describe on Schedule RI-E—Explanations.

Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	<b>0</b>	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.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	RIAD8757	<b>9,836</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>28,398</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>0</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>4,924</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>1,744</b>	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.</i>			
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	<b>-2,297</b>	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	<b>0</b>	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>-1,328</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIADF228	<b>0</b>	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>80</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>0</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>0</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>0</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	<b>0</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	RIADJ320	<b>0</b>	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	<b>0</b>	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	<b>67,422</b>	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	<b>19,566</b>	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	<b>12,366</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>99,664</b>	M.15.d.

2. For example, a bank acquired on March 1, 2016, would report 20160301.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>9,955,029</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* .....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>9,955,029</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>624,851</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>500,000</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>216,441</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)* .....	RIAD4415	<b>20,973</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>10,317,294</b>	12.

\*. Describe on Schedule RI-E—Explanations

1. Includes, but is not limited to, changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans in domestic offices:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	530		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	8,487	RIADC894	1,157		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	76	RIAD3585	80		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	15,078	RIAD5412	4,484		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	5,844	RIADC217	4,010		1.c.2.a.
b. Secured by junior liens.....	RIADC235	5,018	RIADC218	4,838		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	27	RIAD3589	124		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	2,608	RIADC896	6,592		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	760	RIADC898	1,909		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	3,700	RIAD4665	169		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	67,386	RIAD4617	6,853		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	8	RIAD4618	0		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	23,331	RIADB515	2,761		5.a.
b. Automobile loans.....	RIADK129	799	RIADK133	418		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	47,326	RIADK206	17,147		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	7,061	RIAD4628	1,108		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	11,244	RIADF188	2,271		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	198,753	RIAD4605	54,451		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	94	RIAD5410	34		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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.

### Memoranda

Dollar amounts in thousands

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

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	<b>3,258</b>	M.4.
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## Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....

2. Recoveries (must equal part I, item 9, column B, above).....

3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....

4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....

5. Provision for loan and lease losses (must equal Schedule RI, item 4).....

6. Adjustments (see instructions for this schedule) \* .....

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).....

RIADB522	<b>824,020</b>	1.
RIAD4605	<b>54,451</b>	2.
RIADC079	<b>198,753</b>	3.
RIAD5523	<b>0</b>	4.
RIAD4230	<b>185,621</b>	5.
RIADC233	<b>3,006</b>	6.
RIAD3123	<b>868,345</b>	7.

### Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....

Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....

3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....

Memorandum item 4 is to be completed by all banks.

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).

RIADC435	<b>0</b>	M.1.
RIADC389	<b>0</b>	M.2.
RIADC390	<b>34,224</b>	M.3.
RIADC781	<b>733</b>	M.4.

\*. Describe on Schedule RI-E—Explanations.

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets.

	(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.....	<b>13,212</b>	<b>0</b>	<b>902,917</b>	<b>16,454</b>	<b>0</b>	<b>0</b>
	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
b. Commercial real estate loans.....	<b>7,273</b>	<b>0</b>	<b>8,360,593</b>	<b>138,219</b>	<b>181</b>	<b>0</b>
	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
c. Residential real estate loans.....	<b>180,803</b>	<b>21,499</b>	<b>12,208,226</b>	<b>56,659</b>	<b>9,890</b>	<b>733</b>
	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
2. Commercial loans <sup>2</sup> .....	<b>316,996</b>	<b>15,984</b>	<b>37,658,484</b>	<b>543,800</b>	<b>0</b>	<b>0</b>
	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
3. Credit cards.....	<b>2,831</b>	<b>154</b>	<b>818,304</b>	<b>28,080</b>	<b>0</b>	<b>0</b>
	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
4. Other consumer loans.....	<b>57,758</b>	<b>3,295</b>	<b>3,671,680</b>	<b>43,468</b>	<b>1</b>	<b>0</b>
				RCFDM745		
5. Unallocated, if any.....				<b>0</b>		
	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
6. Total (for each column, sum of items 1.a through 5) <sup>3</sup> .....	<b>578,873</b>	<b>40,932</b>	<b>63,620,204</b>	<b>826,680</b>	<b>10,072</b>	<b>733</b>

2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

3. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

## Schedule RI-D - Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

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. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64	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

Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.1) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.1:			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	77,340	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	75,576	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Income and fees from wire transfers.....	RIADT047	0	1.i.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4461	Click here for value	1.j.1.
2. Amount of component.....	RIAD4461	44,416	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4462	Click here for value	1.k.1.
2. Amount of component.....	RIAD4462	52,455	1.k.2.
l. Disclose component and the dollar amount of that component:			1.l.
1. Describe component.....	TEXT4463	Click here for value	1.l.1.
2. Amount of component.....	RIAD4463	215,727	1.l.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	134,500	2.a.



Dollar amounts in thousands

b. Advertising and marketing expenses.....	RIAD0497	<b>63,362</b>	2.b.
c. Directors' fees.....	RIAD4136	<b>0</b>	2.c.
d. Printing, stationery, and supplies.....	RIADC018	<b>0</b>	2.d.
e. Postage.....	RIAD8403	<b>0</b>	2.e.
f. Legal fees and expenses.....	RIAD4141	<b>0</b>	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	<b>CONF</b>	2.g.
h. Accounting and auditing expenses.....	RIADF556	<b>0</b>	2.h.
i. Consulting and advisory expenses.....	RIADF557	<b>0</b>	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	<b>0</b>	2.j.
k. Telecommunications expenses.....	RIADF559	<b>0</b>	2.k.
l. Other real estate owned expenses.....	RIADY923	<b>0</b>	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	<b>0</b>	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	<b>Click here for value</b>	2.n.1.
2. Amount of component.....	RIAD4464	<b>41,775</b>	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	<b>Click here for value</b>	2.o.1.
2. Amount of component.....	RIAD4467	<b>32,716</b>	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	<b>Click here for value</b>	2.p.1.
2. Amount of component.....	RIAD4468	<b>80,967</b>	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	<b>Click here for value</b>	3.a.1.
2. Amount of component.....	RIADFT29	<b>8,395</b>	3.a.2.
3. Applicable income tax effect.....	RIADFT30	<b>3,122</b>	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	<b>NR</b>	3.b.1.
2. Amount of component.....	RIADFT31	<b>0</b>	3.b.2.
3. Applicable income tax effect.....	RIADFT32	<b>0</b>	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	<b>NR</b>	4.a.1.
2. Amount of component.....	RIADB526	<b>0</b>	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	<b>NR</b>	4.b.1.
2. Amount of component.....	RIADB527	<b>0</b>	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	<b>Click here for value</b>	5.a.1.
2. Amount of component.....	RIAD4498	<b>20,973</b>	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	<b>NR</b>	5.b.1.
2. Amount of component.....	RIAD4499	<b>0</b>	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	<b>Click here for value</b>	6.a.1.
2. Amount of component.....	RIAD4521	<b>3</b>	6.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	<a href="#">Click here for value</a>	6.b.1.
2. Amount of component.....	RIAD4522	<b>3,004</b>	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	<b>Yes</b>	7.a.
b. Other explanations.....	TEXT4769	<a href="#">Click here for value</a>	7.b.

**(TEXT4461)** Operating lease revenue

**(TEXT4462)** Credit card and merchant service fees

**(TEXT4463)** Letter of credit and loan fees

**(TEXT4464)** Operating lease expense

**(TEXT4467)** Credit card and merchant service expenses

**(TEXT4468)** Other professional fees (excluding legal, accounting and advisory fees)

**(TEXT4498)** Stock compensation

**(TEXT4521)** Foreign currency translation

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

**(TEXT4769)** Line 1.m. Net income from investments in unconsolidated subsidiaries: \$23,793. Line 2.q. Travel and entertainment: \$28,744. Line 2.r. Key Bank rewards \$22,070. Line 2.s. Charitable contributions \$29,778.

**(TEXTFT29)** Government-guaranteed education lending

## Schedule RC - Balance Sheet

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

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 <sup>1</sup>	RCFD0081	583,572	1.a.
b. Interest-bearing balances <sup>2</sup>	RCFD0071	2,793,600	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	7,890,203	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	16,093,395	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	198,000	3.a.
b. Securities purchased under agreements to resell <sup>3</sup>	RCFDB989	9,158	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	1,088,689	4.a.
b. Loans and leases, net of unearned income	RCFDB528	64,211,669	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	868,345	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	63,343,324	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	808,419	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	741,565	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	20,275	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	12,009	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	1,096,080	9.
10. Intangible assets:			10.
a. Goodwill	RCFD3163	820,805	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	376,733	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	5,389,053	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	101,264,880	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	80,019,630	13.a.
1. Noninterest-bearing <sup>4</sup>	RCON6631	26,427,429	13.a.1.
2. Interest-bearing	RCON6636	53,592,201	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	329	13.b.
1. Noninterest-bearing	RCFN6631	329	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 <sup>5</sup>	RCONB993	9,351	14.a.
b. Securities sold under agreements to repurchase <sup>6</sup>	RCFDB995	284,444	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	694,164	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	7,529,044	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>1</sup>	RCFD3200	1,217,690	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	1,191,558	20.

1. Includes cash items in process of collection and unposted debits.  
 2. Includes time certificates of deposit not held for trading.  
 3. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.  
 4. Includes noninterest-bearing demand, time, and savings deposits.  
 5. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 6. Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.  
 1. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

21. Total liabilities (sum of items 13 through 20).....	RCFD2948	<b>90,946,210</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>50,000</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>5,576,890</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>4,501,389</b>	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	<b>189,015</b>	26.b.
c. Other equity capital components <sup>3</sup> .....	RCFDA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	<b>10,317,294</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	<b>1,376</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	<b>10,318,670</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	<b>101,264,880</b>	29.

**Memoranda**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015.....	RCFD6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date.....	RCON8678	<b>NR</b>	M.2.

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

Exclude assets held for trading.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	<b>567,380</b>			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>19,150</b>	1.a.
b. Currency and coin.....			RCON0080	<b>548,230</b>	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	<b>582,420</b>	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	<b>0</b>			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	<b>582,420</b>			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	<b>7,360</b>	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	<b>0</b>			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	<b>174,094</b>			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>2,053,278</b>	RCON0090	<b>2,053,278</b>	4.
5. Total.....	RCFD0010	<b>3,377,172</b>	RCON0010	<b>3,210,438</b>	5.

2. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.  
 3. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC-B - Securities

Exclude assets held for trading.

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	100	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies <sup>1</sup> .....	RCFD1289	0	RCFD1290	0	RCFD1291	0	RCFD1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> .....	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	10,588	RCFD8499	10,954	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	669,718	RCFDG301	689,137	RCFDG302	814,680	RCFDG303	823,485	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	0	RCFDG305	0	RCFDG306	1,031,971	RCFDG307	1,049,691	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 <sup>1</sup> .....	RCFDG312	6,671,438	RCFDG313	6,703,990	RCFDG314	13,205,024	RCFDG315	13,336,468	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	0	RCFDG321	0	RCFDG322	28	RCFDG323	28	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 <sup>1</sup> .....	RCFDK150	528,008	RCFDK151	528,008	RCFDK152	862,810	RCFDK153	862,665	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	6,039	RCFD1738	6,039	RCFD1739	10,000	RCFD1741	10,000	6.a.
b. Other foreign debt securities.....	RCFD1742	15,000	RCFD1743	15,000	RCFD1744	0	RCFD1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....					RCFDA510	0	RCFDA511	4	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	7,890,203	RCFD1771	7,942,174	RCFD1772	15,935,201	RCFD1773	16,093,395	8.

1. Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.

2. Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).

2. Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

## Schedule RC-B - Securities

Exclude assets held for trading.

### Memoranda

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	<b>5,210,791</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCFDA549	<b>7,150</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>1,157</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>24,405</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>8,342</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>427</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>612</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA555	<b>941</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>3,045</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>20,733</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>52,063</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>1,783,042</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>683,068</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCFDA561	<b>6,234,313</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>15,164,294</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	<b>8,189</b>	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	<b>1,039</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>1,039</b>	M.4.b.

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

## Schedule RC-B - Securities

Exclude assets held for trading.

### 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				
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.</i>									
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

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate <sup>1</sup>	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	7,446	RCONF158	7,446	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	911,901	RCONF159	911,901	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	145,979	RCON1420	145,979	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	6,068,280	RCON1797	6,068,280	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	5,422,690	RCON5367	5,422,690	1.c.2.a.
b. Secured by junior liens	RCFD5368	923,176	RCON5368	923,176	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	2,357,364	RCON1460	2,357,364	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	2,197,608	RCONF160	2,197,608	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	4,681,729	RCONF161	4,681,729	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	29,576	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	29,576			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	644,271	RCON1590	644,271	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	25,330,157	RCON1763	25,330,157	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	1,167,619	RCON1764	1,095,647	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	821,135	RCONB538	821,135	6.a.
b. Other revolving credit plans	RCFDB539	659,544	RCONB539	659,544	6.b.
c. Automobile loans	RCFDK137	185,785	RCONK137	185,785	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	2,886,629	RCONK207	2,886,629	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	1,165,579	RCON2107	1,165,579	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	5,730,234			9.
a. Loans to nondepository financial institutions			RCONJ454	2,132,290	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	84,785	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	3,513,158	9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	3,831,455	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.

1. When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).



Dollar amounts in thousands

	<b>(Column A) Consolidated Bank</b>		<b>(Column B) Domestic Offices</b>		
b. All other leases.....	RCDFD163	<b>3,963,656</b>			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCFD2123	<b>0</b>	RCON2123	<b>0</b>	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	<b>65,300,358</b>	RCON2122	<b>65,096,184</b>	12.

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

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

### 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	111,707	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	16,041	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	21,416	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
1. Loans secured by farmland in domestic offices.....	RCONK166	0	M.1.f.1.
2. Not applicable			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	1,303	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	65	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	20,048	M.1.f.4.c.
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	114,858	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	26,395	M.2.a.2.
3. Over one year through three years.....	RCONA566	76,075	M.2.a.3.
4. Over three years through five years.....	RCONA567	153,057	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,420,554	M.2.a.5.
6. Over 15 years.....	RCONA569	3,539,205	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	42,311,045	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,997,937	M.2.b.2.
3. Over one year through three years.....	RCFDA572	4,578,071	M.2.b.3.
4. Over three years through five years.....	RCFDA573	3,704,313	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	5,202,052	M.2.b.5.
6. Over 15 years.....	RCFDA575	1,615,214	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	11,580,410	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 <sup>4</sup> .....	RCFD2746	2,991,995	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	439,825	M.4.

4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

**Memoranda**

Dollar amounts in thousands

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	<b>78,816</b>	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RCFDC391	<b>23,844</b>	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....			
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance.....	RCFDC779	<b>15,842</b>	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	<b>10,072</b>	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	<b>0</b>	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	<b>0</b>	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	<b>0</b>	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>117,206</b>	M.9.

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

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

### Memoranda

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>				
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):				
a. Loans secured by real estate.....	RCFDF608	15,224		M.10.
1. Construction, land development, and other land loans.....			RCONF578	0
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	0
3. Secured by 1-4 family residential properties:				M.10a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF580	0
b. Closed-end loans secured by 1-4 family residential properties:				M.10a.3b.
1. Secured by first liens.....			RCONF581	15,224
2. Secured by junior liens.....			RCONF582	0
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	0
5. Secured by nonfarm nonresidential properties.....			RCONF584	0
b. Commercial and industrial loans.....	RCFDF585	0	RCONF585	0
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
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0
3. Automobile loans.....	RCFDK196	0	RCONK196	0
4. Other consumer loans.....	RCFDK208	2,520	RCONK208	2,520
d. Other loans.....	RCFDF589	0	RCONF589	0
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	15,224		M.11.
1. Construction, and land development, and other land loans.....			RCONF590	0
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	0
3. Secured by 1-4 family residential properties:				M.11a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0
b. Closed-end loans secured by 1-4 family residential properties:				M.11a.3b.
1. Secured by first liens.....			RCONF593	15,224
2. Secured by junior liens.....			RCONF594	0
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0
5. Secured by nonfarm nonresidential properties.....			RCONF596	0
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597	0
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
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0
3. Automobile loans.....	RCFDK195	0	RCONK195	0
4. Other consumer loans.....	RCFDK209	2,614	RCONK209	2,614
d. Other loans.....	RCFDF601	0	RCONF601	0

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

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

### 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:					M.12.		
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

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

### Memoranda

Dollar amounts in thousands				
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2015.</i>				M.13.
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.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFDG378		32,059,247	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
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.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		NR	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		NR	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		NR	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		NR	M.15.c.2.

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

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.
<i>If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5. If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5. If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.</i>			2.
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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

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	414	RCON5565	16,523	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	944	RCON5567	96,373	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	1578	RCON5569	567,680	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	38186	RCON5571	426,442	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	2910	RCON5573	288,572	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	3096	RCON5575	991,190	4.c.

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

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.
<i>If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.          If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.          If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.</i>			6.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			
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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

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	8	RCON5579	309	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	28	RCON5581	3,475	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	66	RCON5583	27,442	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	59	RCON5585	1,716	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	80	RCON5587	8,175	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	129	RCON5589	44,126	8.c.

## Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

	Dollar amounts in thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. U.S. Treasury securities.....	RCFD3531	8,977	RCON3531	8,977	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) <sup>1</sup> .....	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 <sup>1</sup> .....	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	5,891	RCONF614	5,891	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	23,355	RCON3541	23,355	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	770,196	RCON3543	770,196	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	808,419	RCON3545	808,419	12.
13. Not available					13.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).



Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
a. Liability for short positions.....	RCFD3546	8,919	RCON3546	8,919	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	685,245	RCON3547	685,245	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	694,164	RCON3548	694,164	15.

**Memoranda**

1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):

a. Loans secured by real estate.....	RCFDF790	0			M.1.
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.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.1.a.3.b.
1. Secured by first liens.....			RCONF628	0	M.1.a.3.b.1.
2. Secured by junior liens.....			RCONF629	0	M.1.a.3.b.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	5,720	RCONF632	5,720	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

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

### Memoranda

Dollar amounts in thousands

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters.

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	23,260	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 \$1,000,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655	NR	M.9.a.1.
2. Amount of component.....	RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
(TEXTF656) NR	RCFDF656	0	M.9.b.1.
c. Disclose component and the dollar amount of that component:			M.9.c.
(TEXTF657) NR	RCFDF657	0	M.9.c.1.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	NR	M.10.a.1.
2. Amount of component.....	RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
(TEXTF659) NR	RCFDF659	0	M.10.b.1.
c. Disclose component and the dollar amount of that component:			M.10.c.
(TEXTF660) NR	RCFDF660	0	M.10.c.1.

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

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>1,902,323</b>			RCONB550	<b>71,467,277</b>	1.
2. U.S. Government.....	RCON2202	<b>1,045</b>			RCON2520	<b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>330,245</b>			RCON2530	<b>5,860,471</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>156,042</b>			RCONB552	<b>297,488</b>	4.
5. Banks in foreign countries.....	RCON2213	<b>0</b>			RCON2236	<b>4,739</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>			RCON2377	<b>0</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>2,389,655</b>	RCON2210	<b>1,962,340</b>	RCON2385	<b>77,629,975</b>	7.

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

### Memoranda

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>1,287,197</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>1,283,392</b>	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	<b>1,080,920</b>	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	<b>101,429</b>	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>399,117</b>	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	<b>98,467</b>	M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>100,758</b>	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>NR</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>236,062</b>	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>68,497,480</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>2,320,838</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>4,062,268</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>1,753,254</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>996,135</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>258,431</b>	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	<b>616,586</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>1,421,240</b>	M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>1,815,467</b>	M.3.a.3.
4. Over three years.....	RCONA582	<b>208,975</b>	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONA241	<b>2,037,615</b>	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	<b>423,422</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>1,132,076</b>	M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>1,037,625</b>	M.4.a.3.
4. Over three years.....	RCONA587	<b>156,266</b>	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK221	<b>946,403</b>	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>609,095</b>	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.

3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

**Memoranda**

Dollar amounts in thousands

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.

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):

- a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....
- b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....
- c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....

			M.6.
RCONP753	<b>46,664</b>		M.6.a.
RCONP754	<b>240,177</b>		M.6.b.
RCONP755	<b>1,615,482</b>		M.6.c.
			M.7.
			M.7.a.
RCONP756	<b>26,049,158</b>		M.7.a.1.
RCONP757	<b>36,461,435</b>		M.7.a.2.
			M.7.b.
RCONP758	<b>2,106,338</b>		M.7.b.1.
RCONP759	<b>193,889</b>		M.7.b.2.

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):

- 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):
  - 1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....
  - 2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....
- 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):
  - 1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....
  - 2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....

**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).....
- 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....
- 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....
- 4. Foreign governments and official institutions (including foreign central banks).....
- 5. U.S. Government and states and political subdivisions in the U.S.....
- 6. Total.....

RCFNB553	<b>0</b>	1.
RCFNB554	<b>0</b>	2.
RCFN2625	<b>0</b>	3.
RCFN2650	<b>0</b>	4.
RCFNB555	<b>329</b>	5.
RCFN2200	<b>329</b>	6.

**Memoranda**

- 1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....

RCFNA245	<b>0</b>	M.1.
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## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable <sup>1</sup> .....	RCFDB556	<b>204,488</b>	1.
2. Net deferred tax assets <sup>2</sup> .....	RCFD2148	<b>7,612</b>	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	<b>0</b>	3.a.
b. Other financial assets.....	RCFDA520	<b>0</b>	3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>4</sup> .....	RCFD1752	<b>334,346</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	<b>2,464,565</b>	5.a.
b. Separate account life insurance assets.....	RCFDK202	<b>563,295</b>	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	<b>357,095</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	<b>1,457,652</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>0</b>	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards.....	RCFDC436	<b>0</b>	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	<b>0</b>	6.e.
f. Computer software.....	RCFDFT33	<b>0</b>	6.f.
g. Accounts receivable.....	RCFDFT34	<b>475,642</b>	6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	<b>0</b>	6.h.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3549	<b>Click here for value</b>	6.i.1.
2. Amount of component.....	RCFD3549	<b>441,226</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3550	<b>NR</b>	6.j.1.
2. Amount of component.....	RCFD3550	<b>0</b>	6.j.2.
k. Disclose component and the dollar amount of that component:			6.k.
1. Describe component.....	TEXT3551	<b>NR</b>	6.k.1.
2. Amount of component.....	RCFD3551	<b>0</b>	6.k.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>5,389,053</b>	7.

### (TEXT3549) Operating Lease Equipment

1. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup>	RCON3645	6,290	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	418,779	1.b.
2. Net deferred tax liabilities <sup>2</sup>	RCFD3049	53,158	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	52,112	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCFD2938	661,219	4.
a. Accounts payable	RCFD3066	0	4.a.
b. Deferred compensation liabilities	RCFDC011	0	4.b.
c. Dividends declared but not yet payable	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component	TEXT3552	Click here for value	4.e.1.
2. Amount of component	RCFD3552	406,414	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3553	NR	4.f.1.
2. Amount of component	RCFD3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3554	NR	4.g.1.
2. Amount of component	RCFD3554	0	4.g.2.
5. Total	RCFD2930	1,191,558	5.

(TEXT3552) Low income housing commitments

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell	RCONB989	9,158	3.
4. Securities sold under agreements to repurchase	RCONB995	284,444	4.
5. Other borrowed money	RCON3190	7,452,985	5.
EITHER			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	318,497	6.
OR			
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	100,857,144	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	90,856,971	9.

5. For savings banks, include "dividends" accrued and unpaid on deposits.  
 2. See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar amounts in thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	0	RCON1287	100	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	10,954	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	669,718	RCONG390	1,873,176	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 <sup>1</sup> .....	RCONG393	7,199,446	RCONG394	14,199,133	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	28	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	6,039	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	4	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	7,890,203	RCON1773	16,093,395	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	334,346	18.

## Schedule RC-I - Assets and Liabilities of IBFs

To be completed only by banks with IBFs and other "foreign" offices.

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.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).



## Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	<b>5,400,026</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	<b>100</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	<b>20,092,187</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	<b>43,292</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	<b>146,756</b>	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	<b>61,034,549</b>	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	<b>12,365,257</b>	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	<b>10,322,014</b>	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>629,780</b>	6.a.3.
4. Commercial and industrial loans.....	RCON3387	<b>26,637,460</b>	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	<b>813,773</b>	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>3,759,497</b>	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	<b>67,224</b>	6.b.
7. Trading assets.....	RCFD3401	<b>810,620</b>	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	<b>3,934,084</b>	8.
9. Total assets <sup>4</sup> .....	RCFD3368	<b>99,697,526</b>	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>1,035,132</b>	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>69,020,175</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>2,660,211</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>4,086,993</b>	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	<b>0</b>	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	<b>349,975</b>	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	<b>7,295,759</b>	14.

2. Quarterly averages for all debt securities should be based on amortized cost.

4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

1. Unused commitments:					1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814		<b>7,275,472</b>		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ477		<b>NR</b>		1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478		<b>NR</b>		1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		<b>3,856,232</b>		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
1. Unused consumer credit card lines.....	RCFDJ455		<b>3,480,812</b>		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		<b>375,420</b>		1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:					1.c.
1. Secured by real estate:					1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164		<b>13,129</b>		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		<b>1,798,913</b>		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		<b>2,164,441</b>		1.c.2.
d. Securities underwriting.....	RCFD3817		<b>0</b>		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		<b>24,725,179</b>		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		<b>3,212,539</b>		1.e.2.
3. All other unused commitments.....	RCFDJ459		<b>3,963,648</b>		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		<b>2,167,501</b>		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820		<b>530,419</b>		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		<b>317,865</b>		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>					
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822		<b>66,205</b>		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		<b>92,059</b>		4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433		<b>1,895,220</b>		6.a.
b. Securities borrowed.....	RCFD3432		<b>0</b>		6.b.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	<b>52,062</b>	RCFDC969	<b>417,530</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>92,730</b>	RCFDC971	<b>0</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>0</b>	RCFDC973	<b>0</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>0</b>	RCFDC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>1,133</b>	RCFDC221	<b>2,680</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>209</b>	RCFDC222	<b>5,575</b>	7.b.2.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

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		<b>52,062</b>	7.c.1.a.
b. Purchased protection.....	RCFDG402		<b>146,970</b>	7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403		<b>92,730</b>	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404		<b>270,560</b>	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405		<b>0</b>	7.c.2.c.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

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	<b>241</b>		RCFDG407	<b>1,102</b>	RCFDG408	<b>112,374</b>	7d1a.
b. Subinvestment grade.....	RCFDG409	<b>326</b>		RCFDG410	<b>4,047</b>	RCFDG411	<b>26,702</b>	7d1b.
2. Purchased credit protection:								7.d.2.
a. Investment grade.....	RCFDG412	<b>26,345</b>		RCFDG413	<b>252,807</b>	RCFDG414	<b>32,485</b>	7d2a.
b. Subinvestment grade.....	RCFDG415	<b>0</b>		RCFDG416	<b>75,072</b>	RCFDG417	<b>30,821</b>	7d2b.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>675,320</b>	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	<b>2,252,316</b>	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>0</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	<b>NR</b>	9.d.1.
2. Amount of component.....	RCFD3555	<b>0</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	<b>NR</b>	9.e.1.
2. Amount of component.....	RCFD3556	<b>0</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	<b>0</b>	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	<b>0</b>	10.
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	<b>NR</b>	10.b.1.
2. Amount of component.....	RCFD5592	<b>0</b>	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	<b>NR</b>	10.c.1.
2. Amount of component.....	RCFD5593	<b>0</b>	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	<b>NR</b>	10.d.1.
2. Amount of component.....	RCFD5594	<b>0</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCFD5595	<b>0</b>	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>7,875,312</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>0</b>	11.b.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	<b>6,695,285</b>	RCFD8694	<b>0</b>	RCFD8695	<b>0</b>	RCFD8696	<b>0</b>	12.a.
b. Forward contracts.....	RCFD8697	<b>1,838,500</b>	RCFD8698	<b>5,740,039</b>	RCFD8699	<b>0</b>	RCFD8700	<b>0</b>	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	<b>0</b>	RCFD8702	<b>0</b>	RCFD8703	<b>0</b>	RCFD8704	<b>0</b>	12c1.
2. Purchased options.....	RCFD8705	<b>0</b>	RCFD8706	<b>0</b>	RCFD8707	<b>0</b>	RCFD8708	<b>0</b>	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	<b>2,553,922</b>	RCFD8710	<b>162,687</b>	RCFD8711	<b>0</b>	RCFD8712	<b>69,622</b>	12d1.
2. Purchased options.....	RCFD8713	<b>3,093,089</b>	RCFD8714	<b>163,331</b>	RCFD8715	<b>0</b>	RCFD8716	<b>71,697</b>	12d2.
e. Swaps.....	RCFD3450	<b>55,789,414</b>	RCFD3826	<b>404,348</b>	RCFD8719	<b>0</b>	RCFD8720	<b>255,622</b>	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	<b>49,819,210</b>	RCFDA127	<b>6,182,328</b>	RCFD8723	<b>0</b>	RCFD8724	<b>396,941</b>	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	<b>20,151,000</b>	RCFD8726	<b>288,077</b>	RCFD8727	<b>0</b>	RCFD8728	<b>0</b>	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	<b>94,500</b>							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	<b>904,063</b>	RCFD8734	<b>82,244</b>	RCFD8735	<b>0</b>	RCFD8736	<b>161,479</b>	15a1.
2. Gross negative fair value.....	RCFD8737	<b>813,369</b>	RCFD8738	<b>75,272</b>	RCFD8739	<b>0</b>	RCFD8740	<b>150,426</b>	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	<b>227,344</b>	RCFD8742	<b>9,814</b>	RCFD8743	<b>0</b>	RCFD8744	<b>0</b>	15b1.
2. Gross negative fair value.....	RCFD8745	<b>1,530</b>	RCFD8746	<b>12,565</b>	RCFD8747	<b>0</b>	RCFD8748	<b>0</b>	15b2.

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:							16.
		RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a.	Net current credit exposure.....	<b>456,984</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>612,798</b>	16.a.
b. Fair value of collateral:							16.b.
		RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1.	Cash - U.S. dollar.....	<b>103,510</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,281</b>	16.b.1.
		RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2.	Cash - Other currencies.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.2.
		RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3.	U.S. Treasury securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.3.
		RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
4.	U.S. Government agency and U.S. Government-sponsored agency debt securities.....	<b>63,366</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.4.
		RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5.	Corporate bonds.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.5.
		RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6.	Equity securities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.6.
		RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7.	All other collateral.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	16.b.7.
		RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8.	Total fair value of collateral (sum of items 16.b.(1) through (7)).....	<b>166,876</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,281</b>	16.b.8.

## Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>69,756</b>	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	<b>2</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>336,318</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>415,882</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	<b>31,525</b>	2.b.
c. All other identifiable intangible assets.....	RCFD5507	<b>8,890</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	<b>376,733</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>3,011</b>	3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>15,276</b>	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>1,988</b>	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b>	3.f.
g. In foreign offices.....	RCFN5513	<b>0</b>	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>20,275</b>	3.h.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	<b>15,863</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>23,445</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>16,033</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>74,370</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	<b>15,863</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	<b>1,298,560</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>3,276,940</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>1,796,481</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>1,027,352</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	<b>1,047,359</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	<b>7,529,044</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1.....	TE01N528	<b>NR</b>	8.b.1.

2. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.

4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	76,059	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.
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.
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.



Dollar amounts in thousands

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 <sup>2</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	0	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
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.
<i>Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.</i>			
16. International remittance transfers offered to consumers:			16.
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16.a.
1. International wire transfers.....	RCONN517	NR	16.a.1.
2. International ACH transactions.....	RCONN518	NR	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	NR	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	NR	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>			
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	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	0	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	0	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

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2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.

## 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	44	RCONF174	0	RCONF176	1,881	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	17,118	RCONF175	1,558	RCONF177	14,741	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	0	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	46,232	RCON5399	7,191	RCON5400	101,759	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	25,880	RCONC237	2,866	RCONC229	92,546	1.c.2a.
b. Secured by junior liens.....	RCONC238	8,816	RCONC239	1,654	RCONC230	12,183	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	35,807	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	4,761	RCONF180	1,643	RCONF182	6,960	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	1,333	RCONF181	4,532	RCONF183	6,673	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	382	RCFD1597	1,057	RCFD1583	3,122	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	42,202	RCFD1252	8,766	RCFD1253	296,345	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	740	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	8,741	RCFDB576	7,038	RCFDB577	1,927	5.a.
b. Automobile loans.....	RCFDK213	694	RCFDK214	67	RCFDK215	172	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	52,594	RCFDK217	28,984	RCFDK218	9,878	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	2,139	RCFD5460	809	RCFD5461	1,310	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	10,961	RCFDF170	1,408	RCFDF171	12,087	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	699	RCFD3506	0	RCFD3507	0	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		
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M14a
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M14b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M14c
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	1,735	RCFD6559	578	RCFD6560	477	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	325	RCFDF665	289	RCFDF666	26	M5b1.
2. Unpaid principal balance.....	RCFDF667	337	RCFDF668	299	RCFDF669	27	M5b2.

## 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	0	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			78,145	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 Stament of Position 03-3):							M.9.
a. Outstanding balance.....	RCFDL183	462	RCFDL184	46	RCFDL185	815	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	434	RCFDL187	43	RCFDL188	593	M.9.b.

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCDFD236	<b>81,150,596</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCDFD237	<b>329</b>	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>329</b>	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>99,697,526</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	<b>9,370,288</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>0</b>	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCFDG465	<b>1,000,037</b>	7.a.
b. Over one year through three years.....	RCFDG466	<b>3,499,064</b>	7.b.
c. Over three years through five years.....	RCFDG467	<b>1,795,270</b>	7.c.
d. Over five years.....	RCFDG468	<b>1,028,903</b>	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCFDG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCFDG470	<b>311,307</b>	8.b.
c. Over three years through five years.....	RCFDG471	<b>0</b>	8.c.
d. Over five years.....	RCFDG472	<b>906,383</b>	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated reciprocal brokered deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCFDK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	<b>Yes</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	<b>20,845,473</b>	11.a.
b. Custodial bank deduction limit.....	RCFDK661	<b>33,825</b>	11.b.

### Memoranda

1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>32,234,199</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>3092322</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>47,628,871</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>29424</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>1,203,049</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>112484</b>	M.1.c.2.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

Dollar amounts in thousands

d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>84,148</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>225</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
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) <sup>3</sup> .....	RCON5597	<b>41,667,930</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	<b>0</b>	M.4.
5. Not applicable			M.5.
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	<b>CONF</b>	M.6.a.
b. Substandard.....	RCFDK664	<b>CONF</b>	M.6.b.
c. Doubtful.....	RCFDK665	<b>CONF</b>	M.6.c.
d. Loss.....	RCFDK666	<b>CONF</b>	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	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	<b>CONF</b>	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	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	<b>CONF</b>	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	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	<b>CONF</b>	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	<b>818,792</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	<b>0</b>	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	<b>0</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>995,850</b>	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
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	<b>2,433</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	<b>16,324</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	<b>8,632</b>	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	<b>1,322</b>	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	<b>102,948</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	<b>0</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	<b>344,359</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	<b>0</b>	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	<b>CONF</b>	M.15.

3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Dollar amounts in thousands

*Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*

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	<b>0</b>	M.16.
		M.17.
RCFDL194	<b>NR</b>	M.17.a.
RCFDL195	<b>NR</b>	M.17.b.
RCFDL196	<b>NR</b>	M.17.c.
RCONL197	<b>NR</b>	M.17.d.

*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:

a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....

b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....

c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....

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.....





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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

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	<b>84,149</b>	1.a.
b. Closed-end junior liens.....	RCONF067	<b>0</b>	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	<b>0</b>	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	<b>0</b>	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	<b>0</b>	2.a.
b. Closed-end junior liens.....	RCONF069	<b>0</b>	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	<b>0</b>	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	<b>0</b>	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	<b>87,821</b>	3.a.
b. Closed-end junior liens.....	RCONF071	<b>0</b>	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	<b>0</b>	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	<b>0</b>	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	<b>15,224</b>	4.a.
b. Closed-end junior liens.....	RCONF073	<b>0</b>	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	<b>0</b>	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	<b>0</b>	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	<b>2,020</b>	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	<b>0</b>	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	<b>0</b>	6.a.
b. Closed-end junior liens.....	RCONF679	<b>0</b>	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	<b>0</b>	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	<b>0</b>	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	<b>CONF</b>	7.a.
b. For representations and warranties made to other parties.....	RCONL192	<b>CONF</b>	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	<b>0</b>	7.c.

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

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
1. Available-for-sale securities.....	<b>16,093,395</b>	<b>0</b>	<b>4</b>	<b>16,082,829</b>	<b>10,562</b>	1.
	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
2. Federal funds sold and securities purchased under agreements to resell.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.
	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
3. Loans and leases held for sale.....	<b>15,224</b>	<b>0</b>	<b>0</b>	<b>15,224</b>	<b>0</b>	3.
	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
4. Loans and leases held for investment.....	<b>2,520</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,520</b>	4.
5. Trading assets:						5.
	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
a. Derivative assets.....	<b>770,196</b>	<b>381,403</b>	<b>73,701</b>	<b>1,067,382</b>	<b>10,516</b>	5.a.
	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
b. Other trading assets.....	<b>38,223</b>	<b>0</b>	<b>95</b>	<b>38,128</b>	<b>0</b>	5.b.
	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b. above).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	5.b.1.
	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
6. All other assets.....	<b>202,571</b>	<b>20,491</b>	<b>9,814</b>	<b>213,248</b>	<b>0</b>	6.
	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	<b>17,122,129</b>	<b>401,894</b>	<b>83,614</b>	<b>17,416,811</b>	<b>23,598</b>	7.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
8. Deposits.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	8.
	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
9. Federal funds purchased and securities sold under agreements to repurchase.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	9.
10. Trading liabilities:						10.
	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
a. Derivative liabilities.....	<b>685,245</b>	<b>359,606</b>	<b>67,371</b>	<b>977,271</b>	<b>209</b>	10.a.
	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
b. Other trading liabilities.....	<b>8,919</b>	<b>0</b>	<b>1</b>	<b>8,918</b>	<b>0</b>	10.b.
	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	
11. Other borrowed money.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	11.
	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	
12. Subordinated notes and debentures.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	12.
	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	
13. All other liabilities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	13.
	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	<b>694,164</b>	<b>359,606</b>	<b>67,372</b>	<b>986,189</b>	<b>209</b>	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						M.1.
	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
a. Mortgage servicing assets.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	M.1.a.
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
b. Nontrading derivative assets.....	<b>202,571</b>	<b>20,491</b>	<b>9,814</b>	<b>213,248</b>	<b>0</b>	M.1.b.

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

1. Describe component.....	TEXTG546	NR	M.1.c.1.
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## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

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- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
2. Amount of component.....	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550	M.1.c.2.
	0	0	0	0	0	

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

1. Describe component.....	TEXTG551	NR	M.1.d.1.
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## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
2. Amount of component.....	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	M.1.d.2.
	0	0	0	0	0	

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

1. Describe component.....	TEXTG556	NR	M.1.e.1.
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## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
2. Amount of component.....	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560	M.1.e.2.
	0	0	0	0	0	

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

1. Describe component.....	TEXTG561	NR	M.1.f.1.
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## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):					M.2.
a. Loan commitments (not accounted for as derivatives).....	0	0	0	0	M.2.a.
b. Nontrading derivative liabilities.....	0	0	0	0	M.2.b.

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

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

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

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

Schedule RC-Q is to be completed by banks that:

(1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or

(2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:

(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	M.2.c.2.

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
2. Amount of component.....	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580	M.2.d.2.
	0	0	0	0	0	

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

### Memoranda

Dollar amounts in thousands

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

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

Schedule RC-Q is to be completed by banks that:

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year; or
- (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either:
  - (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
  - (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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	
2. Amount of component.....	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585	M.2.e.2.
	0	0	0	0	0	



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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	<b>5,626,890</b>	1.
2. Retained earnings.....	RCFD3632	<b>4,501,389</b>	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	<b>189,015</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>1</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	<b>10,317,294</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	<b>791,891</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	<b>24,249</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	<b>535</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP844	<b>99,351</b>	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCFAP845	<b>0</b>	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP846	<b>64,571</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP847	<b>-11,911</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	<b>0</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCFAP849	<b>NR</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	<b>0</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	<b>3,323</b>	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCFAP851	<b>0</b>	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	<b>9,345,285</b>	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP853	<b>0</b>	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	<b>0</b>	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP855	<b>0</b>	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCFAP856	<b>0</b>	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	<b>356</b>	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	<b>356</b>	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	<b>9,344,929</b>	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	<b>0</b>	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....	RCFAP861	<b>0</b>	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	<b>0</b>	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	<b>0</b>	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	<b>356</b>	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	<b>0</b>	25.



Dollar amounts in thousands

26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	<b>9,344,929</b>	26.
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	<b>953,632</b>	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	<b>0</b>	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	<b>0</b>	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	<b>920,457</b>	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	<b>NR</b>	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCFAQ257	<b>2</b>	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCFAP870	<b>1,874,091</b>	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCFWP870	<b>NR</b>	32.b.
33. LESS: Tier 2 capital deductions.....	RCFAP872	<b>0</b>	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	<b>1,874,091</b>	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW5311	<b>NR</b>	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	<b>11,219,020</b>	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	<b>NR</b>	35.b.
36. Average total consolidated assets.....	RCFD3368	<b>99,697,526</b>	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCFAP875	<b>820,354</b>	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	<b>-1,445</b>	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	<b>98,878,617</b>	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	<b>88,196,126</b>	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	<b>NR</b>	40.b.

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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands	(Column A) Percentage		(Column B) Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	RCFAP793	<b>10.5956%</b>	RCFWP793	<b>NR</b>	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCFA7206	<b>10.5956%</b>	RCFW7206	<b>NR</b>	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	<b>12.7205%</b>	RCFW7205	<b>NR</b>	43.

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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	<b>9.4509%</b>	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			45.
a. Total leverage exposure.....	RCFAH015	<b>NR</b>	45.a.
b. Supplementary leverage ratio.....	RCFAH036	<b>NR</b>	45.b.
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			46.
a. Capital conservation buffer.....	RCFAH311	<b>4.5956%</b>	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCFWH312	<b>NR</b>	46.b.
<i>Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:</i>			
47. Eligible retained income.....	RCFAH313	<b>NR</b>	47.
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016).....	RCFAH314	<b>NR</b>	48.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

Dollar amounts in thousands										
	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
1. Cash and balances due from depository institutions.....	RCFDD957	RCFDS396	RCFDD958				RCFDD959	RCFDS397	RCFDD960	RCFDS398
	<b>3,377,172</b>	<b>0</b>	<b>2,601,508</b>				<b>775,351</b>	<b>64</b>	<b>239</b>	<b>10</b>
2. Securities:										
a. Held-to-maturity securities.....	RCFDD961	RCFDS399	RCFDD962				RCFDD963	RCFDD964	RCFDD965	RCFDS400
	<b>7,890,203</b>	<b>0</b>	<b>3,063,761</b>				<b>4,820,403</b>	<b>0</b>	<b>6,039</b>	<b>0</b>
b. Available-for-sale securities.....	RCFDD966	RCFDS402	RCFDD967				RCFDD968	RCFDD969	RCFDD970	RCFDS403
	<b>16,093,367</b>	<b>158,192</b>	<b>8,279,909</b>				<b>7,645,114</b>	<b>150</b>	<b>10,002</b>	<b>0</b>
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold in domestic offices.....	RCOND971		RCOND972				RCOND973	RCONS410	RCOND974	RCONS411
	<b>198,000</b>		<b>0</b>				<b>198,000</b>	<b>0</b>	<b>0</b>	<b>0</b>
b. Securities purchased under agreements to resell.....	RCFDH171	RCFDH172								
	<b>9,158</b>	<b>9,158</b>								
4. Loans and leases held for sale:										
a. Residential mortgage exposures.....	RCFDS413	RCFDS414	RCFDH173				RCFDS415	RCFDS416	RCFDS417	
	<b>15,224</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>15,224</b>	<b>0</b>	
b. High volatility commercial real estate exposures.....	RCFDS419	RCFDS420	RCFDH174				RCFDH175	RCFDH176	RCFDH177	RCFDS421
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423	RCFDS424	RCFDS425				RCFDS426	RCFDS427	RCFDS428	RCFDS429
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
1. Cash and balances due from depository institutions										1.
2. Securities:										2.
a. Held-to-maturity securities										2.a.
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.
b. High volatility commercial real estate exposures.....								RCFDH275	RCFDH276	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....								RCFDH277	RCFDH278	4.c.
								0	0	

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

Dollar amounts in thousands										
	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
4. Loans and leases held for sale (continued):										
	RCFDS431	RCFDS432	RCFDS433				RCFDS434	RCFDS435	RCFDS436	RCFDS437
d. All other exposures.....	<b>1,073,465</b>	<b>0</b>	<b>2,733</b>				<b>0</b>	<b>0</b>	<b>1,070,732</b>	<b>0</b>
5. Loans and leases, net of unearned income:										
	RCFDS439	RCFDS440	RCFDH178				RCFDS441	RCFDS442	RCFDS443	
a. Residential mortgage exposures.....	<b>12,398,922</b>	<b>0</b>	<b>0</b>				<b>8,590</b>	<b>8,260,788</b>	<b>4,129,544</b>	
	RCFDS445	RCFDS446	RCFDH179				RCFDH180	RCFDH181	RCFDH182	RCFDS447
b. High volatility commercial real estate exposures.....	<b>253,636</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>253,636</b>
	RCFDS449	RCFDS450	RCFDS451				RCFDS452	RCFDS453	RCFDS454	RCFDS455
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup> .....	<b>410,959</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>410,959</b>
	RCFDS457	RCFDS458	RCFDS459				RCFDS460	RCFDS461	RCFDS462	RCFDS463
d. All other exposures.....	<b>51,148,152</b>	<b>0</b>	<b>363,410</b>				<b>457,635</b>	<b>2,013,888</b>	<b>48,293,666</b>	<b>19,553</b>
6. LESS: Allowance for loan and lease losses.....	<b>868,345</b>	<b>868,345</b>								
	RCFDD976	RCFDS466	RCFDD977				RCFDD978	RCFDD979	RCFDD980	RCFDS467
7. Trading assets.....	<b>808,419</b>	<b>808,419</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	RCFDD981	RCFDS469	RCFDD982				RCFDD983	RCFDD984	RCFDD985	RCFDH185
8. All other assets <sup>8</sup> .....	<b>8,456,520</b>	<b>1,042,363</b>	<b>191,379</b>				<b>142,220</b>	<b>5,196</b>	<b>6,154,972</b>	<b>0</b>
a. Separate account bank-owned life insurance										
b. Default fund contributions to central counterparties										

7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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 <sup>11</sup> .....								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 <sup>12</sup> .....		0	0	0				0	0	8.
								RCFDH296	RCFDH297	
a. Separate account bank-owned life insurance.....								920,390	774,410	8.a.
								RCFDH298	RCFDH299	
b. Default fund contributions to central counterparties.....								0	0	8.b.

11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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.....	28	0	28	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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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 <sup>14</sup>	RCFD2170	RCFDS500	RCFDD987				RCFDD988	RCFDD989	RCFDD990	RCFDS503
	<b>101,264,880</b>	<b>1,149,787</b>	<b>14,502,700</b>				<b>14,047,313</b>	<b>10,295,310</b>	<b>59,665,194</b>	<b>684,158</b>

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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 <sup>14</sup>		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
		<b>0</b>	<b>0</b>	<b>0</b>			<b>28</b>	<b>920,390</b>

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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
	<b>2,167,501</b>	<b>2,167,501</b>	<b>149,683</b>				<b>530,419</b>	<b>4,109</b>	<b>1,483,290</b>	<b>0</b>
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997	RCFDD998	RCFDD999				RCFDG603	RCFDG604	RCFDG605	RCFDS512
	<b>317,865</b>	<b>158,933</b>	<b>11,300</b>				<b>33,103</b>	<b>124</b>	<b>114,406</b>	<b>0</b>
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606	RCFDG607	RCFDG608				RCFDG609	RCFDG610	RCFDG611	RCFDS513
	<b>54,989</b>	<b>10,998</b>	<b>1,196</b>				<b>0</b>	<b>0</b>	<b>9,802</b>	<b>0</b>
15. Retained recourse on small business obligations sold with recourse	RCFDG612	RCFDG613	RCFDG614				RCFDG615	RCFDG616	RCFDG617	RCFDS514
	<b>0</b>	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.



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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(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 <sup>21</sup> .....	RCFDS515	RCFDS516	RCFDS517	RCFDS518	RCFDS519		RCFDS520	RCFDS521	RCFDS522	RCFDS523	16.
	<b>2,171,204</b>	<b>2,171,204</b>	<b>1,895,569</b>	<b>0</b>	<b>0</b>		<b>275,635</b>	<b>0</b>	<b>0</b>	<b>0</b>	
17. All other off-balance sheet liabilities.....	RCFDG618	RCFDG619	RCFDG620				RCFDG621	RCFDG622	RCFDG623	RCFDS524	17.
	<b>2,345,046</b>	<b>2,345,046</b>	<b>0</b>				<b>0</b>	<b>2,120,999</b>	<b>224,047</b>	<b>0</b>	
18. Unused commitments:											18.
a. Original maturity of one year or less.....	RCFDS525	RCFDS526	RCFDS527				RCFDS528	RCFDS529	RCFDS530	RCFDS531	18.a.
	<b>6,990,667</b>	<b>1,398,133</b>	<b>87</b>				<b>0</b>	<b>0</b>	<b>1,381,576</b>	<b>16,470</b>	
b. Original maturity exceeding one year.....	RCFDG624	RCFDG625	RCFDG626				RCFDG627	RCFDG628	RCFDG629	RCFDS539	18.b.
	<b>26,868,209</b>	<b>13,434,105</b>	<b>66,995</b>				<b>11,381</b>	<b>60,593</b>	<b>13,276,082</b>	<b>19,054</b>	
19. Unconditionally cancelable commitments.....	RCFDS540	RCFDS541									19.
	<b>13,150,677</b>	<b>0</b>									
20. Over-the-counter derivatives.....		RCFDS542	RCFDS543			RCFDS544	RCFDS545	RCFDS546	RCFDS547	RCFDS548	20.
		<b>849,304</b>	<b>0</b>			<b>0</b>	<b>79,578</b>	<b>0</b>	<b>769,726</b>	<b>0</b>	
21. Centrally cleared derivatives.....		RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	RCFDS555	RCFDS556	RCFDS557	21.
		<b>535,675</b>	<b>0</b>	<b>0</b>	<b>535,675</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191		RCFDH193				RCFDH194	RCFDH195	RCFDH196	RCFDH197	22.
	<b>0</b>		<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

22. For item 22, the sum of columns C through Q must equal column A.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities .....						17.
18. Unused commitments:						18.
a. Original maturity of one year or less .....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year .....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments .....						19.
20. Over-the-counter derivatives .....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFDH198 0	RCFDH199 0	RCFDH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

25. For item 22, the sum of columns C through Q must equal column A.

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

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.
	<b>16,627,530</b>	<b>0</b>	<b>535,675</b>	<b>0</b>	<b>14,977,429</b>	<b>12,481,135</b>	<b>76,924,123</b>	<b>719,682</b>	
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.
	<b>0</b>	<b>0</b>	<b>21,427</b>	<b>0</b>	<b>2,995,486</b>	<b>6,240,568</b>	<b>76,924,123</b>	<b>1,079,523</b>	

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

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.
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>28</b>	
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.
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>350</b>	

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

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>88,036,243</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>160,239</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	<b>88,196,126</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>88,196,126</b>	31.

### Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>1,051,493</b>	M.1.
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## Schedule RC-R Part II - Risk-Weighted Assets

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital.

### Memoranda

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	<b>5,094,733</b>	RCFDS583	<b>11,047,792</b>	RCFDS584	<b>8,440,789</b>	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	<b>4,191,960</b>	RCFDS586	<b>1,834,883</b>	RCFDS587	<b>280,875</b>	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	<b>0</b>	RCFDS589	<b>2,591</b>	RCFDS590	<b>32,485</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	<b>0</b>	RCFDS592	<b>10,072</b>	RCFDS593	<b>5,822</b>	M.2.d.
e. Equity.....	RCFDS594	<b>0</b>	RCFDS595	<b>0</b>	RCFDS596	<b>0</b>	M.2.e.
f. Precious metals (except gold).....	RCFDS597	<b>0</b>	RCFDS598	<b>0</b>	RCFDS599	<b>0</b>	M.2.f.
g. Other.....	RCFDS600	<b>210,222</b>	RCFDS601	<b>115,267</b>	RCFDS602	<b>1,830</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	<b>6,066,553</b>	RCFDS604	<b>30,169,381</b>	RCFDS605	<b>5,913,822</b>	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	<b>0</b>	RCFDS607	<b>0</b>	RCFDS608	<b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	<b>0</b>	RCFDS610	<b>71,000</b>	RCFDS611	<b>0</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	<b>0</b>	RCFDS613	<b>0</b>	RCFDS614	<b>25,000</b>	M.3.d.
e. Equity.....	RCFDS615	<b>0</b>	RCFDS616	<b>0</b>	RCFDS617	<b>0</b>	M.3.e.
f. Precious metals (except gold).....	RCFDS618	<b>0</b>	RCFDS619	<b>0</b>	RCFDS620	<b>0</b>	M.3.f.
g. Other.....	RCFDS621	<b>0</b>	RCFDS622	<b>0</b>	RCFDS623	<b>0</b>	M.3.g.

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).





## 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) <sup>1</sup> .....	RCFDA591	216,462,012	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 <sup>2</sup> .....	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	12,860,887	RCFDB869	1,480,339	RCFDB870	20768	RCFDB871	1004	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	979,534	RCFDB873	282,527	RCFDB874	1104	RCFDB875	68	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	558,243	RCFDB877	4,132,249	RCFDB878	54	RCFDB879	271	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	2,922,062	RCFDB881	356,987	RCFDB882	3505	RCFDB883	107	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	11,724,892	RCFDJ253	1,341,560	RCFDB888	11924	RCFDJ254	1528	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	3,369,748	RCFDJ256	483,330	RCFDJ257	2767	RCFDJ258	693	8.
9. Other fiduciary accounts.....	RCFDB890	8,414	RCFDB891	191,526	RCFDB892	2	RCFDB893	11	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	32,423,780	RCFDB895	8,268,518	RCFDB896	40124	RCFDB897	3682	10.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.  
 2. Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

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
11. Custody and safekeeping accounts.....			RCFDB898 <b>31,168,075</b>		RCFDB899 <b>4827</b>
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900 <b>0</b>	RCFNB901 <b>0</b>	RCFNB902 <b>0</b>	RCFNB903 <b>0</b>	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259 <b>1,642,222</b>	RCFDJ260 <b>81,500</b>	RCFDJ261 <b>3409</b>	RCFDJ262 <b>95</b>	

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	<b>55,872</b>	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	<b>1,201</b>	15.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>2,261</b>	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	<b>11,749</b>	15.c.
16. Corporate trust and agency accounts.....	RIADA479	<b>0</b>	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	<b>49,288</b>	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	<b>11,937</b>	18.
19. Other fiduciary accounts.....	RIADA480	<b>23</b>	19.
20. Custody and safekeeping accounts.....	RIADB909	<b>7,606</b>	20.
21. Other fiduciary and related services income.....	RIADB910	<b>9,193</b>	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	<b>149,130</b>	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	<b>0</b>	22.a.
23. Less: Expenses.....	RIADC058	<b>NR</b>	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	<b>NR</b>	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	<b>NR</b>	25.
26. Net fiduciary and related services income.....	RIADA491	<b>NR</b>	26.



## Schedule RC-T - Fiduciary and Related Services

### Memoranda

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	NR	RCFDJ264	NR	RCFDJ265	NR	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	NR	RCFDJ267	NR	RCFDJ268	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	NR	RCFDJ270	NR	RCFDJ271	NR	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	NR	RCFDJ273	NR	RCFDJ274	NR	M.1.d.
e. Money market mutual funds.....	RCFDJ275	NR	RCFDJ276	NR	RCFDJ277	NR	M.1.e.
f. Equity mutual funds.....	RCFDJ278	NR	RCFDJ279	NR	RCFDJ280	NR	M.1.f.
g. Other mutual funds.....	RCFDJ281	NR	RCFDJ282	NR	RCFDJ283	NR	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	NR	RCFDJ285	NR	RCFDJ286	NR	M.1.h.
i. Other short-term obligations.....	RCFDJ287	NR	RCFDJ288	NR	RCFDJ289	NR	M.1.i.
j. Other notes and bonds.....	RCFDJ290	NR	RCFDJ291	NR	RCFDJ292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	NR	RCFDJ294	NR	RCFDJ295	NR	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	NR	RCFDJ297	NR	RCFDJ298	NR	M.1.l.
m. Real estate mortgages.....	RCFDJ299	NR	RCFDJ300	NR	RCFDJ301	NR	M.1.m.
n. Real estate.....	RCFDJ302	NR	RCFDJ303	NR	RCFDJ304	NR	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	NR	RCFDJ306	NR	RCFDJ307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	NR	RCFDJ309	NR	RCFDJ310	NR	M.1.p.

## Schedule RC-T - Fiduciary and Related Services

### 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	NR	RCFDJ312	NR	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	NR	RCFDB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	NR	RCFDJ314	NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR			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	15	RCFDB932	1,650,842	M.3.a.
b. International/Global equity.....	RCFDB933	2	RCFDB934	279,394	M.3.b.
c. Stock/Bond blend.....	RCFDB935	4	RCFDB936	190,412	M.3.c.
d. Taxable bond.....	RCFDB937	10	RCFDB938	604,143	M.3.d.
e. Municipal bond.....	RCFDB939	8	RCFDB940	367,617	M.3.e.
f. Short term investments/Money market.....	RCFDB941	2	RCFDB942	1,024,152	M.3.f.
g. Specialty/Other.....	RCFDB943	9	RCFDB944	1,313,927	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	50	RCFDB946	5,430,487	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	NR	RIADB948	NR	RIADB949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	NR	RIADB951	NR	RIADB952	NR	M.4.b.
c. Investment management agency accounts.....	RIADB953	NR	RIADB954	NR	RIADB955	NR	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	NR	RIADB957	NR	RIADB958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	NR	RIADB960	NR	RIADB961	NR	M.4.e.

## Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							1.
a. Cash and balances due from depository institutions.....	RCFDJ981	0	RCFDJ982	0	RCFDJ983	0	1.a.
b. Held-to-maturity securities.....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1.b.
c. Available-for-sale securities.....	RCFDJ987	0	RCFDJ988	0	RCFDJ989	0	1.c.
d. Securities purchased under agreements to resell.....	RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1.d.
e. Loans and leases held for sale.....	RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1.e.
f. Loans and leases, net of unearned income.....	RCFDJ996	0	RCFDJ997	0	RCFDJ998	0	1.f.
g. Less: Allowance for loan and lease losses.....	RCFDJ999	0	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives).....	RCFDK003	0	RCFDK004	0	RCFDK005	0	1.h.
i. Derivative trading assets.....	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned.....	RCFDK009	0	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets.....	RCFDK012	0	RCFDK013	0	RCFDK014	5,119	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	1,034	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.

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

Dollar amounts in thousands			
1. Comments?.....	RCON6979		No
2. Bank Management Statement.....	TEXT6980		NR