

Federal Financial Institutions Examination Council



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

Institution Name	KEYBANK NATIONAL ASSOCIATION
City	CLEVELAND
State	OH
Zip Code	441141306
Call Report Report Date	6/30/2017
Report Type	031
RSSD-ID	280110
FDIC Certificate Number	17534
OCC Charter Number	14761
ABA Routing Number	41001039
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Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Report at the close of business June 30, 2017

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).

(20170630)
(RCON 9999)

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

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

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.

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- (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 datacollection (<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.

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

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

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

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.

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Table of Contents

Signature Page.....	1	Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs.....	33
Table of Contents.....	2	Schedule RC-F - Other Assets.....	34
Contact Information for the Reports of Condition and Income.....	3	Schedule RC-G - Other Liabilities.....	35
Emergency Contact Information.....	3	Schedule RC-H - Selected Balance Sheet Items for Domestic Offices.....	36
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information.....	4	Schedule RC-I - Assets and Liabilities of IBFs.....	36
Bank Demographic Information.....	5	Schedule RC-K - Quarterly Averages.....	37
Contact Information.....	5	Schedule RC-L - Derivatives and Off-Balance Sheet Items.....	38
Schedule RI - Income Statement.....	7	Schedule RC-M - Memoranda.....	42
Schedule RI-A - Changes in Bank Equity Capital.....	10	Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets.....	45
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases.....	11	Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments.....	48
Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses.....	12	Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices.....	52
Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses.....	13	Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis.....	52
Schedule RI-D - Income from Foreign Offices.....	14	Schedule RC-R Part I - Regulatory Capital Components and Ratios.....	57
Schedule RI-E - Explanations	14	Schedule RC-R Part II - Risk-Weighted Assets.....	59
Schedule RC - Balance Sheet.....	17	Schedule RC-S - Servicing Securitization and Asset Sale Activities.....	69
Schedule RC-A - Cash and Balances Due From Depository Institutions.....	18	Schedule RC-T - Fiduciary and Related Services.....	71
Schedule RC-B - Securities.....	19	Schedule RC-V - Variable Interest Entities.....	74
Schedule RC-C Part I - Loans and Leases.....	22	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	74
Schedule RC-C Part II - Loans to Small Businesses and Small Farms.....	27		
Schedule RC-D - Trading Assets and Liabilities.....	28		
Schedule RC-E Part I - Deposits in Domestic Offices.....	31		

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.

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

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

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

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

CONF
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

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

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

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

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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	20170630	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	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	CONF	5.a.1.
2. E-mail Address.....	TEXTFT44	CONF	5.a.2.
3. Telephone.....	TEXTFT43	CONF	5.a.3.
4. FAX.....	TEXTFT45	CONF	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	372,654	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	423,789	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	11,858	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	656,428	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	58,215	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	136,035	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	100,229	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	811	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	1,760,019	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	85,457	1.b.
c. Interest income on balances due from depository institutions ¹	RIAD4115	7,561	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	1,466	1.d.1.
2. Mortgage-backed securities.....	RIADB489	288,182	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	421	1.d.3.
e. Interest income from trading assets.....	RIAD4069	608	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	35	1.f.
g. Other interest income.....	RIAD4518	6,094	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	2,149,843	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	7,089	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	65,553	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	40,886	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	11,830	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	0	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	886	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	67,920	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	24,529	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	218,693	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	1,931,150	3.
4. Provision for loan and lease losses.....	RIAD4230	136,332	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ¹	RIAD4070	107,291	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	172,778	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 ²	RIADA220	30,010	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	24,375	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	1,335	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	33,284	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	33,688	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	38,073	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	85,731	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-2,278	5.j.
k. Net gains (losses) on sales of other assets ³	RIADB496	206	5.k.
l. Other noninterest income [*]	RIADB497	539,711	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	1,064,204	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	1,094	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	978,278	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	210,172	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	43,610	7.c.2.
d. Other noninterest expense [*]	RIAD4092	567,280	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	1,799,340	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	1,060,776	8.
9. Applicable income taxes (on item 8).....	RIAD4302	293,579	9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	RIAD4300	767,197	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) [*]	RIADFT28	5,191	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	772,388	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	772,388	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	159	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	55,200	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	45,041	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	209	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	19017	M.5.
6. Not applicable			M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	0	M.7.

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.
 3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
 *. Describe on Schedule RI-E—Explanations.
 2. For example, a bank acquired on March 1, 2016, would report 20160301.

Dollar amounts in thousands

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	7,014	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	20,522	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	3,437	M.8.d.
e. Credit exposures.....	RIADF186	-963	M.8.e.
<i>Memorandum items 8.f through 8.h 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 (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.f.
1. Gross credit valuation adjustment (CVA).....	RIADFT36	827	M.8.f.1.
2. CVA hedge.....	RIADFT37	42	M.8.f.2.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.g.
1. Gross debit valuation adjustment (DVA).....	RIADFT38	-1,237	M.8.g.1.
2. DVA hedge.....	RIADFT39	0	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	RIADFT40	0	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	-1,913	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	-57	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
<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	0	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	400	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	0	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities.....	RIADJ321	0	M.14.
<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	68,448	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	12,494	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	9,527	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	82,309	M.15.d.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	14,564,159	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	14,564,159	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	772,388	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	250,000	9.
10. Other comprehensive income ¹	RIADB511	27,460	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *	RIAD4415	18,487	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	15,132,494	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	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	253	RIADC894	905		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	1	RIAD3585	13		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	12,867	RIAD5412	4,582		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	5,827	RIADC217	2,944		1.c.2.a.
b. Secured by junior liens.....	RIADC235	679	RIADC218	3,882		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	90	RIAD3589	56		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	1,964	RIADC896	231		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	225	RIADC898	0		1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0		1.f.
2. Not applicable						2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	2,569	RIAD4665	945		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	60,315	RIAD4617	4,572		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	6	RIAD4618	0		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	23,315	RIADB515	2,731		5.a.
b. Automobile loans.....	RIADK129	11,044	RIADK133	5,599		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	32,404	RIADK206	8,821		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	9,466	RIAD4628	952		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	7,750	RIADF188	2,193		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	168,775	RIAD4605	38,426		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	416	RIAD5410	48	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.

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.	RIADC388	3,262 M.4.
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).....		

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, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	882,075	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	38,426	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	168,775	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	136,332	5.
6. Adjustments (see instructions for this schedule) *	RIADC233	3,175	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4. c).....	RIAD3123	891,233	7.

Memoranda

1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
<i>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.</i>	RIADC389	0	M.2.
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.....	RIADC390	47,570	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).	RIADC781	6,411	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:						
a. Construction loans.....	RCFDM708 0	RCFDM709 0	RCFDM710 2,138,763	RCFDM711 27,892	RCFDM712 28,637	RCFDM713 22
b. Commercial real estate loans.....	RCFDM714 15,145	RCFDM715 3,253	RCFDM716 14,502,711	RCFDM717 137,927	RCFDM719 294,837	RCFDM720 2,687
c. Residential real estate loans.....	RCFDM721 169,233	RCFDM722 16,082	RCFDM723 17,347,460	RCFDM724 34,991	RCFDM725 404,322	RCFDM726 1,064
2. Commercial loans ²	RCFDM727 165,932	RCFDM728 17,029	RCFDM729 45,404,164	RCFDM730 547,943	RCFDM731 101,687	RCFDM732 2,536
3. Credit cards.....	RCFDM733 2,512	RCFDM734 150	RCFDM735 1,046,972	RCFDM736 43,628	RCFDM737 0	RCFDM738 0
4. Other consumer loans.....	RCFDM739 60,923	RCFDM740 2,871	RCFDM741 6,267,681	RCFDM742 53,056	RCFDM743 5,394	RCFDM744 102
5. Unallocated, if any.....				RCFDM745 0		
6. Total (for each column, sum of items 1.a through 5) ³	RCFDM746 413,745	RCFDM747 39,385	RCFDM748 86,707,751	RCFDM749 845,437	RCFDM750 834,877	RCFDM751 6,411

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.l) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	58,965	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	72,064	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	89,245	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	86,507	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	45,576	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	112,846	2.a.

Dollar amounts in thousands

b. Advertising and marketing expenses.....	RIAD0497	50,313	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	Click here for value	2.n.1.
2. Amount of component.....	RIAD4464	69,372	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	Click here for value	2.o.1.
2. Amount of component.....	RIAD4467	39,728	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	Click here for value	2.p.1.
2. Amount of component.....	RIAD4468	31,604	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	Click here for value	3.a.1.
2. Amount of component.....	RIADFT29	8,265	3.a.2.
3. Applicable income tax effect.....	RIADFT30	3,074	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	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	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	18,487	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	Click here for value	6.a.1.
2. Amount of component.....	RIAD4521	69	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.

Dollar amounts in thousands

1. Describe component.....	TEXT4522	Click here for value	6.b.1.
2. Amount of component.....	RIAD4522	3,106	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4461) Letter of credit and loan fees

(TEXT4462) Syndication Fees

(TEXT4463) Credit card and merchant service fees

(TEXT4464) Other professional fees (excluding legal, accounting & advisory fees)

(TEXT4467) Operating lease expense

(TEXT4468) Credit card and merchant services expense

(TEXT4498) Stock compensation

(TEXT4521) Foreign currency translation

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

(TEXT4769) Line 1.m Operating lease revenue \$40,072. Line 1.n Income in excess of chargeoffs related to purchase accounting \$20,683 Line 1.o gain from acquiring the remaining ownership interest in a merchant services joint venture \$64,366 Line 2.q. Travel and entertainment: \$26,130. Line 2.r. Other losses \$22,432. Line 2.s. Charitable contribution \$46,389. Line 2.t KeyBank rewards expense \$20,540. Line 2.u Mark-to-market on unfunded held for sale commercial mortgage commitments (\$17,513).

(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 ¹	RCFD0081	712,142	1.a.
b. Interest-bearing balances ²	RCFD0071	2,494,464	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	10,638,865	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	18,014,350	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	0	3.a.
b. Securities purchased under agreements to resell ³	RCFDB989	10,689	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	1,742,707	4.a.
b. Loans and leases held for investment	RCFDB528	87,959,357	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	891,233	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCFDB529	87,068,124	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	653,959	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	904,330	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	63,054	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	1,451	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	1,298,772	9.
10. Intangible assets:			10.
a. Goodwill	RCFD3163	2,225,427	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	835,053	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	6,891,835	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	133,555,222	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	105,344,214	13.a.
1. Noninterest-bearing ⁴	RCON6631	31,622,209	13.a.1.
2. Interest-bearing	RCON6636	73,722,005	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	327	13.b.
1. Noninterest-bearing	RCFN6631	327	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 ⁵	RCONB993	1,433,944	14.a.
b. Securities sold under agreements to repurchase ⁶	RCFDB995	345,869	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	292,447	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	8,381,788	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹	RCFD3200	1,169,514	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	1,452,967	20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	118,421,070	21.

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

22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	0	23.
24. Common stock.....	RCFD3230	250,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	9,686,212	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	5,346,930	26.a.
b. Accumulated other comprehensive income ²	RCFDB530	-150,648	26.b.
c. Other equity capital components ³	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	15,132,494	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	1,658	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	15,134,152	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	133,555,222	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 2016.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	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	619,446			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	1,500	1.a.
b. Currency and coin.....			RCON0080	617,946	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	107,975	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	107,975			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	83,612	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	249,112			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	2,230,073	RCON0090	2,230,073	4.
5. Total.....	RCFD0010	3,206,606	RCON0010	3,041,106	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	45,893	RCFD1287	45,100	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies ¹	RCFD1289	0	RCFD1290	0	RCFD1291	2,274	RCFD1293	2,264	2.a.
b. Issued by U.S. Government-sponsored agencies ²	RCFD1294	0	RCFD1295	0	RCFD1297	122,030	RCFD1298	120,854	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	0	RCFD8497	0	RCFD8498	10,213	RCFD8499	10,489	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	580,856	RCFDG301	576,976	RCFDG302	692,919	RCFDG303	689,808	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	49,362	RCFDG305	49,584	RCFDG306	953,409	RCFDG307	948,106	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 ¹	RCFDG312	8,216,119	RCFDG313	8,071,280	RCFDG314	14,469,138	RCFDG315	14,291,081	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4.b.2.
3. All other residential MBS.....	RCFDG320	0	RCFDG321	0	RCFDG322	20	RCFDG323	20	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	485,746	RCFDK143	491,243	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 ¹	RCFDK150	1,290,992	RCFDK151	1,259,137	RCFDK152	1,940,867	RCFDK153	1,896,528	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	790	RCFD1738	790	RCFD1739	10,100	RCFD1741	10,100	6.a.
b. Other foreign debt securities.....	RCFD1742	15,000	RCFD1743	14,949	RCFD1744	0	RCFD1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ²					RCFDA510	0	RCFDA511	0	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	10,638,865	RCFD1771	10,463,959	RCFD1772	18,246,863	RCFD1773	18,014,350	8.

Memoranda

Dollar amounts in thousands

1. Pledged securities ¹	RCFD0416	7,667,461	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	3,075	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	11,294	M.2.a.2.
3. Over one year through three years.....	RCFDA551	62,290	M.2.a.3.
4. Over three years through five years.....	RCFDA552	15,322	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	597,908	M.2.a.5.
6. Over 15 years.....	RCFDA554	454	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	29,122	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	4,899	M.2.b.2.
3. Over one year through three years.....	RCFDA557	20,338	M.2.b.3.
4. Over three years through five years.....	RCFDA558	34,781	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	1,516,300	M.2.b.5.
6. Over 15 years.....	RCFDA560	662,692	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: ⁶			M.2.c.
1. Three years or less.....	RCFDA561	3,464,829	M.2.c.1.
2. Over three years.....	RCFDA562	22,229,911	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	13,677	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	790	M.4.a.
b. Fair value.....	RCFD8783	790	M.4.b.

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.

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

1. Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
 6. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

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 ¹	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	10,557	RCONF158	10,557	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	2,160,476	RCONF159	2,160,476	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	150,792	RCON1420	150,792	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	8,325,344	RCON1797	8,325,344	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	8,791,320	RCON5367	8,791,320	1.c.2.a.
b. Secured by junior liens	RCFD5368	867,949	RCON5368	867,949	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	3,820,033	RCON1460	3,820,033	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	3,335,979	RCONF160	3,335,979	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	8,834,976	RCONF161	8,834,976	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	49,125	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	49,125			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	634,535	RCON1590	634,535	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	31,059,631	RCON1763	31,059,631	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	1,189,393	RCON1764	1,135,488	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	1,049,484	RCONB538	1,049,484	6.a.
b. Other revolving credit plans	RCFDB539	714,043	RCONB539	714,043	6.b.
c. Automobile loans	RCFDK137	2,876,908	RCONK137	2,876,908	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	2,745,538	RCONK207	2,745,538	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	1,726,562	RCON2107	1,726,562	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	6,668,395			9.
a. Loans to nondepository financial institutions			RCONJ454	2,425,947	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	87,310	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	4,155,138	9.b.2.
10. Lease financing receivables (net of unearned income):			RCON2165	4,562,443	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.
b. All other leases	RCFDF163	4,691,024			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	89,702,064	RCON2122	89,519,578	12.

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).

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	87,628	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	18,287	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	27,723	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	1,124	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	25	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	26,574	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCFDHK25	133,638	M.1.g.
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	189,497	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	323,027	M.2.a.2.
3. Over one year through three years.....	RCONA566	424,210	M.2.a.3.
4. Over three years through five years.....	RCONA567	469,208	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	2,269,799	M.2.a.5.
6. Over 15 years.....	RCONA569	4,955,626	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	55,761,881	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	2,758,330	M.2.b.2.
3. Over one year through three years.....	RCFDA572	6,676,655	M.2.b.3.
4. Over three years through five years.....	RCFDA573	6,292,923	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	8,059,440	M.2.b.5.
6. Over 15 years.....	RCFDA575	921,389	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	14,921,358	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 ⁴	RCFD2746	3,459,464	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	1,709,843	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	131,984	M.5.

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

<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>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	32,183	M.6.
<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	915,591	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	RCFDC780	834,877	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	0	M.8.a.
<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	0	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	0	M.8.c.

Memoranda

Dollar amounts in thousands

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	147,882	M.9.
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Memoranda

Dollar amounts in thousands

10. Not applicable			M.10.
11. Not applicable			M.11.

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

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	45,317,295	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. Not applicable			1.
2. Not applicable			2.

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	778	RCON5565	34,314	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1461	RCON5567	179,826	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	2390	RCON5569	932,111	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	53213	RCON5571	758,453	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	4603	RCON5573	447,390	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	4757	RCON5575	1,470,665	4.c.

Dollar amounts in thousands

5. Not applicable			5.
6. Not applicable			6.

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	392	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	28	RCON5581	3,235	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	61	RCON5583	25,752	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	50	RCON5585	1,639	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	69	RCON5587	7,221	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	119	RCON5589	40,860	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	8,558	RCON3531	8,558	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) ¹	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 ¹	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	15,245	RCONF614	15,245	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	23,381	RCON3541	23,381	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	606,775	RCON3543	606,775	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	653,959	RCON3545	653,959	12.
13. Not available					13.
a. Liability for short positions.....	RCFD3546	10,472	RCON3546	10,472	13.a.

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		
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	281,975	RCON3547	281,975	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	292,447	RCON3548	292,447	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.....
 - 1. Construction, land development, and other land loans.....
 - 2. Secured by farmland (including farm residential and other improvements).....
 - 3. Secured by 1-4 family residential properties:
 - a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....
 - b. Closed-end loans secured by 1-4 family residential properties:
 - 1. Secured by first liens.....
 - 2. Secured by junior liens.....
 - 4. Secured by multifamily (5 or more) residential properties.....
 - 5. Secured by nonfarm nonresidential properties.....
 - b. Commercial and industrial loans.....
 - c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):
 - 1. Credit cards.....
 - 2. Other revolving credit plans.....
 - 3. Automobile loans.....
 - 4. Other consumer loans.....
 - d. Other loans.....
- 2. Loans measured at fair value that are past due 90 days or more:
 - a. Fair value.....
 - b. Unpaid principal balance.....
- 3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):
 - a. Trust preferred securities issued by financial institutions.....
 - b. Trust preferred securities issued by real estate investment trusts.....
 - c. Corporate and similar loans.....
 - d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....
 - e. 1-4 family residential MBS not issued or guaranteed by GSEs.....
 - f. Diversified (mixed) pools of structured financial products.....
 - g. Other collateral or reference assets.....
- 4. Pledged trading assets:
 - a. Pledged securities.....

					M.1.
	RCFDF790	0			M.1.a.
			RCONF625	0	M.1.a.1.
			RCONF626	0	M.1.a.2.
					M.1.a.3.
			RCONF627	0	M.1.a.3a.
					M.1.a.3b.
			RCONF628	0	M.1.a.3b.1.
			RCONF629	0	M.1.a.3b.2.
			RCONF630	0	M.1.a.4.
			RCONF631	0	M.1.a.5.
	RCFDF632	14,943	RCONF632	14,943	M.1.b.
					M.1.c.
	RCFDF633	0	RCONF633	0	M.1.c.1.
	RCFDF634	0	RCONF634	0	M.1.c.2.
	RCFDK200	0	RCONK200	0	M.1.c.3.
	RCFDK211	0	RCONK211	0	M.1.c.4.
	RCFDF636	0	RCONF636	0	M.1.d.
					M.2.
	RCFDF639	0	RCONF639	0	M.2.a.
	RCFDF640	0	RCONF640	0	M.2.b.
					M.3.
	RCFDG299	0	RCONG299	0	M.3.a.
	RCFDG332	0	RCONG332	0	M.3.b.
	RCFDG333	0	RCONG333	0	M.3.c.
	RCFDG334	0	RCONG334	0	M.3.d.
	RCFDG335	0	RCONG335	0	M.3.e.
	RCFDG651	0	RCONG651	0	M.3.f.
	RCFDG652	0	RCONG652	0	M.3.g.
					M.4.
	RCFDG387	0	RCONG387	0	M.4.a.

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

b. Pledged loans.....	RCFDG388	0	RCONG388	0	M.4.b.
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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	23,301			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): ¹					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.

1. Exclude equity securities.

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	6,757,991		RCONB550	89,622,302	1.	
2. U.S. Government.....	RCON2202	1,128		RCON2520	0	2.	
3. States and political subdivisions in the U.S.....	RCON2203	941,842		RCON2530	7,913,337	3.	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	30,026		RCONB552	66,284	4.	
5. Banks in foreign countries.....	RCON2213	565		RCON2236	10,739	5.	
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0		RCON2377	0	6.	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	7,731,552	RCON2210	6,550,830	RCON2385	97,612,662	7.

Memoranda

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	1,889,687	M.1.a.
b. Total brokered deposits.....	RCON2365	2,495,499	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05	2,379,387	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	1,576,298	M.1.d.1.
2. Not applicable			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	115,815	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	215,576	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	79,670,028	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	7,055,895	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	6,241,532	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	2,580,793	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	2,064,414	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	335,891	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	1,200,953	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	3,857,223	M.3.a.2.
3. Over one year through three years.....	RCONHK09	3,426,928	M.3.a.3.
4. Over three years.....	RCONHK10	337,221	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONHK11	5,058,086	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	931,422	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	609,961	M.4.a.2.
3. Over one year through three years.....	RCONHK14	469,975	M.4.a.3.
4. Over three years.....	RCONHK15	53,056	M.4.a.4.
b. 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) ³	RCONK222	1,541,119	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
<i>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.</i>			M.6.
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to 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.....	RCONP753	75,064	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	637,101	M.6.b.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.

2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.
 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

a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	38,527,290	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	35,325,117	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	4,815,344	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	244,487	M.7.b.2.

Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	0	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	0	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	327	5.
6. Total.....	RCFN2200	327	6.

Memoranda

1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	0	M.1.
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Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable ¹	RCFDB556	288,143	1.
2. Net deferred tax assets ²	RCFD2148	170,631	2.
3. Interest-only strips receivable (not in the form of a security) on: ³			3.
a. Mortgage loans.....	RCFDA519	0	3.a.
b. Other financial assets.....	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁴	RCFD1752	547,180	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	2,874,288	5.a.
b. Separate account life insurance assets.....	RCFDK202	645,991	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	374,166	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	1,991,436	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0	6.d.
e. FDIC loss-sharing indemnification assets.....	RCFDJ448	0	6.e.
f. Computer software.....	RCFDFT33	0	6.f.
g. Accounts receivable.....	RCFDFT34	925,044	6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	0	6.h.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3549	Click here for value	6.i.1.
2. Amount of component.....	RCFD3549	690,950	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3550	NR	6.j.1.
2. Amount of component.....	RCFD3550	0	6.j.2.
k. Disclose component and the dollar amount of that component:			6.k.
1. Describe component.....	TEXT3551	NR	6.k.1.
2. Amount of component.....	RCFD3551	0	6.k.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	6,891,835	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."
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
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 ⁵	RCON3645	12,024	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	516,161	1.b.
2. Net deferred tax liabilities ²	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	49,721	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	875,061	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	454,026	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	1,452,967	5.

(TEXT3552) Low income housing commitments

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

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	10,689	3.
4. Securities sold under agreements to repurchase.....	RCONB995	345,869	4.
5. Other borrowed money.....	RCON3190	8,334,672	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	300,779	6.
<i>OR</i>			
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	133,200,635	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	118,367,263	9.

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	45,100	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	123,118	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	10,489	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	1,115,964	RCONG390	1,637,914	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 ¹	RCONG393	9,507,111	RCONG394	16,187,609	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	20	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	790	RCONG398	10,100	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	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	10,638,865	RCON1773	18,014,350	17.

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.....	RCON1752	547,180	18.
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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	1,940,519	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCFDB558	179,401	2.
3. Mortgage-backed securities ²	RCFDB559	28,456,149	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	36,542	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	15,494	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	84,364,853	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	18,057,356	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	18,189,284	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	589,008	6.a.3.
4. Commercial and industrial loans.....	RCON3387	32,576,709	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	1,043,476	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	6,278,908	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	45,283	6.b.
7. Trading assets.....	RCFD3401	664,357	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	4,636,193	8.
9. Total assets ⁴	RCFD3368	131,835,244	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	1,077,492	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	90,849,334	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	8,850,264	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	1,911,048	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	0	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	465,535	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	8,011,093	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		9,682,792		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		NR		1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478		NR		1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		5,751,906		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		5,251,232		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		500,674		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		16,542		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		2,707,841		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		2,052,453		1.c.2.
d. Securities underwriting.....	RCFD3817		0		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		27,919,760		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		3,688,065		1.e.2.
3. All other unused commitments.....	RCFDJ459		4,751,098		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		2,572,714		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		585,701		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		410,227		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		98,479		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		164,444		4.
5. Not applicable					5.
6. Securities lent and borrowed:					6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433		1,622,224		6.a.
b. Securities borrowed.....	RCFD3432		0		6.b.

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	22,035	RCFDC969	310,154	7.a.1.
2. Total return swaps.....	RCFDC970	92,730	RCFDC971	0	7.a.2.
3. Credit options.....	RCFDC972	0	RCFDC973	0	7.a.3.
4. Other credit derivatives.....	RCFDC974	0	RCFDC975	0	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	704	RCFDC221	2,509	7.b.1.
2. Gross negative fair value.....	RCFDC220	453	RCFDC222	3,461	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: ¹			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection.....	RCFDG401	22,035	7.c.1.a.
b. Purchased protection.....	RCFDG402	127,486	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection.....	RCFDG403	92,730	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	182,668	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	0	7.c.2.c.

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: ²							7.d.1.
a. Investment grade.....	RCFDG406	0	RCFDG407	310	RCFDG408	93,482	7d1a.
b. Subinvestment grade.....	RCFDG409	17	RCFDG410	19,743	RCFDG411	1,213	7d1b.
2. Purchased credit protection: ³							7.d.2.
a. Investment grade.....	RCFDG412	24,103	RCFDG413	148,366	RCFDG414	77,167	7d2a.
b. Subinvestment grade.....	RCFDG415	91	RCFDG416	57,765	RCFDG417	2,662	7d2b.

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	685,369	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	2,848,708	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	0	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	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	5,376,301	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

2. Sum of items 7.d.(1)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column A.

3. Sum of items 7.d.(2)(a) and (b), columns A through C, must equal sum of items 7.a.(1) through (4), column B.

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	4,399,411	RCFD8694	0	RCFD8695	0	RCFD8696	0	12.a.
b. Forward contracts.....	RCFD8697	532,083	RCFD8698	6,437,866	RCFD8699	0	RCFD8700	0	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	0	RCFD8702	0	RCFD8703	0	RCFD8704	0	12c1.
2. Purchased options.....	RCFD8705	0	RCFD8706	0	RCFD8707	0	RCFD8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	2,260,781	RCFD8710	93,809	RCFD8711	0	RCFD8712	127,719	12d1.
2. Purchased options.....	RCFD8713	2,927,860	RCFD8714	93,805	RCFD8715	0	RCFD8716	127,719	12d2.
e. Swaps.....	RCFD3450	73,450,046	RCFD3826	410,898	RCFD8719	0	RCFD8720	251,966	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	61,055,981	RCFDA127	6,750,194	RCFD8723	0	RCFD8724	507,405	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	22,514,200	RCFD8726	286,184	RCFD8727	0	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	202,700							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	683,754	RCFD8734	98,800	RCFD8735	0	RCFD8736	167,360	15a1.
2. Gross negative fair value.....	RCFD8737	492,696	RCFD8738	88,576	RCFD8739	0	RCFD8740	157,003	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	18,196	RCFD8742	0	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	22,476	RCFD8746	6,865	RCFD8747	0	RCFD8748	0	15b2.

Dollar amounts in thousands											
	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties						
16. Over-the counter derivatives:						16.					
a. Net current credit exposure.....	RCFDG418	140,685	RCFDG419	0	RCFDG420	0	RCFDG421	0	RCFDG422	373,540	16.a.
b. Fair value of collateral:											16.b.
1. Cash - U.S. dollar.....	RCFDG423	123,646	RCFDG424	0	RCFDG425	0	RCFDG426	0	RCFDG427	1,152	16.b.1.
2. Cash - Other currencies.....	RCFDG428	0	RCFDG429	0	RCFDG430	0	RCFDG431	0	RCFDG432	0	16.b.2.
3. U.S. Treasury securities.....	RCFDG433	0	RCFDG434	0	RCFDG435	0	RCFDG436	0	RCFDG437	0	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	23,175	RCFDG439	0	RCFDG440	0	RCFDG441	0	RCFDG442	0	16.b.4.
5. Corporate bonds.....	RCFDG443	0	RCFDG444	0	RCFDG445	0	RCFDG446	0	RCFDG447	0	16.b.5.
6. Equity securities.....	RCFDG448	0	RCFDG449	0	RCFDG450	0	RCFDG451	0	RCFDG452	0	16.b.6.
7. All other collateral.....	RCFDG453	0	RCFDG454	0	RCFDG455	0	RCFDG456	0	RCFDG457	0	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458	146,821	RCFDG459	0	RCFDG460	0	RCFDG461	0	RCFDG462	1,152	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	69,313	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	2	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	402,183	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	529,348	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	33,448	2.b.
c. All other identifiable intangible assets.....	RCFD5507	399,422	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	835,053	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	18,561	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	29,091	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	108	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	15,294	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.f.
g. In foreign offices.....	RCFN5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	63,054	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: ¹			5.a.1.
a. One year or less.....	RCFDF055	14,520	5.a.1.a.
b. Over one year through three years.....	RCFDF056	277,611	5.a.1.b.
c. Over three years through five years.....	RCFDF057	109,169	5.a.1.c.
d. Over five years.....	RCFDF058	65,895	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) ²	RCFD2651	14,520	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of: ³			5.b.1.
a. One year or less.....	RCFDF060	2,530,602	5.b.1.a.
b. Over one year through three years.....	RCFDF061	3,242,074	5.b.1.b.
c. Over three years through five years.....	RCFDF062	1,088,003	5.b.1.c.
d. Over five years.....	RCFDF063	1,053,914	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) ⁴	RCFDB571	2,029,820	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	8,381,788	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
 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.
 3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
 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

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): ¹			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	65,123	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. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
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. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Dollar amounts in thousands

1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ²	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries ²	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	Yes	16.a.1.
2. International ACH transactions.....	RCONN518	No	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	No	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	No	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	Yes	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	1	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			16.d.
1. Estimated number of international remittance transfers.....	RCONN523	12177	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	133,007	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

(TEXT4087) www.key.com

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	1,535	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	11	RCONF175	2,497	RCONF177	8,617	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	120	RCON3494	0	RCON3495	244	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	41,033	RCON5399	9,854	RCON5400	145,306	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	43,215	RCONC237	3,123	RCONC229	159,953	1.c.2a.
b. Secured by junior liens.....	RCONC238	5,380	RCONC239	1,084	RCONC230	13,420	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	8,715	RCON3500	3,335	RCON3501	2,558	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	21,202	RCONF180	8,100	RCONF182	22,953	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	13,282	RCONF181	6,469	RCONF183	22,222	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	5,465	RCFD1597	1,071	RCFD1583	1,614	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	107,012	RCFD1252	33,393	RCFD1253	190,124	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	284	RCFD1255	1	RCFD1256	969	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	10,602	RCFDB576	9,883	RCFDB577	2,112	5.a.
b. Automobile loans.....	RCFDK213	30,901	RCFDK214	1,939	RCFDK215	7,510	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	45,562	RCFDK217	22,696	RCFDK218	10,868	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	5,367	RCFD5460	874	RCFD5461	690	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	44,730	RCFDF170	5,644	RCFDF171	10,919	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	384,416	RCFD1407	109,963	RCFD1403	600,079	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	119	RCFD3506	102	RCFD3507	0	10.
11. 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:							11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	RCFDK036	0	RCFDK037	0	RCFDK038	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCFDK039	0	RCFDK040	0	RCFDK041	0	11.a.
	RCFDK042	0	RCFDK043	0	RCFDK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate in domestic offices:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	12a1a.
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	12a1b.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	12.a.2.
3. Secured by 1-4 family residential properties:							12.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	12.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:							12.a.3b.
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	12.a.3b1.
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	12.a.3b2.
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	12.a.4.
5. Secured by nonfarm nonresidential properties:							12.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	12.a.5a.
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	12.a.5b.
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	0	RCFDK103	0	RCFDK104	0	12.f.

Memoranda

1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a.1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a.2.
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	5,092	RCONF662	407	RCONF663	75,798	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0	M1d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	15,145	M1d.2.
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	0	RCFDK121	0	RCFDK122	91,032	M1e.1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	526	RCFDK127	224	RCFDK128	11,061	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 past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.1.
2. Not applicable							M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f.4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M1f.4a.
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f.4b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f.4c.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCFDHK26	5,618	RCFDHK27	631	RCFDHK28	193,036	M.1.g.
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	19,988	RCFD6559	2,426	RCFD6560	1,539	M.2.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	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	440	RCFDF665	0	RCFDF666	0	M5b1.
2. Unpaid principal balance.....	RCFDF667	459	RCFDF668	0	RCFDF669	0	M5b2.

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.

Memoranda

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	143,728	M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	0	M.8.

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	18,589	RCFDL184	8,648	RCFDL185	97,568	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	16,750	RCFDL187	7,589	RCFDL188	97,548	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.....	RCFDF236	107,092,166	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	328	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	328	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	131,835,244	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter ¹	RCFDK654	12,811,430	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCFDG465	1,994,638	7.a.
b. Over one year through three years.....	RCFDG466	3,431,707	7.b.
c. Over three years through five years.....	RCFDG467	1,385,501	7.c.
d. Over five years.....	RCFDG468	1,037,624	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	303,307	8.a.
b. Over one year through three years.....	RCFDG470	0	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	866,207	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	3,021	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	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	No	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	NR	10.a.
b. Banker's bank deduction limit.....	RCFDK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	Yes	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	24,402,914	11.a.
b. Custodial bank deduction limit.....	RCFDK661	67,195	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: ¹			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	50,140,059	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	4520218	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	55,062,092	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	40909	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	1,771,578	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	157774	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹			M.1.d.

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.
 1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	118,109	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	325	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) ³	RCON5597	46,654,353	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	0	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	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	1,489,231	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	2,064,117	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	2,389	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	30,437	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	70,750	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	6,062	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	152,618	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	332,626	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0	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	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCFDL189	0	M.16.

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 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:

			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDL194	NR	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDL195	NR	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	RCFDL196	NR	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCONL197	NR	M.17.d.

Memoranda

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using	
Dollar amounts in thousands																
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:																
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF	M18d
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF	M18e
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF	M18f
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF	M18h
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF	M18i
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF		M18j

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: ²			1.
a. Closed-end first liens.....	RCONF066	226,072	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ²			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	224,010	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	63,106	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	0	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	0	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	9,481	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	414	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	5,140	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.

2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale securities.....	RCFD1773 18,014,350	RCFDG474 0	RCFDG475 0	RCFDG476 18,003,710	RCFDG477 10,640	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 0	RCFDG479 0	RCFDG480 0	RCFDG481 0	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 63,106	RCFDG484 0	RCFDG485 0	RCFDG486 63,106	RCFDG487 0	3.
4. Loans and leases held for investment.....	RCFDG488 2,984	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 2,984	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 606,775	RCFDG493 346,353	RCFDG494 86,177	RCFDG495 845,755	RCFDG496 21,196	5.a.
b. Other trading assets.....	RCFDG497 47,184	RCFDG498 0	RCFDG499 0	RCFDG500 47,184	RCFDG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 0	RCFDG392 0	RCFDG395 0	RCFDG396 0	RCFDG804 0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 18,734,399	RCFDG503 346,353	RCFDG504 86,177	RCFDG505 18,959,755	RCFDG506 34,820	7.
8. Deposits.....	RCFDF252 0	RCFDF686 0	RCFDF694 0	RCFDF253 0	RCFDF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 0	RCFDG508 0	RCFDG509 0	RCFDG510 0	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 281,975	RCFDG512 460,214	RCFDG513 77,541	RCFDG514 664,193	RCFDG515 455	10.a.
b. Other trading liabilities.....	RCFDG516 10,472	RCFDG517 0	RCFDG518 15	RCFDG519 10,457	RCFDG520 0	10.b.
11. Other borrowed money.....	RCFDG521 0	RCFDG522 0	RCFDG523 0	RCFDG524 0	RCFDG525 0	11.
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 11,021	RCFDG806 122	RCFDG807 6,865	RCFDG808 4,278	RCFDG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 303,468	RCFDG532 460,336	RCFDG533 84,421	RCFDG534 678,928	RCFDG535 455	14.

Memoranda

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.
a. Mortgage servicing assets.....	RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0	M.1.a.
b. Nontrading derivative assets.....	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

Memoranda

Dollar amounts in thousands

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

Memoranda

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

Memoranda

Dollar amounts in thousands

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

1. Describe component.....			M.1.d.
	TEXTG551	NR	M.1.d.1.

Memoranda

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	

Memoranda

Dollar amounts in thousands

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

1. Describe component.....			M.1.e.
	TEXTG556	NR	M.1.e.1.

Memoranda

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	

Memoranda

Dollar amounts in thousands

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

1. Describe component.....			M.1.f.
	TEXTG561	NR	M.1.f.1.

Memoranda

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.....	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	M.1.f.2.
	0	0	0	0	0	
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).....	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	M.2.a.
	0	0	0	0	0	
b. Nontrading derivative liabilities.....	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	M.2.b.
	11,021	122	6,865	4,278	0	

Memoranda

Dollar amounts in thousands

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

1. Describe component.....			M.2.c.
	TEXTG571	NR	M.2.c.1.

Memoranda

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.....	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575	M.2.c.2.
	0	0	0	0	0	

Memoranda

Dollar amounts in thousands

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

1. Describe component.....			M.2.d.
	TEXTG576	NR	M.2.d.1.

Memoranda

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	

Memoranda

Dollar amounts in thousands

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

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

Memoranda

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	

Memoranda

Dollar amounts in thousands

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

1. Describe component			M.2.f.
(TEXTG586) NR			M.2.f.1.

Memoranda

	(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						
2. Amount of component.....	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	M.2.f.2.
	0	0	0	0	0	

Memoranda

	Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					M.3.
a. Loans secured by real estate:.....	RCFDF608	63,598			M.3.a.
1. Construction, land development, and other land loans.....			RCONF578	0	M.3.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	0	M.3.a.2.
3. Secured by 1-4 family residential properties:					M.3.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF580	0	M.3.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					M.3.a.3b.
1. Secured by first liens.....			RCONF581	63,598	M.3.a.3b.1.
2. Secured by junior liens.....			RCONF582	0	M.3.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	0	M.3.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF584	0	M.3.a.5.
b. Commercial and industrial loans.....	RCFDF585	0	RCONF585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.3.c.
1. Credit cards.....	RCFDF586	0	RCONF586	0	M.3.c.1.
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0	M.3.c.2.
3. Automobile loans.....	RCFDK196	0	RCONK196	0	M.3.c.3.
4. Other consumer loans.....	RCFDK208	2,492	RCONK208	2,492	M.3.c.4.
d. Other loans.....	RCFDF589	0	RCONF589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):					M.4.
a. Loans secured by real estate:.....	RCFDF609	62,074			M.4.a.
1. Construction, land development, and other land loans.....			RCONF590	0	M.4.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	0	M.4.a.2.
3. Secured by 1-4 family residential properties:					M.4.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0	M.4.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					M.4.a.3b.
1. Secured by first liens.....			RCONF593	62,074	M.4.a.3b.1.
2. Secured by junior liens.....			RCONF594	0	M.4.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0	M.4.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF596	0	M.4.a.5.
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.4.c.
1. Credit cards.....	RCFDF598	0	RCONF598	0	M.4.c.1.
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0	M.4.c.2.
3. Automobile loans.....	RCFDK195	0	RCONK195	0	M.4.c.3.
4. Other consumer loans.....	RCFDK209	2,595	RCONK209	2,595	M.4.c.4.
d. Other loans.....	RCFDF601	0	RCONF601	0	M.4.d.

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	9,936,212	1.
2. Retained earnings.....	RCFD3632	5,346,930	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-150,648	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	15,132,494	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	2,173,167	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	255,310	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	4,023	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	-146,025	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....	RCFAP845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP846	-42,933	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	1,216	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	0	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCFAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	16,361	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	RCFAP851	0	11.
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	12,871,375	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	RCFAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	1,006	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	1,006	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	12,870,369	19.
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCFAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	0	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	1,006	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	0	25.
26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	12,870,369	26.
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	894,687	27.

Dollar amounts in thousands

28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	940,954	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	NR	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital.....	RCFAQ257	0	31.
32. Tier 2 capital before deductions			32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCFAP870	1,835,641	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCFWP870	NR	32.b.
33. LESS: Tier 2 capital deductions.....	RCFAP872	0	33.
34. Tier 2 capital			34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	1,835,641	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW5311	NR	34.b.
35. Total capital			35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	14,706,010	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	NR	35.b.
36. Average total consolidated assets.....	RCFD3368	131,835,244	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	2,449,867	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	8,647	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	129,376,730	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	115,737,244	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR	40.b.

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	11.1203%	RCFWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCFA7206	11.1203%	RCFW7206	NR	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	RCFA7205	12.7064%	RCFW7205	NR	43.

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	9.9480%	44.		
45. Advanced approaches institutions only: Supplementary leverage ratio information:			45.		
a. Total leverage exposure.....	RCFAH015	NR	45.a.		
b. Supplementary leverage ratio.....	RCFAH036	NR	45.b.		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			46.		
a. Capital conservation buffer.....	RCFAH311	4.7064%	46.a.		
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCFWH312	NR	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	NR	47.		
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016).....	RCFAH314	NR	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.

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCFDD957 3,206,606	RCFDS396 0	RCFDD958 2,848,019				RCFDD959 355,931	RCFDS397 1,465	RCFDD960 401	RCFDS398 790	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCFDD961 10,638,865	RCFDS399 0	RCFDD962 4,273,023	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 6,365,052	RCFDD964 0	RCFDD965 790	RCFDS400 0	2.a.
b. Available-for-sale securities.....	RCFDD966 18,014,330	RCFDS402 -232,513	RCFDD967 9,706,446	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 8,530,100	RCFDD969 197	RCFDD970 10,100	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 10,689	RCFDH172 10,689									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 63,106	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 63,106	RCFDS417 0		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCFDS423 0	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	4.c.

	(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 0		RCFDS406 0				RCFDH271 0	RCFDH272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										3.
a. Federal funds sold in domestic offices										3.a.
b. Securities purchased under agreements to resell										3.b.

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										
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0	4.b.

	(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.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ¹¹								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 0	RCFDH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....		RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0	7.
8. All other assets ¹²		RCFDH188 0	RCFDS470 4,246	RCFDS471 0				RCFDH294 0	RCFDH295 0	8.
a. Separate account bank-owned life insurance.....								RCFDH296 1,020,157	RCFDH297 797,819	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 0	RCFDH299 0	8.b.

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.

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.

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.

	(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.
a. Held-to-maturity securities.....	RCFDS475 0	RCFDS476 0	RCFDS477 0	RCFDS478 0	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 20	RCFDS481 0	RCFDS482 20	RCFDS483 0	RCFDS484 0	9.b.
c. Trading assets.....	RCFDS485 0	RCFDS486 0	RCFDS487 0	RCFDS488 0	RCFDS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCFDS490 0	RCFDS491 0	RCFDS492 0	RCFDS493 0	RCFDS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCFDS495 0	RCFDS496 0	RCFDS497 0	RCFDS498 0	RCFDS499 0	10.

	(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 ¹⁴	RCFD2170 133,555,222	RCFDS500 2,137,487	RCFDD987 17,485,386	RCFDHJ90 0	RCFDHJ91 0		RCFDD988 16,019,867	RCFDD989 16,104,242	RCFDD990 78,882,529	RCFDS503 1,901,288

	(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 ¹⁴		RCFDS505 0	RCFDS506 4,246	RCFDS507 0			RCFDS510 20	RCFDH300 1,020,157

	(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 2,572,714	RCFDD992 2,572,714	RCFDD993 84,956	RCFDHJ92 0	RCFDHJ93 0		RCFDD994 585,701	RCFDD995 3,936	RCFDD996 1,883,292	RCFDS511 14,829
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 410,227	RCFDD998 205,114	RCFDD999 11,325				RCFDG603 49,240	RCFDG604 124	RCFDG605 144,425	RCFDS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 48,743	RCFDG607 9,749	RCFDG608 23	RCFDHJ94 0	RCFDHJ95 0		RCFDG609 0	RCFDG610 0	RCFDG611 9,726	RCFDS513 0
15. Retained recourse on small business obligations sold with recourse	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions ²¹	RCFDS515 1,961,930	RCFDS516 1,961,930	RCFDS517 1,624,122	RCFDS518 0	RCFDS519 0		RCFDS520 337,443	RCFDS521 0	RCFDS522 365	RCFDS523 0
17. All other off-balance sheet liabilities	RCFDG618 2,941,438	RCFDG619 2,941,438	RCFDG620 0				RCFDG621 0	RCFDG622 2,712,421	RCFDG623 229,017	RCFDS524 0
18. Unused commitments:										
a. Original maturity of one year or less	RCFDS525 6,814,773	RCFDS526 1,362,955	RCFDS527 0	RCFDHJ96 0	RCFDHJ97 0		RCFDS528 0	RCFDS529 0	RCFDS530 1,362,955	RCFDS531 0

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.

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

*. Excludes unused commitments to asset-backed commercial paper conduits.

	(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											
b. Original maturity exceeding one year.....	RCFDG624 31,765,916	RCFDG625 15,882,958	RCFDG626 63,021	RCFDHJ98 0	RCFDHJ99 0		RCFDG627 10,515	RCFDG628 59,613	RCFDG629 15,529,759	RCFDS539 220,050	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 17,989,768	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 643,322	RCFDS543 0	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 85,459	RCFDS546 0	RCFDS547 557,863	RCFDS548 0	20.
21. Centrally cleared derivatives.....		RCFDS549 151,618	RCFDS550 0	RCFDS551 0	RCFDS552 151,618		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21.
22. Unsettled transactions (failed trades) ²²	RCFDH191 0		RCFDH193 0				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0	22.

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

	(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 ²⁴				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) ²⁵	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.
 *. Excludes unused commitments to asset-backed commercial paper conduits.
 25. For item 22, the sum of columns C through Q must equal column A.

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 19,268,833	RCFDS558 0	RCFDS559 151,618	RCFDS560 0	RCFDG631 17,088,225	RCFDG632 18,880,336	RCFDG633 98,599,931	RCFDS561 2,136,167	23.	
24. Risk weight factor									24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634 0	RCFDS569 0	RCFDS570 6,065	RCFDS571 0	RCFDG635 3,417,645	RCFDG636 9,440,168	RCFDG637 98,599,931	RCFDS572 3,204,251	25.	

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 0	RCFDS564 4,246	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 20	23.	
24. Risk weight factor								24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS574 0	RCFDS575 16,984	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 250	25.	

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	115,484,119	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	254,131	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCFDB704	115,737,244	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	0	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	115,737,244	31.

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	510,164	M.1.
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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	3,861,105	RCFDS583	12,944,247	RCFDS584	10,304,047	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	4,741,221	RCFDS586	2,201,348	RCFDS587	0	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	0	RCFDS589	1,801	RCFDS590	77,167	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	91	RCFDS592	2,765	RCFDS593	2,662	M.2.d.
e. Equity.....	RCFDS594	0	RCFDS595	0	RCFDS596	0	M.2.e.
f. Precious metals (except gold).....	RCFDS597	0	RCFDS598	0	RCFDS599	0	M.2.f.
g. Other.....	RCFDS600	265,906	RCFDS601	114,245	RCFDS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	8,671,106	RCFDS604	33,690,930	RCFDS605	10,822,475	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	0	RCFDS607	0	RCFDS608	0	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	0	RCFDS610	33,000	RCFDS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	0	RCFDS613	10,000	RCFDS614	0	M.3.d.
e. Equity.....	RCFDS615	0	RCFDS616	0	RCFDS617	0	M.3.e.
f. Precious metals (except gold).....	RCFDS618	0	RCFDS619	0	RCFDS620	0	M.3.f.
g. Other.....	RCFDS621	0	RCFDS622	0	RCFDS623	0	M.3.g.

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705 0	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 1,018,695	RCFDB710 0	RCFDB711 8,904	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								2.
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712 0	RCFDB713 0	RCFDB714 0	RCFDB715 0	RCFDB716 0	RCFDB717 0	RCFDB718 0	2.a.
b. Subordinated securities and other residual interests.....	RCFDC393 0	RCFDC394 0	RCFDC395 0	RCFDC396 0	RCFDC397 0	RCFDC398 0	RCFDC399 0	2.b.
c. Standby letters of credit and other enhancements.....	RCFDC400 0	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 0	RCFDC406 0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733 0	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 23,169	RCFDB738 0	RCFDB739 0	4.a.
b. 90 days or more past due.....	RCFDB740 0	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 16,397	RCFDB745 0	RCFDB746 0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 5,686	RIADB752 0	RIADB753 0	5.a.
b. Recoveries.....	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 3,015	RIADB759 0	RIADB760 0	5.b.
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761 0	RCFDB762 0			RCFDB763 0		6.a.
b. Loans (included in Schedule RC-C).....		RCFDB500 0	RCFDB501 0			RCFDB502 0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								7.
a. 30-89 days past due		RCFDB764 0	RCFDB765 0			RCFDB766 0		7.a.
b. 90 days or more past due		RCFDB767 0	RCFDB768 0			RCFDB769 0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								8.
a. Charge-offs.....		RIADB770 0	RIADB771 0			RIADB772 0		8.a.
b. Recoveries.....		RIADB773 0	RIADB774 0			RIADB775 0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 21,914	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 10,125,775	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 247	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 2,848,461	12.

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	21,914	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	4,283,579	M.2.b.
c. Other financial assets (includes home equity lines) ¹	RCFDA591	220,993,835	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	10,124	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 ²	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.

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	13,610,205	RCFDB869	1,631,159	RCFDB870	21539	RCFDB871	995	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	944,518	RCFDB873	266,940	RCFDB874	1190	RCFDB875	56	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	465,923	RCFDB877	4,080,446	RCFDB878	46	RCFDB879	268	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	3,182,571	RCFDB881	435,354	RCFDB882	3672	RCFDB883	104	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	13,322,205	RCFDJ253	1,430,665	RCFDB888	13032	RCFDJ254	1505	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	3,641,002	RCFDJ256	507,301	RCFDJ257	2844	RCFDJ258	692	8.
9. Other fiduciary accounts.....	RCFDB890	1	RCFDB891	160,622	RCFDB892	2	RCFDB893	11	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	35,166,425	RCFDB895	8,512,487	RCFDB896	42325	RCFDB897	3631	10.
11. Custody and safekeeping accounts.....			RCFDB898	31,477,759			RCFDB899	5079	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	0	RCFNB901	0	RCFNB902	0	RCFNB903	0	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	1,845,322	RCFDJ260	106,247	RCFDJ261	3587	RCFDJ262	124	13.

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.
 *. Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.
 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

14. Personal trust and agency accounts.....	RIADB904	40,110	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	1,049	15.a.
b. Employee benefit - defined benefit.....	RIADB906	1,558	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	8,886	15.c.
16. Corporate trust and agency accounts.....	RIADA479	0	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	36,642	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	8,566	18.
19. Other fiduciary accounts.....	RIADA480	15	19.
20. Custody and safekeeping accounts.....	RIADB909	4,945	20.
21. Other fiduciary and related services income.....	RIADB910	5,520	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	107,291	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	NR	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	NR	25.
26. Net fiduciary and related services income.....	RIADA491	NR	26.

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.

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.

Memoranda

Dollar amounts in thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					
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.

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:					
a. Domestic equity.....					
	RCFDB931	14	RCFDB932	1,668,824	M.3.a.
b. International/Global equity.....					
	RCFDB933	1	RCFDB934	316,821	M.3.b.
c. Stock/Bond blend.....					
	RCFDB935	3	RCFDB936	194,970	M.3.c.
d. Taxable bond.....					
	RCFDB937	10	RCFDB938	597,024	M.3.d.
e. Municipal bond.....					
	RCFDB939	7	RCFDB940	341,303	M.3.e.
f. Short term investments/Money market.....					
	RCFDB941	2	RCFDB942	971,195	M.3.f.
g. Specialty/Other.....					
	RCFDB943	8	RCFDB944	1,357,427	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....					
	RCFDB945	45	RCFDB946	5,447,564	M.3.h.

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:							
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	108	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	993	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	1.
2. Bank Management Statement.....	TEXT6980	NR	2.