

Federal Financial Institutions Examination Council



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

Institution Name	KEYBANK NATIONAL ASSOCIATION
City	CLEVELAND
State	OH
Zip Code	441141306
Call Report Report Date	12/31/2016
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 December 31, 2016

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).

(20161231)
(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.

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

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

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	20161231	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	605,565	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	555,591	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	21,935	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	993,689	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	98,594	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	201,981	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	175,265	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	2,560	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	2,655,180	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	148,258	1.b.
c. Interest income on balances due from depository institutions ¹	RIAD4115	21,232	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	736	1.d.1.
2. Mortgage-backed securities.....	RIADB489	448,359	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,695	1.d.3.
e. Interest income from trading assets.....	RIAD4069	861	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	167	1.f.
g. Other interest income.....	RIAD4518	13,760	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	3,290,248	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	12,501	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	81,220	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	46,452	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	34,646	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	481	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	97,473	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	44,336	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	317,109	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	2,973,139	3.
4. Provision for loan and lease losses.....	RIAD4230	267,078	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ¹	RIAD4070	203,550	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	295,163	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	69,992	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	37,530	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	6,365	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	55,807	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	28,490	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	70,052	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	141,124	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-3,552	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-19,765	5.k.
l. Other noninterest income [*]	RIADB497	843,489	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	1,728,245	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	-55	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	1,796,568	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	386,007	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	51,591	7.c.2.
d. Other noninterest expense [*]	RIAD4092	1,086,600	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	3,320,766	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	1,113,485	8.
9. Applicable income taxes (on item 8).....	RIAD4302	234,311	9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	RIAD4300	879,174	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) [*]	RIADFT28	1,057	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	880,231	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	880,231	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	129	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	88,930	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	69,819	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	617	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	18981	M.5.
6. Not applicable			M.6.

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

Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
<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	16,127	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	40,408	M.8.b.
c. Equity security and index exposures.....	RIAD8759	0	M.8.c.
d. Commodity and other exposures.....	RIAD8760	6,995	M.8.d.
e. Credit exposures.....	RIADF186	6,462	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	RIADK090	-4,590	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	-1,492	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	-2,487	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
<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	2,080	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	0	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	0	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	111,172	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	28,056	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	15,133	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	140,802	M.15.d.

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

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	9,955,029	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	9,955,029	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	880,231	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	4,464,355	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	625,000	9.
10. Other comprehensive income ¹	RIADB511	-150,682	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)*	RIAD4415	40,226	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	14,564,159	12.

*. Describe on Schedule RI-E—Explanations

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

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

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	530	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	8,487	RIADC894	1,299	1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	78	RIAD3585	81	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	20,512	RIAD5412	6,562	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	9,348	RIADC217	2,182	1.c.2.a.
b. Secured by junior liens.....	RIADC235	4,289	RIADC218	5,989	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	36	RIAD3589	127	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	2,164	RIADC896	6,788	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	2,371	RIADC898	2,140	1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To U.S. banks and other U.S. depository institutions.....	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks.....	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	3,732	RIAD4665	229	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	101,775	RIAD4617	9,037	4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	8	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	35,179	RIADB515	4,365	5.a.
b. Automobile loans.....	RIADK129	7,870	RIADK133	1,266	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	68,105	RIADK206	22,060	5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.
7. All other loans.....	RIAD4644	12,490	RIAD4628	1,771	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	12,353	RIADF188	2,578	8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	288,797	RIAD4605	67,004	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	18,577	RIAD5410	286	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.	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388 4,887 M.4.

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

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	824,020	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	67,004	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	288,591	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	206	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	267,078	5.
6. Adjustments (see instructions for this schedule) *	RIADC233	12,771	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	882,076	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>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	42,836	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	4,745	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 2,318,884	RCFDM711 22,475	RCFDM712 26,507	RCFDM713 0
b. Commercial real estate loans.....	RCFDM714 4,626	RCFDM715 278	RCFDM716 14,785,008	RCFDM717 143,656	RCFDM719 321,696	RCFDM720 0
c. Residential real estate loans.....	RCFDM721 176,686	RCFDM722 19,668	RCFDM723 17,646,165	RCFDM724 51,306	RCFDM725 397,650	RCFDM726 0
2. Commercial loans ²	RCFDM727 283,803	RCFDM728 16,687	RCFDM729 44,052,103	RCFDM730 527,825	RCFDM731 111,968	RCFDM732 4,745
3. Credit cards.....	RCFDM733 2,616	RCFDM734 153	RCFDM735 1,108,954	RCFDM736 38,411	RCFDM737 0	RCFDM738 0
4. Other consumer loans.....	RCFDM739 55,059	RCFDM740 2,906	RCFDM741 6,296,532	RCFDM742 53,965	RCFDM743 7,599	RCFDM744 0
5. Unallocated, if any.....				RCFDM745 0		
6. Total (for each column, sum of items 1.a through 5) ³	RCFDM746 522,790	RCFDM747 39,692	RCFDM748 86,207,646	RCFDM749 837,638	RCFDM750 865,420	RCFDM751 4,745

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

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

Schedule RI-D - Income from Foreign Offices

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

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	0	1.
2. Total interest expense in foreign offices.....	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	0	4.b.
c. Net securitization income.....	RIADC904	0	4.c.
d. Other noninterest income.....	RIADC905	0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	RIADC906	0	5.
6. Total noninterest expense in foreign offices.....	RIADC907	0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909	0	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911	0	10.
11. Not applicable			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914	0	13.

Schedule RI-E - Explanations

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.1) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.1:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	117,332	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	121,988	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Income and fees from wire transfers.....	RIADT047	217	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	307,466	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component.....	TEXT4462	NR	1.k.1.
2. Amount of component.....	RIAD4462	0	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	72,771	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	250,384	2.a.

Dollar amounts in thousands

b. Advertising and marketing expenses.....	RIAD0497	100,535	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	154,155	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	58,744	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	53,614	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	1,686	3.a.2.
3. Applicable income tax effect.....	RIADFT30	628	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	40,226	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	-347	6.a.2.

Dollar amounts in thousands

b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522	Click here for value	6.b.1.
2. Amount of component.....	RIAD4522	13,118	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

(TEXT4463) Credit card and merchant service fees

(TEXT4464) Other professional fees (excluding legal and accounting)

(TEXT4467) Operating lease expense

(TEXT4468) Credit card and merchant service expense

(TEXT4498) Stock compensation

(TEXT4521) Foreign currency translation

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

(TEXT4769) Line 1.m. Net income from investments in unconsolidated subsidiaries: \$25,351. Line 1.n Operating lease revenue \$61,888. Line 2.q. Travel and entertainment: \$43,147. Line 2.r. Other losses \$34.998

(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	719,053	1.a.
b. Interest-bearing balances ²	RCFD0071	2,695,250	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	10,232,642	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	20,201,652	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	7,454	3.a.
b. Securities purchased under agreements to resell ³	RCFDB989	3,015	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	1,104,205	4.a.
b. Loans and leases, net of unearned income	RCFDB528	87,598,546	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	882,075	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	86,716,471	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	767,919	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	962,465	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	69,404	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	11,515	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	1,291,419	9.
10. Intangible assets:			10.
a. Goodwill	RCFD3163	2,206,844	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	764,989	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	6,607,920	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	134,362,217	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	107,451,944	13.a.
1. Noninterest-bearing ⁴	RCON6631	32,845,774	13.a.1.
2. Interest-bearing	RCON6636	74,606,170	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	524	13.b.
1. Noninterest-bearing	RCFN6631	524	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	1,005,298	14.a.
b. Securities sold under agreements to repurchase ⁶	RCFDB995	496,583	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	577,633	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	7,469,702	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹	RCFD3200	1,173,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	1,621,716	20.

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

Dollar amounts in thousands

21. Total liabilities (sum of items 13 through 20).....	RCFD2948	119,796,400	21.
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	9,636,252	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	4,856,015	26.a.
b. Accumulated other comprehensive income ²	RCFDB530	-178,108	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	14,564,159	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	14,565,817	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	134,362,217	29.

Memoranda

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date.....	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	702,260			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	36,154	1.a.
b. Currency and coin.....			RCON0080	666,106	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	475,735	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	475,735			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	8,276	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	176,826			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	2,059,482	RCON0090	2,059,482	4.
5. Total.....	RCFD0010	3,414,303	RCON0010	3,245,753	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	46,032	RCFD1287	45,061	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	2,675	RCFD1293	2,673	2.a.
b. Issued by U.S. Government-sponsored agencies ²	RCFD1294	0	RCFD1295	0	RCFD1297	139,984	RCFD1298	136,513	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	0	RCFD8497	0	RCFD8498	10,712	RCFD8499	10,961	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	628,830	RCFDG301	624,168	RCFDG302	788,526	RCFDG303	787,543	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	0	RCFDG305	0	RCFDG306	1,068,582	RCFDG307	1,058,445	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	8,403,971	RCFDG313	8,231,861	RCFDG314	16,651,969	RCFDG315	16,407,826	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	26	RCFDG323	26	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	486,437	RCFDK143	478,959	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	697,441	RCFDK151	656,921	RCFDK152	1,777,206	RCFDK153	1,742,500	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	963	RCFD1738	963	RCFD1739	10,100	RCFD1741	10,100	6.a.
b. Other foreign debt securities.....	RCFD1742	15,000	RCFD1743	14,947	RCFD1744	0	RCFD1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ²					RCFDA510	0	RCFDA511	4	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	RCFD1754	10,232,642	RCFD1771	10,007,819	RCFD1772	20,495,812	RCFD1773	20,201,652	8.

Memoranda

Dollar amounts in thousands

1. Pledged securities ¹	RCFD0416	8,551,582	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	4,823	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	18,917	M.2.a.2.
3. Over one year through three years.....	RCFDA551	49,254	M.2.a.3.
4. Over three years through five years.....	RCFDA552	37,716	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	596,441	M.2.a.5.
6. Over 15 years.....	RCFDA554	557	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	36,565	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	1,065	M.2.b.2.
3. Over one year through three years.....	RCFDA557	28,356	M.2.b.3.
4. Over three years through five years.....	RCFDA558	48,910	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	1,694,861	M.2.b.5.
6. Over 15 years.....	RCFDA560	665,061	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCFDA561	3,959,008	M.2.c.1.
2. Over three years.....	RCFDA562	23,292,756	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	21,000	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	963	M.4.a.
b. Fair value.....	RCFD8783	963	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	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
									M.5.
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	RCFDB841	0	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	RCFDB849	0	M5c
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	0	RCFDB853	0	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0	M5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):									
									M.6.
a. Trust preferred securities issued by financial institutions.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	RCFDG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	RCFDG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	RCFDG375	0	M6g

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

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	12,017	RCONF158	12,017	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	2,338,041	RCONF159	2,338,041	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	177,736	RCON1420	177,736	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	8,568,709	RCON1797	8,568,709	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	8,769,873	RCON5367	8,769,873	1.c.2.a.
b. Secured by junior liens	RCFD5368	944,250	RCON5368	944,250	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	3,738,286	RCON1460	3,738,286	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	3,602,619	RCONF160	3,602,619	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	8,611,925	RCONF161	8,611,925	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	200	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	200			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	41,688	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	41,688			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	713,852	RCON1590	713,852	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	30,070,730	RCON1763	30,070,730	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	1,256,616	RCON1764	1,182,228	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	1,111,570	RCONB538	1,111,570	6.a.
b. Other revolving credit plans	RCFDB539	751,749	RCONB539	751,749	6.b.
c. Automobile loans	RCFDK137	2,719,323	RCONK137	2,719,323	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	2,890,717	RCONK207	2,890,717	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	1,868,216	RCON2107	1,868,216	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	5,889,133			9.
a. Loans to nondepository financial institutions			RCONJ454	2,193,589	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	108,091	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	3,587,452	9.b.2.
10. Lease financing receivables (net of unearned income):			RCON2165	4,497,053	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.

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

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
b. All other leases.....	RCDF163	4,625,501			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	RCFD2123	0	RCO2123	0	11.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
12. Total loans and leases, net of unearned income (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	RCFD2122	88,702,751	RCON2122	88,499,914	12.

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	93,095	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	14,029	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	29,986	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	1,277	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	29	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	28,680	M.1.f.4.c.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	188,387	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	387,099	M.2.a.2.
3. Over one year through three years.....	RCONA566	3,029,081	M.2.a.3.
4. Over three years through five years.....	RCONA567	424,064	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	1,488,460	M.2.a.5.
6. Over 15 years.....	RCONA569	3,120,805	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	53,373,027	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	2,887,562	M.2.b.2.
3. Over one year through three years.....	RCFDA572	6,948,564	M.2.b.3.
4. Over three years through five years.....	RCFDA573	6,384,275	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	8,111,317	M.2.b.5.
6. Over 15 years.....	RCFDA575	1,702,211	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	14,734,438	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	3,483,687	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	1,795,922	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	110,166	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>		RCFDC391	30,337	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....				
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				M.7.
a. Outstanding balance.....		RCFDC779	1,002,399	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....		RCFDC780	865,420	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)).....	RCNF577	159,382	M.9.
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Memoranda

Dollar amounts in thousands

	(Column A) Consolidated Bank	(Column B) Domestic Offices	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>			M.10.
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):			
a. Loans secured by real estate.....	RCFDF608	62,332	M.10.a.
1. Construction, land development, and other land loans.....		RCNF578	0 M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....		RCNF579	0 M.10.a.2.
3. Secured by 1-4 family residential properties:			M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCNF580	0 M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....		RCNF581	62,332 M.10.a.3b.1.
2. Secured by junior liens.....		RCNF582	0 M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....		RCNF583	0 M.10.a.4.
5. Secured by nonfarm nonresidential properties.....		RCNF584	0 M.10.a.5.
b. Commercial and industrial loans.....	RCFDF585	0	RCNF585 0 M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCFDF586	0	RCNF586 0 M.10.c.1.
2. Other revolving credit plans.....	RCFDF587	0	RCNF587 0 M.10.c.2.
3. Automobile loans.....	RCFDK196	0	RCONK196 0 M.10.c.3.
4. Other consumer loans.....	RCFDK208	2,598	RCONK208 2,598 M.10.c.4.
d. Other loans.....	RCFDF589	0	RCNF589 0 M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):			M.11.
a. Loans secured by real estate.....	RCFDF609	62,179	M.11.a.
1. Construction, and land development, and other land loans.....		RCNF590	0 M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....		RCNF591	0 M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCNF592	0 M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....		RCNF593	62,179 M.11.a.3b.1.
2. Secured by junior liens.....		RCNF594	0 M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....		RCNF595	0 M.11.a.4.
5. Secured by nonfarm nonresidential properties.....		RCNF596	0 M.11.a.5.
b. Commercial and industrial loans.....	RCFDF597	0	RCNF597 0 M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.11.c.
1. Credit cards.....	RCFDF598	0	RCNF598 0 M.11.c.1.
2. Other revolving credit plans.....	RCFDF599	0	RCNF599 0 M.11.c.2.
3. Automobile loans.....	RCFDK195	0	RCONK195 0 M.11.c.3.
4. Other consumer loans.....	RCFDK209	2,717	RCONK209 2,717 M.11.c.4.
d. Other loans.....	RCFDF601	0	RCNF601 0 M.11.d.

Memoranda

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....	RCFDG091	13,267,641	RCFDG092	13,512,054	RCFDG093	244,413	M.12a
b. Commercial and industrial loans.....	RCFDG094	4,790,948	RCFDG095	4,894,748	RCFDG096	103,800	M.12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	2,898,384	RCFDG098	2,913,933	RCFDG099	15,540	M.12c
d. All other loans and all leases.....	RCFDG100	1,220,377	RCFDG101	1,255,436	RCFDG102	35,060	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>				
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.....				
<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):				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466		0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467		0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468		0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469		0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470		0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471		0	M.15.c.2.

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

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less.....

RCON6999	No	1.
		2.
RCON5562	0	2.a.
RCON5563	0	2.b.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.
 If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B.....
 b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B.....

Dollar amounts in thousands

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:

a. With original amounts of \$100,000 or less.....
 b. With original amounts of more than \$100,000 through \$250,000.....
 c. With original amounts of more than \$250,000 through \$1,000,000.....

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:

a. With original amounts of \$100,000 or less.....
 b. With original amounts of more than \$100,000 through \$250,000.....
 c. With original amounts of more than \$250,000 through \$1,000,000.....

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
				3.
RCON5564	866	RCON5565	39,970	3.a.
RCON5566	1576	RCON5567	198,984	3.b.
RCON5568	2504	RCON5569	1,004,483	3.c.
				4.
RCON5570	52825	RCON5571	764,206	4.a.
RCON5572	4376	RCON5573	457,656	4.b.
RCON5574	4496	RCON5575	1,444,524	4.c.

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.....

RCON6860	No	5.
		6.
RCON5576	0	6.a.
RCON5577	0	6.b.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.
 If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.
 If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:
 a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B.....
 b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B.....

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	11	RCON5579	462		7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	26	RCON5581	3,437		7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	65	RCON5583	27,481		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	55	RCON5585	1,739		8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	77	RCON5587	8,389		8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	128	RCON5589	44,828		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	8,267	RCON3531	8,267	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	17,489	RCONF614	17,489	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	23,285	RCON3541	23,285	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	718,878	RCON3543	718,878	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	767,919	RCON3545	767,919	12.
13. Not available					13.

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

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
a. Liability for short positions.....	RCFD3546	8,353	RCON3546	8,353	13.a.
b. Other trading liabilities.....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	569,280	RCON3547	569,280	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	577,633	RCON3548	577,633	15.

Memoranda

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

a. Loans secured by real estate.....	RCFDF790	0			M.1.
1. Construction, land development, and other land loans.....			RCONF625	0	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M.1.a.2.
3. Secured by 1-4 family residential properties:					M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M.1.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.1.a.3.b.
1. Secured by first liens.....			RCONF628	0	M.1.a.3.b.1.
2. Secured by junior liens.....			RCONF629	0	M.1.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	0	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	0	M.1.a.5.
b. Commercial and industrial loans.....	RCFDF632	17,634	RCONF632	17,634	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633	0	M.1.c.1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	M.1.c.2.
3. Automobile loans.....	RCFDK200	0	RCONK200	0	M.1.c.3.
4. Other consumer loans.....	RCFDK211	0	RCONK211	0	M.1.c.4.
d. Other loans.....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					M.2.
a. Fair value.....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance.....	RCFDF640	0	RCONF640	0	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					M.4.
a. Pledged securities.....	RCFDG387	0	RCONG387	0	M.4.a.

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	23,269			M.7.a.
b. Other.....	RCFDF653	0			M.7.b.
8. Loans pending securitization.....	RCFDF654	0			M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item):					M.9.
a. Disclose component and the dollar amount of that component:					M.9.a.
1. Describe component.....	TEXTF655	NR			M.9.a.1.
2. Amount of component.....	RCFDF655	0			M.9.a.2.
b. Disclose component and the dollar amount of that component:					M.9.b.
(TEXTF656) NR	RCFDF656	0			M.9.b.1.
c. Disclose component and the dollar amount of that component:					M.9.c.
(TEXTF657) NR	RCFDF657	0			M.9.c.1.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):					M.10.
a. Disclose component and the dollar amount of that component:					M.10.a.
1. Describe component.....	TEXTF658	NR			M.10.a.1.
2. Amount of component.....	RCFDF658	0			M.10.a.2.
b. Disclose component and the dollar amount of that component:					M.10.b.
(TEXTF659) NR	RCFDF659	0			M.10.b.1.
c. Disclose component and the dollar amount of that component:					M.10.c.
(TEXTF660) NR	RCFDF660	0			M.10.c.1.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	3,706,344		RCONB550 93,305,918 1.
2. U.S. Government.....	RCON2202	789		RCON2520 0 2.
3. States and political subdivisions in the U.S.....	RCON2203	2,061,625		RCON2530 8,262,018 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	36,483		RCONB552 63,835 4.
5. Banks in foreign countries.....	RCON2213	0		RCON2236 14,932 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	0		RCON2377 0 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	5,805,241	RCON2210 4,925,751	RCON2385 101,646,703 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	1,938,150	M.1.a.
b. Total brokered deposits.....	RCON2365	2,513,366	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	1,997,373	M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	376,121	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	1,307,399	M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	373,738	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	139,683	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	10,096,239	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	230,130	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	84,981,397	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	6,491,284	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	6,303,194	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	2,460,937	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	1,409,891	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	323,920	M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	1,272,892	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	2,415,738	M.3.a.2.
3. Over one year through three years.....	RCONA581	2,304,184	M.3.a.3.
4. Over three years.....	RCONA582	310,380	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONA241	3,688,452	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	1,034,819	M.4.a.1.
2. Over three months through 12 months.....	RCONA585	1,256,867	M.4.a.2.
3. Over one year through three years.....	RCONA586	1,374,532	M.4.a.3.
4. Over three years.....	RCONA587	204,610	M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK221	1,364,451	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222	927,235	M.4.c.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
<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, 6.b, and 6.c must equal item 1, column A, above):			

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. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	81,020	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	548,333	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	RCONP755	3,076,991	M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	38,199,388	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	40,048,670	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	4,816,294	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	239,068	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	524	5.
6. Total.....	RCFN2200	524	6.

Memoranda

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

Dollar amounts in thousands

1. Accrued interest receivable ¹	RCFDB556	293,716	1.
2. Net deferred tax assets ²	RCFD2148	348,295	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	0	3.a.
b. Other financial assets.....	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁴	RCFD1752	522,146	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	2,846,552	5.a.
b. Separate account life insurance assets.....	RCFDK202	639,656	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	374,967	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	1,582,588	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	513,881	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	539,663	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	6,607,920	7.

(TEXT3549) Operating Lease Equipment

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

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices ⁵	RCON3645	11,308	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	755,803	1.b.
2. Net deferred tax liabilities ²	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	56,609	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCFD2938	797,996	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	470,097	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	1,621,716	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	3,015	3.
4. Securities sold under agreements to repurchase.....	RCONB995	496,583	4.
5. Other borrowed money.....	RCON3190	7,401,443	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	314,635	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	133,967,800	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	119,716,618	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	45,061	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	139,186	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	0	RCON8499	10,961	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	1,115,267	RCONG390	1,845,988	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	9,101,412	RCONG394	18,150,326	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	26	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	963	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	4	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	10,232,642	RCON1773	20,201,652	17.

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.....	RCON1752	522,146	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	3,671,196	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCFDB558	182,767	2.
3. Mortgage-backed securities ²	RCFDB559	29,039,614	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	42,852	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	24,235	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	83,631,325	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	18,431,551	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	18,177,400	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	680,706	6.a.3.
4. Commercial and industrial loans.....	RCON3387	31,736,092	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	1,087,508	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	6,382,252	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	63,838	6.b.
7. Trading assets.....	RCFD3401	837,046	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	4,565,490	8.
9. Total assets ⁴	RCFD3368	133,823,687	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	1,985,670	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	92,593,273	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	3,823,999	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	6,453,309	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	613,069	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	7,650,127	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		9,669,435		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		0		1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478		0		1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815		5,653,412		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		5,164,981		1.b.1.
2. Other unused credit card lines.....	RCFDJ456		488,432		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		21,721		1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165		3,253,804		1.c.1.b.
2. Not secured by real estate.....	RCFD6550		2,049,381		1.c.2.
d. Securities underwriting.....	RCFD3817		0		1.d.
e. Other unused commitments:					1.e.
1. Commercial and industrial loans.....	RCFDJ457		29,703,964		1.e.1.
2. Loans to financial institutions.....	RCFDJ458		3,555,063		1.e.2.
3. All other unused commitments.....	RCFDJ459		4,809,743		1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819		2,451,591		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		594,867		2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821		380,693		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		91,424		3.a.
4. Commercial and similar letters of credit.....	RCFD3411		142,994		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		1,834,365		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	19,374	RCFDC969	262,919	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	952	RCFDC221	1,401	7.b.1.
2. Gross negative fair value.....	RCFDC220	483	RCFDC222	4,003	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment:				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401		19,374	7.c.1.a.
b. Purchased protection.....	RCFDG402		53,241	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		209,678	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:							7.d.1.
a. Investment grade.....	RCFDG406	108	RCFDG407	418	RCFDG408	93,073	7d1a
b. Subinvestment grade.....	RCFDG409	168	RCFDG410	17,025	RCFDG411	1,312	7d1b
2. Purchased credit protection:							7.d.2.
a. Investment grade.....	RCFDG412	31,099	RCFDG413	143,605	RCFDG414	4,118	7d2a
b. Subinvestment grade.....	RCFDG415	34	RCFDG416	81,440	RCFDG417	2,623	7d2b

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	649,212	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	2,529,921	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	10,356,462	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.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	5,575,312	RCFD8694	0	RCFD8695	0	RCFD8696	0	12.a.
b. Forward contracts.....	RCFD8697	512,441	RCFD8698	5,824,355	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	1,948,163	RCFD8710	154,153	RCFD8711	0	RCFD8712	85,808	12d1.
2. Purchased options.....	RCFD8713	2,566,413	RCFD8714	154,145	RCFD8715	0	RCFD8716	85,808	12d2.
e. Swaps.....	RCFD3450	66,685,983	RCFD3826	379,083	RCFD8719	0	RCFD8720	272,574	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	55,767,612	RCFDA127	6,230,174	RCFD8723	0	RCFD8724	444,190	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	21,520,700	RCFD8726	281,562	RCFD8727	0	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	21,200							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	745,909	RCFD8734	116,779	RCFD8735	0	RCFD8736	175,777	15a1.
2. Gross negative fair value.....	RCFD8737	643,806	RCFD8738	108,730	RCFD8739	0	RCFD8740	164,946	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	43,724	RCFD8742	6,270	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	85,886	RCFD8746	4,075	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	336,188	RCFDG419	0	RCFDG420	0	RCFDG421	0	RCFDG422	480,076	16.a.
b. Fair value of collateral:											16.b.
1. Cash - U.S. dollar.....	RCFDG423	75,231	RCFDG424	0	RCFDG425	0	RCFDG426	0	RCFDG427	1,599	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	1,689	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	41,307	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	118,227	RCFDG459	0	RCFDG460	0	RCFDG461	0	RCFDG462	1,599	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	70,101	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	383,812	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	492,824	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	42,163	2.b.
c. All other identifiable intangible assets.....	RCFD5507	339,014	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	764,989	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	16,331	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	34,483	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	18,590	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	69,404	3.h.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	17,538	5.a.1.a.
b. Over one year through three years.....	RCFDF056	26,718	5.a.1.b.
c. Over three years through five years.....	RCFDF057	10,757	5.a.1.c.
d. Over five years.....	RCFDF058	70,964	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	17,538	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	795,511	5.b.1.a.
b. Over one year through three years.....	RCFDF061	3,994,810	5.b.1.b.
c. Over three years through five years.....	RCFDF062	1,504,322	5.b.1.c.
d. Over five years.....	RCFDF063	1,049,082	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	295,299	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	7,469,702	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	key.com	8.a.
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz):			8.b.
1. URL 1.....	TE01N528	NR	8.b.1.

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

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

Dollar amounts in thousands

2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	87,724	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0	13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK170	0	13.a.1.a.2.
b. Secured by farmland.....	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0	13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....	RCONK173	0	13.a.1.c.2a.
b. Secured by junior liens.....	RCONK174	0	13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0	13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0	13.a.1.e.2.
2. Loans to finance agricultural production and other loans to farmers.....	RCFDK178	0	13.a.2.
3. Commercial and industrial loans.....	RCFDK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCFDK180	0	13.a.4.a.
b. Automobile loans.....	RCFDK181	0	13.a.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK182	0	13.a.4.c.
5. All other loans and all leases.....	RCFDK183	0	13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.

Dollar amounts in thousands

2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries 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	NR	16.b.
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....	RCONN522	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	10491	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	111,676	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

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	0	RCONF174	0	RCONF176	1,925	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	RCONF175	1,558	RCONF177	1,628	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	168	RCON3494	0	RCON3495	89	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	65,011	RCON5399	14,734	RCON5400	134,569	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	44,401	RCONC237	7,083	RCONC229	131,977	1.c.2a.
b. Secured by junior liens.....	RCONC238	8,434	RCONC239	1,455	RCONC230	12,269	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	11,356	RCON3500	456	RCON3501	2,379	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	39,516	RCONF180	4,759	RCONF182	21,500	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	54,619	RCONF181	3,296	RCONF183	16,262	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	34	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	612	RCFD1597	1,070	RCFD1583	4,802	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	81,746	RCFD1252	29,430	RCFD1253	304,346	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	0	RCFD1255	1,250	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	14,406	RCFDB576	11,875	RCFDB577	2,078	5.a.
b. Automobile loans.....	RCFDK213	44,559	RCFDK214	4,146	RCFDK215	3,870	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	59,291	RCFDK217	29,334	RCFDK218	10,692	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	5,468	RCFD5460	2,796	RCFD5461	1,687	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	29,887	RCFDF170	4,902	RCFDF171	7,826	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	35	RCFD3506	99	RCFD3507	0	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:	RCFDK036	0	RCFDK037	0	RCFDK038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	RCFDK039	0	RCFDK040	0	RCFDK041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	RCFDK042	0	RCFDK043	0	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							11.
a. Loans secured by real estate in domestic offices:							11.a.
1. Construction, land development, and other land loans:							11.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	11a.1a.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M14a
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M14b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M14c
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	1,067	RCFD6559	1,147	RCFD6560	623	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							M.5.
a. Loans and leases held for sale.....	RCFDC240	0	RCFDC241	0	RCFDC226	0	M.5.a.
b. Loans measured at fair value:							M.5.b.
1. Fair value.....	RCFDF664	211	RCFDF665	278	RCFDF666	25	M5b1.
2. Unpaid principal balance.....	RCFDF667	221	RCFDF668	290	RCFDF669	27	M5b2.

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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	35	RCFD3530	0	M.6.

Memoranda

Dollar amounts in thousands					
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	169,470			M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	8,932			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 Statement of Position 03-3):							M.9.
a. Outstanding balance.....	RCFDL183	23,220	RCFDL184	9,737	RCFDL185	107,812	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	18,601	RCFDL187	8,309	RCFDL188	70,355	M.9.b.

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

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCDFD236	109,621,473	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCDFD237	527	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	527	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	133,823,687	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	12,318,759	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	249,816	7.a.
b. Over one year through three years.....	RCFDG466	4,223,578	7.b.
c. Over three years through five years.....	RCFDG467	1,751,107	7.c.
d. Over five years.....	RCFDG468	1,031,500	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	206,660	8.a.
b. Over one year through three years.....	RCFDG470	101,409	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	864,931	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	3,774	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	25,125,287	11.a.
b. Custodial bank deduction limit.....	RCFDK661	111,371	11.b.

Memoranda

1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	49,147,171	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	4513091	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	58,535,561	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	40300	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	1,828,131	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	166873	M.1.c.2.

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

Dollar amounts in thousands

d. Retirement deposit accounts of more than \$250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	110,083	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	306	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	50,407,106	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	1,838,469	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	1,409,602	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	2,419	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	33,101	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	11,512	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	5,068	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	151,477	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	351,583	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.

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

Dollar amounts in thousands

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

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	0	M.16.
		M.17.
RCFDL194	NR	M.17.a.
RCFDL195	NR	M.17.b.
RCFDL196	NR	M.17.c.
RCONL197	NR	M.17.d.

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

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

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

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

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

d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....

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
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
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
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
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
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
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
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
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
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	

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

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	231,222	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	229,786	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	62,240	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	7,774	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	471	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	4,952	7.c.

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

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale securities.....	RCFD1773 20,201,652	RCFDG474 0	RCFDG475 4	RCFDG476 20,190,993	RCFDG477 10,655	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 62,240	RCFDG484 0	RCFDG485 0	RCFDG486 62,240	RCFDG487 0	3.
4. Loans and leases held for investment.....	RCFDG488 2,690	RCFDG489 0	RCFDG490 0	RCFDG491 92	RCFDG492 2,598	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 718,878	RCFDG493 321,939	RCFDG494 108,074	RCFDG495 922,076	RCFDG496 10,667	5.a.
b. Other trading assets.....	RCFDG497 49,041	RCFDG498 0	RCFDG499 10	RCFDG500 49,031	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 32,548	RCFDG392 17,446	RCFDG395 6,270	RCFDG396 43,724	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 21,067,049	RCFDG503 339,385	RCFDG504 114,358	RCFDG505 21,268,156	RCFDG506 23,920	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 569,280	RCFDG512 352,687	RCFDG513 98,168	RCFDG514 823,022	RCFDG515 777	10.a.
b. Other trading liabilities.....	RCFDG516 8,353	RCFDG517 0	RCFDG518 6	RCFDG519 8,347	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 64,799	RCFDG806 25,162	RCFDG807 4,075	RCFDG808 85,886	RCFDG809 0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 642,432	RCFDG532 377,849	RCFDG533 102,249	RCFDG534 917,255	RCFDG535 777	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 32,548	RCFDG542 17,446	RCFDG543 6,270	RCFDG544 43,724	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:			M.1.d.
1. Describe component.....	TEXTG551	NR	M.1.d.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.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

Memoranda

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

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.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

Memoranda

Dollar amounts in thousands			
f. Disclose component and the dollar amount of that component:			M.1.f.
1. Describe component.....	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 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):							M.2.
a. Loan commitments (not accounted for as derivatives).....		RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....		RCFDG566 64,799	RCFDG567 25,162	RCFDG568 4,075	RCFDG569 85,886	RCFDG570 0	M.2.b.

Memoranda

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

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

Memoranda

Dollar amounts in thousands				
d. Disclose component and the dollar amount of that component:				
1. Describe component.....		TEXTG576		NR

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 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M.2.d.2.

Memoranda

Dollar amounts in thousands				
e. Disclose component and the dollar amount of that component:				
1. Describe component.....		TEXTG581		NR

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 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M.2.e.2.

Memoranda

Dollar amounts in thousands			
f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component			M.2.f.1.
(TEXTG586) NR			

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.....	RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0	M.2.f.2.

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	9,886,252	1.
2. Retained earnings.....	RCFD3632	4,856,015	2.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-178,108	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	14,564,159	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	2,167,834	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	153,022	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	3,538	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	-184,740	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	-30,835	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	13,179	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	12,440,945	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	2,358	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	2,358	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	12,438,587	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	2,358	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	0	25.

Dollar amounts in thousands

26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	12,438,587	26.
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	913,881	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	29.
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	938,684	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	2	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	1,852,567	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	1,852,567	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	14,291,154	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	133,823,687	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	2,339,931	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	14,059	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	131,469,697	39.
40. Total risk-weighted assets			40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	115,643,706	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	10.7560%	RCFWP793	NR	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	RCFA7206	10.7560%	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	12.3579%	RCFW7205	NR	43.

Dollar amounts in thousands

44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	9.4612%	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	4.3579%	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 3,414,303	RCFDS396 0	RCFDD958 2,725,588				RCFDD959 688,182	RCFDS397 253	RCFDD960 224	RCFDS398 56	1.
2. Securities:											2.
a. Held-to-maturity securities.....	RCFDD961 10,232,642	RCFDS399 0	RCFDD962 3,959,131				RCFDD963 6,272,548	RCFDD964 0	RCFDD965 963	RCFDS400 0	2.a.
b. Available-for-sale securities.....	RCFDD966 20,201,626	RCFDS402 -294,162	RCFDD967 10,157,306				RCFDD968 10,328,183	RCFDD969 197	RCFDD970 10,102	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 7,454		RCOND972 0				RCOND973 7,454	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 3,015	RCFDH172 3,015									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 62,240	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 62,240	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				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, net of unearned income:										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 4,944	RCFDS471 0				RCFDH294 0	RCFDH295 0	8.
a. Separate account bank-owned life insurance.....								RCFDH296 1,014,623	RCFDH297 794,307	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.

Dollar amounts in thousands						
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCFDS475 0	RCFDS476 0	RCFDS477 0	RCFDS478 0	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 26	RCFDS481 0	RCFDS482 26	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 134,362,217	RCFDS500 2,088,915	RCFDD987 17,551,221				RCFDD988 18,063,401	RCFDD989 16,208,970	RCFDD990 76,678,421	RCFDS503 2,751,696

	(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 4,944	RCFDS507 0			RCFDS510 26	RCFDH300 1,014,623

	(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 2,451,591	RCFDD992 2,451,591	RCFDD993 87,719				RCFDD994 594,867	RCFDD995 4,068	RCFDD996 1,764,937	RCFDS511 0
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 380,693	RCFDD998 190,347	RCFDD999 10,567				RCFDG603 45,712	RCFDG604 124	RCFDG605 133,944	RCFDS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 72,283	RCFDG607 14,457	RCFDG608 15				RCFDG609 0	RCFDG610 0	RCFDG611 14,442	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 2,328,323	RCFDS516 2,328,323	RCFDS517 1,834,560	RCFDS518 0	RCFDS519 0		RCFDS520 493,763	RCFDS521 0	RCFDS522 0	RCFDS523 0
17. All other off-balance sheet liabilities	RCFDG618 2,622,404	RCFDG619 2,622,404	RCFDG620 0				RCFDG621 0	RCFDG622 2,371,081	RCFDG623 251,323	RCFDS524 0
18. Unused commitments:										
a. Original maturity of one year or less	RCFDS525 8,661,200	RCFDS526 1,732,240	RCFDS527 14				RCFDS528 0	RCFDS529 0	RCFDS530 1,732,226	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.

	(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 32,200,674	RCFDG625 16,100,337	RCFDG626 50,515				RCFDG627 11,539	RCFDG628 60,148	RCFDG629 15,686,865	RCFDS539 291,270	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 17,854,650	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 753,974	RCFDS543 0			RCFDS544 0	RCFDS545 76,331	RCFDS546 0	RCFDS547 677,643	RCFDS548 0	20.
21. Centrally cleared derivatives.....		RCFDS549 524,577	RCFDS550 0	RCFDS551 0	RCFDS552 524,577		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.
 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 19,534,611	RCFDS558 0	RCFDS559 524,577	RCFDS560 0	RCFDG631 19,285,613	RCFDG632 18,644,391	RCFDG633 96,939,801	RCFDS561 3,042,966	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 20,983	RCFDS571 0	RCFDG635 3,857,123	RCFDG636 9,322,196	RCFDG637 96,939,801	RCFDS572 4,564,449	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 4,944	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 26	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 19,776	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 325	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	115,521,318	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	124,746	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCFDB704	115,643,706	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	115,643,706	31.

Memoranda

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	810,643	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	5,242,489	RCFDS583	11,937,093	RCFDS584	11,172,855	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	4,135,262	RCFDS586	1,958,996	RCFDS587	263,325	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	4	RCFDS589	2,022	RCFDS590	4,118	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	34	RCFDS592	1,440	RCFDS593	2,623	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	252,154	RCFDS601	106,692	RCFDS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	4,745,514	RCFDS604	32,794,816	RCFDS605	8,538,539	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	28,000	RCFDS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	0	RCFDS613	15,000	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

Dollar amounts in thousands							(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		
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	0	0	0	0	1,121,564	0	14,459	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	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718	0	0	0	0	0	0	0	2.a.
b. Subordinated securities and other residual interests.....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	0	0	0	0	0	0	0	2.b.
c. Standby letters of credit and other enhancements.....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	0	0	0	0	0	0	0	2.c.
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:															4.
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	0	0	0	0	29,474	0	0	4.a.
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	0	0	0	0	20,268	0	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	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	0	0	0	0	17,948	0	0	5.a.
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	0	0	0	0	7,666	0	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	RCFDB762			RCFDB763		0	0		0				6.a.
b. Loans (included in Schedule RC-C).....		RCFDB500	RCFDB501			RCFDB502		0	0		0				6.b.
7. Past due loan amounts included in interests reported in item 6.a:															7.
a. 30-89 days past due		RCFDB764	RCFDB765			RCFDB766		0	0		0				7.a.
b. 90 days or more past due		RCFDB767	RCFDB768			RCFDB769		0	0		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	RIADB771			RIADB772		0	0		0				8.a.
b. Recoveries.....		RIADB773	RIADB774			RIADB775		0	0		0				8.b.

	(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								
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.
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 20,992	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 8,616,920	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 2,529,674	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	20,992	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	4,139,627	M.2.b.
c. Other financial assets (includes home equity lines) ¹	RCFDA591	220,601,860	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	9,344	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	13,355,804	RCFDB869	1,505,501	RCFDB870	21740	RCFDB871	1057	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	1,012,381	RCFDB873	281,803	RCFDB874	1150	RCFDB875	68	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	558,145	RCFDB877	3,905,978	RCFDB878	57	RCFDB879	258	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	3,014,949	RCFDB881	351,325	RCFDB882	3730	RCFDB883	101	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	12,266,847	RCFDJ253	1,356,988	RCFDB888	12962	RCFDJ254	1544	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	3,462,707	RCFDJ256	490,310	RCFDJ257	2840	RCFDJ258	691	8.
9. Other fiduciary accounts.....	RCFDB890	0	RCFDB891	185,704	RCFDB892	2	RCFDB893	11	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	33,670,833	RCFDB895	8,077,609	RCFDB896	42481	RCFDB897	3730	10.
11. Custody and safekeeping accounts.....			RCFDB898	31,516,680			RCFDB899	5066	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	0	RCFNB901	0	RCFNB902	0	RCFNB903	0	12.

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

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
	RCFDJ259	1,725,225	RCFDJ260	101,300	RCFDJ261	3641	RCFDJ262	122	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....									13.

Dollar amounts in thousands					
14. Personal trust and agency accounts.....		RIADB904		76,886	14.
15. Employee benefit and retirement-related trust and agency accounts:					15.
a. Employee benefit - defined contribution.....		RIADB905		1,745	15.a.
b. Employee benefit - defined benefit.....		RIADB906		3,175	15.b.
c. Other employee benefit and retirement-related accounts.....		RIADB907		16,018	15.c.
16. Corporate trust and agency accounts.....		RIADA479		0	16.
17. Investment management and investment advisory agency accounts.....		RIADJ315		67,920	17.
18. Foundation and endowment trust and agency accounts.....		RIADJ316		15,817	18.
19. Other fiduciary accounts.....		RIADA480		33	19.
20. Custody and safekeeping accounts.....		RIADB909		10,122	20.
21. Other fiduciary and related services income.....		RIADB910		11,834	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....		RIAD4070		203,550	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....		RIADB912		0	22.a.
23. Less: Expenses.....		RIADC058		137,356	23.
24. Less: Net losses from fiduciary and related services.....		RIADA488		324	24.
25. Plus: Intracompany income credits for fiduciary and related services.....		RIADB911		0	25.
26. Net fiduciary and related services income.....		RIADA491		65,870	26.

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Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFDJ263	324	RCFDJ264	283	RCFDJ265	-3,327	
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	324	RCFDJ264	283	RCFDJ265	-3,327	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	109,059	RCFDJ267	469	RCFDJ268	1,269	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	496,686	RCFDJ270	61,457	RCFDJ271	30,457	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	1,723,520	RCFDJ273	1,648	RCFDJ274	493	M.1.d.
e. Money market mutual funds.....	RCFDJ275	1,346,595	RCFDJ276	220,832	RCFDJ277	28,188	M.1.e.
f. Equity mutual funds.....	RCFDJ278	4,559,747	RCFDJ279	965,796	RCFDJ280	532,504	M.1.f.
g. Other mutual funds.....	RCFDJ281	3,276,702	RCFDJ282	625,590	RCFDJ283	317,745	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	1,442,940	RCFDJ285	1,212,722	RCFDJ286	1,923,937	M.1.h.
i. Other short-term obligations.....	RCFDJ287	340,482	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds.....	RCFDJ290	1,240,316	RCFDJ291	247,934	RCFDJ292	103,249	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	696,317	RCFDJ294	8,576	RCFDJ295	137,403	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	9,281,726	RCFDJ297	413,501	RCFDJ298	365,170	M.1.l.
m. Real estate mortgages.....	RCFDJ299	13,564	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate.....	RCFDJ302	243,392	RCFDJ303	0	RCFDJ304	13,944	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	851,281	RCFDJ306	826,667	RCFDJ307	11,675	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	25,622,651	RCFDJ309	4,585,475	RCFDJ310	3,462,707	M.1.p.

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

Memoranda

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

Memoranda

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					M.3.
a. Domestic equity.....	RCFDB931	14	RCFDB932	1,672,471	M.3.a.
b. International/Global equity.....	RCFDB933	1	RCFDB934	262,166	M.3.b.
c. Stock/Bond blend.....	RCFDB935	4	RCFDB936	193,209	M.3.c.
d. Taxable bond.....	RCFDB937	10	RCFDB938	581,161	M.3.d.
e. Municipal bond.....	RCFDB939	7	RCFDB940	346,267	M.3.e.
f. Short term investments/Money market.....	RCFDB941	2	RCFDB942	1,098,635	M.3.f.
g. Specialty/Other.....	RCFDB943	8	RCFDB944	1,334,923	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	46	RCFDB946	5,488,832	M.3.h.

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Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	397	RIADB948	50	RIADB949	118	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	5	M.4.b.
c. Investment management agency accounts.....	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	397	RIADB960	50	RIADB961	123	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	4,137	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							2.
a. Securities sold under agreements to repurchase.....	RCFDK015	0	RCFDK016	0	RCFDK017	0	2.a.
b. Derivative trading liabilities.....	RCFDK018	0	RCFDK019	0	RCFDK020	0	2.b.
c. Commercial paper.....	RCFDK021	0	RCFDK022	0	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	RCFDK024	0	RCFDK025	0	RCFDK026	0	2.d.
e. Other liabilities.....	RCFDK027	0	RCFDK028	0	RCFDK029	1,812	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	RCFDK030	0	RCFDK031	0	RCFDK032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	RCFDK033	0	RCFDK034	0	RCFDK035	0	4.

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

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