

Federal Financial Institutions Examination Council



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

Report at the close of business September 30, 2013 (20130930)
(RCON9999)

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

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

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

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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Submission of Reports

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

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

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

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

FDIC Certificate Number 00639
(RSSD 9050)

State Abbreviation (RSSD 9200)

ZIP Code (RSSD 9220)

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

Table of Contents

Signature Page	1	Schedule RC-G—Other Liabilities.....	RC-21
Contact Information	3, 4	Schedule RC-H—Selected Balance Sheet Items for Domestic Offices.....	RC-22
Report of Income		Schedule RC-I—Assets and Liabilities of IBFs.....	RC-23
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-K—Quarterly Averages.....	RC-23
Schedule RI-A—Changes in Bank Equity Capital.....	RI-5	Schedule RC-L—Derivatives and Off-Balance Sheet Items.....	RC-24, 25, 26, 27
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-M—Memoranda.....	RC-28, 29, 30
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks).....	RI-8	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-31, 32, 33, 34, 35
Schedule RI-D—Income from Foreign Offices.....	RI-9	Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....	RC-36, 37, 38, 39, 40, 41
Schedule RI-E—Explanations.....	RI-10, 11	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks).....	RC-42
Report of Condition		Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-43, 44
Schedule RC—Balance Sheet.....	RC-1, 2	Schedule RC-R—Regulatory Capital.....	RC- 45, 46,, 47 48, 49, 50
Schedule RC-A—Cash and Balances Due from Depository Institutions.....	RC-3	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-51, 52, 53
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7	Schedule RC-T—Fiduciary and Related Services.....	RC-54, 55, 56, 57
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases.....	RC-8, 9, 10, 11, 12, 13	Schedule RC-V—Variable Interest Entities.....	RC-58
Part II. Loans to Small Businesses and Small Farms.....	RC-14, 15	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	RC-59
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-16, 17, 18		
Schedule RC-E—Deposit Liabilities.....	RC-19, 20		
Schedule RC-F—Other Assets.....	RC-21		

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 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

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area code/phone number/extension (TEXT C493)

Area code/FAX number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT 8902)

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

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area code/phone number/extension (TEXT C369)

Area code/FAX number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area code/phone number/extension (TEXT C374)

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-moneylaundering 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

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area code/phone number/extension (TEXT C440)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area code/phone number/extension (TEXT C873)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area code/phone number/extension (TEXT C445)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area code/phone number/extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2013 — September 30, 2013

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands			
	RIAD	Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties.....	4435		77,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		21,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		0	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		33,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		2,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056		0	1.a.(1)(e)
(f) All other loans in domestic offices.....	B487		62,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		117,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		312,000	1.a.(3)
b. Income from lease financing receivables.....	4065		63,000	1.b.
c. Interest income on balances due from depository institutions ¹	4115		285,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		226,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		859,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		303,000	1.d.(3)
e. Interest income from trading assets.....	4069		7,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		9,000	1.f.
g. Other interest income.....	4518		16,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		2,080,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		0	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		15,000	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more.....	A517		3,000	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000.....	A518		0	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		57,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		3,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		32,000	2.c.

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

Schedule RI—Continued

	Dollar Amounts in Thousands	Year to date			
		RIAD	Bil	Mil	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....		4200		7,000	2.d.
e. Total interest expense (sum of items 2.a. through 2.d.).....		4073		117,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074		1,963,000		3.
4. Provisions for loan and lease losses.....	4230		(43,000)		4.
5. Noninterest income:					
a. Income from fiduciary activities ¹		4070		3,526,000	5.a.
b. Service charges on deposit accounts in domestic offices.....		4080		322,000	5.b.
c. Trading revenue ²		A220		521,000	5.c.
d. (1) Fees and commissions from securities brokerage.....		C886		47,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....		C888		0	5.d.(2)
(3) Fees and commissions from annuity sales.....		C887		0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....		C386		0	5.d.(4)
(5) Income from other insurance activities.....		C387		0	5.d.(5)
e. Venture capital revenue.....		B491		0	5.e.
f. Net servicing fees.....		B492		0	5.f.
g. Net securitization income.....		B493		0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....		5416		1,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....		5415		0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....		B496		0	5.k.
l. Other noninterest income*.....		B497		776,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		5,193,000		5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521		0		6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196		76,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....		4135		2,788,000	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....		4217		528,000	7.b.
c. (1) Goodwill impairment losses.....		C216		0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232		116,000	7.c.(2)
d. Other noninterest expense*.....		4092		2,154,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		5,586,000		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301		1,689,000		8.
9. Applicable income taxes (on item 8).....	4302		1,052,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		637,000		10.
11. Extraordinary items and other adjustments, net of income taxes*.....	4320		0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104		637,000		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).....	G103		24,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340		613,000		14.

* Describe on Schedule RI-E—Explanations.

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.

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.

Schedule RI—Continued
Memoranda

Dollar Amounts in Thousands

	Year to date				
	RIAD	Bil	Mil	Thou	
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.....	4513			0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ¹</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431			0	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).....	4313			0	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)).....	4507			73,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		Number			
	4150			34,655	M.5.
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition ²	RIAD	YY MM DD			
	9106			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):					
<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.....	RIAD	Bil	Mil	Thou	
	8757			61,000	M.8.a.
b. Foreign exchange exposures.....	8758			462,000	M.8.b.
c. Equity security and index exposures.....	8759			(2,000)	M.8.c.
d. Commodity and other exposures.....	8760			0	M.8.d.
e. Credit exposures.....	F186			0	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. ¹</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).....	K090			34,000	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).....	K094			(13,000)	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading.....	C889			0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251			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?.....	RIAD	YES / NO			
	A530			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)).....	RIAD	Bil	Mil	Thou	
	F228				M.12.

¹ The asset size tests are generally based on the total assets reported in the June 30, 2012, Report of Condition.

² For example, a bank acquired on March 1, 2013, would report 20130301.

Schedule RI—Continued
Memoranda—Continued

	Year to date				
	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands					
<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:					
a. Net gains (losses) on assets.....	F551			0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552			0	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553			0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554			0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:					
a. Total other-than-temporary impairment losses.....	J319			33,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320			9,000	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).....	J321			24,000	M.14.c.

Schedule RI-A—Changes in Bank Equity Capital

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Total bank equity capital most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		19,703,000		1.
2.	Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507		0		2.
3.	Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		19,703,000		3.
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		613,000		4.
5.	Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		0		5.
6.	Treasury stock transactions, net.....	B510		0		6.
7.	Changes incident to business combinations, net.....	4356		0		7.
8.	LESS: Cash dividends declared on preferred stock.....	4470		0		8.
9.	LESS: Cash dividends declared on common stock.....	4460		750,000		9.
10.	Other comprehensive income ¹	B511		(663,000)		10.
11.	Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		108,000		11.
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		19,011,000		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—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

Part I. Charge-offs and Recoveries on Loans and Leases

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

		(Column A) Charge offs ¹				(Column B) Recoveries				
		Calendar year to date								
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands										
1.	Loans secured by real estate:									
a.	Construction, land development, and other land loans in domestic offices:									
	(1) 1–4 family residential construction loans.....	C891			0	C892			0	1.a.(1)
	(2) Other construction loans and all land development and other land loans.....	C893			0	C894			0	1.a.(2)
b.	Secured by farmland in domestic offices.....	3584			0	3585			0	1.b.
c.	Secured by 1-4 family residential properties in domestic offices:									
	(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411			0	5412			0	1.c.(1)
	(2) Closed-end loans secured by 1-4 family residential properties:									
	(a) Secured by first liens.....	C234			6,000	C217			3,000	1.c.(2)(a)
	(b) Secured by junior liens.....	C235			0	C218			0	1.c.(2)(b)
d.	Secured by multifamily (5 or more) residential properties in domestic offices.....	3588			0	3589			0	1.d.
e.	Secured by nonfarm nonresidential properties in domestic offices:									
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895			0	C896			0	1.e.(1)
	(2) Loans secured by other nonfarm nonresidential properties.....	C897			1,000	C898			0	1.e.(2)
f.	In foreign offices.....	B512			0	B513			0	1.f.

¹ Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part I. Continued

	(Column A) Charge offs ¹				(Column B) Recoveries				
	Calendar year to date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions.....	4653			0	4663			0	2.a.
b. To foreign banks.....	4654			0	4664			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	4655			0	4665			0	3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile).....	4645			3,000	4617			0	4.a.
b. To non-U.S. addressees (domicile).....	4646			0	4618			0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. Automobile loans.....	K129			0	K133			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205			0	K206			0	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans.....	4644			0	4628			1,000	7.
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures.....	F185			0	F187			0	8.a.
b. All other leases.....	C880			0	F188			0	8.b.
9. Total (sum of items 1 through 8).....	4635			10,000	4605			4,000	9.

Memoranda

	(Column A) Charge offs ¹				(Column B) Recoveries				
	Calendar year to date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
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.....	5409			0	5410			0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652			0	4662			0	M.2.
3. Not applicable									

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.

	Calendar year to date				
	RIAD	Bil	Mil	Thou	
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).....	C388				M.4.

¹ Include write-downs arising from transfers of loans to a held-for-sale account.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the December 31, 2012, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		243,000		1.
2. Recoveries (must equal Part I, item 9, column B above).....	4605		4,000		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A above less Schedule RI-B, Part II, item 4).....	C079		10,000		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523		0		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230		(43,000)		5.
6. Adjustments* (see instructions for this schedule).....	C233		0		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).....	3123		194,000		7.

* Describe on Schedule RI-E—Explanations

Memoranda

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above.....	C435			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.....	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390				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).....	C781			0	M.4.

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.¹

	(Column A) Recorded Investment Individually Evaluated for Impairment (ASC 310 10 35)					(Column B) Allowance Balance: Individually Evaluated for Impairment (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)					
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
1 Real estate loans:																															
a. Construction loans	M708			2,000		M709			1,000		M710			288,000		M711			2,000		M712			0		M713			0		1.a.
b. Commercial																															
real estate loans	M714			1,000		M715			0		M716			1,036,000		M717			15,000		M719			0		M720			0		1.b.
c. Residential																															
real estate loans	M721			5,000		M722			0		M723			2,738,000		M724			72,000		M725			0		M726			0		1.c.
2 Commercial loans ²	M727			25,000		M728			7,000		M729			26,273,000		M730			97,000		M731			0		M732			0		2.
3 Credit cards	M733			0		M734			0		M735			0		M736			0		M737			0		M738			0		3.
4 Other consumer loans	M739			0		M740			0		M741			193,000		M742			0		M743			0		M744			0		4.
5 Unallocated, if any																M745			0											5.	
6 Total (sum of items																															
1.a through 5.) ³	M746			33,000		M747			8,000		M748			30,528,000		M749			186,000		M750			0		M751			0		6.

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

2 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans, items 1,3 or 4 in 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	Year to date			
		RIAD	Bil	Mil	
1. Total interest income in foreign offices.....	C899		489,000		1.
2. Total interest expense in foreign offices.....	C900		65,000		2.
3. Provision for loan and lease losses in foreign offices.....	C901		0		3.
4. Noninterest income in foreign offices:					
a. Trading revenue.....	C902		213,000		4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903		0		4.b.
c. Net securitization income.....	C904		0		4.c.
d. Other noninterest income.....	C905		1,731,000		4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	C906		63,000		5.
6. Total noninterest expense in foreign offices.....	C907		1,751,000		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.....	C908		2,000		7.
8. Applicable income taxes (on items 1 through 7).....	C909		187,000		8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	C910		0		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911		495,000		10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913		(190,000)		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914		305,000		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.)

		Year to date				
		RIAD	Bil	Mil		Thou
		Dollar Amounts in Thousands				
1. Other noninterest income (from Schedule RI, item 5.I).						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:						
a.	Income and fees from the printing and sale of checks.....	C013		0	1.a.	
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014		88,000	1.b.	
c.	Income and fees from automated teller machines (ATMs).....	C016		0	1.c.	
d.	Rent and other income from other real estate owned.....	4042		0	1.d.	
e.	Safe deposit box rent.....	C015		0	1.e.	
f.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229		0	1.f.	
g.	Bank card and credit card interchange fees.....	F555		0	1.g.	
h.	Gains on bargain purchases.....	J447		0	1.h.	
i.	TEXT 4461 Funds Transfer Fees	4461		64,000	1.i.	
j.	TEXT 4462 Standby L/C Fees	4462		35,000	1.j.	
k.	TEXT 4463 Interaffiliate Income	4463		367,000	1.k.	
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017		0	2.a.	
b.	Advertising and marketing expenses.....	0497		0	2.b.	
c.	Directors' fees.....	4136		0	2.c.	
d.	Printing, stationery, and supplies.....	C018		0	2.d.	
e.	Postage.....	8403		0	2.e.	
f.	Legal fees and expenses.....	4141		122,000	2.f.	
g.	FDIC deposit insurance assessments.....	4146			2.g.	
h.	Accounting and auditing expenses.....	F556		0	2.h.	
i.	Consulting and advisory expenses.....	F557		154,000	2.i.	
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0	2.j.	
k.	Telecommunications expenses.....	F559		71,000	2.k.	
l.	TEXT 4464 Computer Software	4464		364,000	2.l.	
m.	TEXT 4467 Computer Systems	4467		336,000	2.m.	
n.	TEXT 4468 Sub Custodian Charges	4468		209,000	2.n.	
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):						
a.	(1) TEXT 4469	4469		0	3.a.(1)	
	(2) Applicable income tax effect.....	4486		0	3.a.(2)	
b.	(1) TEXT 4487	4487		0	3.b.(1)	
	(2) Applicable income tax effect.....	4488		0	3.b.(2)	
c.	(1) TEXT 4489	4489		0	3.c.(1)	
	(2) Applicable income tax effect.....	4491		0	3.c.(2)	

Schedule RI-E—Continued

Dollar Amounts in Thousands

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):				
a.	TEXT B526	B526	0	4.a.
b.	TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT 4498	Deferred Taxes on Goodwill	4498	(13,000) 5.a.
b.	TEXT 4499	Awards of Parent Stock	4499	132,000 5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	TEXT 4521		4521	0 6.a.
b.	TEXT 4522		4522	0 6.b.
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):				
Comments?.....		RIAD	Yes / No	
		4769	YES	7.

Other explanations (please type or print clearly):

(TEXT 4769) RI-E 2.o Travel & Entertainment \$ 89,000
 RI-E 2.p Interaffiliate Expenses \$309,000
 RI-E 5.c Return of Capital (\$11,000)

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2013

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	
Assets									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin ¹			0081			5,498,000		1.a.
b.	Interest-bearing balances ²			0071			128,722,000		1.b.
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754			19,612,000		2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773			73,165,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold in domestic offices		RCON	B987			136,000		3.a.
b.	Securities purchased under agreements to resell ³		RCFD	B989			2,636,000		3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):			RCFD					
a.	Loans and leases held for sale			5369			0		4.a.
b.	Loans and leases, net of unearned income	B528	30,561,000						4.b.
c.	LESS: Allowance for loan and lease losses	3123	194,000						4.c.
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529			30,367,000		4.d.
5.	Trading assets (from Schedule RC-D)			3545			6,502,000		5.
6.	Premises and fixed assets (including capitalized leases)			2145			1,118,000		6.
7.	Other real estate owned (from Schedule RC-M)			2150			2,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies			2130			1,112,000		8.
9.	Direct and indirect investments in real estate ventures			3656			0		9.
10.	Intangible assets:								
a.	Goodwill			3163			6,465,000		10.a.
b.	Other intangible assets (from Schedule RC-M)			0426			1,324,000		10.b.
11.	Other assets (from Schedule RC-F)			2160			14,816,000		11.
12.	Total assets (sum of items 1 through 11)			2170			291,475,000		12.
Liabilities									
13.	Deposits:			RCON					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			2200			126,639,000		13.a.
(1)	Noninterest-bearing ⁴	RCON	6631	77,291,000					13.a.(1)
(2)	Interest-bearing	RCON	6636	49,348,000					13.a.(2)
b.	In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)			RCFN					
(1)	Noninterest-bearing	RCFN	6631	9,942,000					13.b.(1)
(2)	Interest-bearing	RCFN	6636	112,025,000					13.b.(2)
14.	Federal funds purchased and securities sold under agreements to repurchase:								
a.	Federal funds purchased in domestic offices ⁵		RCON	B993			2,127,000		14.a.
b.	Securities sold under agreements to repurchase ⁶		RCFD	B995			1,309,000		14.b.
15.	Trading liabilities (from Schedule RC-D)			RCFD			7,012,000		15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCFD			5,388,000		16.
17.	and 18.	Not applicable							

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.

Schedule RC—Continued

Dollar Amounts in Thousands

	RCFD	Tril	Bil	Mil	Thou	
Liabilities—Continued						
19. Subordinated notes and debentures ¹	3200			1,065,000		19.
20. Other liabilities (from Schedule RC-G).....	2930			6,607,000		20.
21. Total liabilities (sum of items 13 through 20).....	2948			272,114,000		21.
22. Not applicable						
Equity Capital						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus.....	3838			0		23.
24. Common stock.....	3230			1,135,000		24.
25. Surplus (exclude all surplus related to preferred stock).....	3839			9,844,000		25.
26. a. Retained earnings.....	3632			9,125,000		26.a.
b. Accumulated other comprehensive income ²	B530			(1,093,000)		26.b.
c. Other equity capital components ³	A130			0		26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210			19,011,000		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			350,000		27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105			19,361,000		28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300			291,475,000		29.

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
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 2012.....	6724		M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm			
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)			
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
6 = Review of the bank's financial statements by external auditors			
7 = Compilation of the bank's financial statements by external auditors			
8 = Other audit procedures (excluding tax preparation work)			
9 = No external audit work			

To be reported with the March Report of Condition.

	RCON	MM DD	
2. Bank's fiscal year-end date.....	8678		M.2.

¹ Includes limited-life preferred stock and related surplus.

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-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				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	1. Cash items in process of collection, unposted debits, and currency and coin.....	0022			1,927,000				
a. Cash items in process of collection and unposted debits.....					0020			1,843,000	1.a.
b. Currency and coin.....					0080			80,000	1.b.
2. Balances due from depository institutions in the U.S.					0082			2,893,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083			460,000					2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085			2,988,000					2.b.
3. Balances due from banks in foreign countries and foreign central banks.....					0070			297,000	3.
a. Foreign branches of other U.S. banks.....	0073			999,000					3.a.
b. Other banks in foreign countries and foreign central banks.....	0074			60,188,000					3.b.
4. Balances due from Federal Reserve Banks.....	0090			67,658,000	0090			67,658,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010			134,220,000	0010			72,771,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held to maturity				Available for sale												
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value										
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		RCFD	Bil	Mil	Thou				
1. U.S. Treasury securities.....	0211			2,578,000	0213			2,561,000	1286			9,066,000	1287			8,760,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies ¹	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies ²	1294			419,000	1295			408,000	1297			872,000	1298			883,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			54,000	8497			54,000	8498			6,683,000	8499			6,667,000	3.

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.

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to maturity								Available-for sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4. Mortgage-backed securities (MBS):																
a. Residential mortgage pass-through securities:																
(1) Guaranteed by GNMA.....	G300		538,000		G301		538,000		G302		429,000		G303		447,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		13,533,000		G305		13,513,000		G306		17,168,000		G307		17,322,000	4.a.(2)
(3) Other pass-through securities.....	G308		0		G309		0		G310		0		G311		0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G312		940,000		G313		942,000		G314		8,741,000		G315		8,731,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G316		0		G317		0		G318		0		G319		0	4.b.(2)
(3) All other residential MBS.....	G320		823,000		G321		814,000		G322		5,678,000		G323		6,182,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial mortgage pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		0		K143		0		K144		689,000		K145		674,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146		4,000		K147		4,000		K148		0		K149		0	4.c.(1)(b)

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-B—Continued

Dollar Amounts in Thousands	Held to maturity								Available for sale								
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
4 c. (2) Other commercial MBS:																	
(a) Issued or guaranteed by U.S Government agencies or sponsored agencies ¹	K150			0	K151			0	K152			0	K153			0	4.c.(2)(a)
(b) All other commercial MBS.....	K154			17,000	K155			16,000	K156			2,441,000	K157			2,484,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:																	
a. Asset-backed Securities (ABS).....	C026			0	C988			0	C989			2,900,000	C027			2,896,000	5.a.
b. Structured financial products:																	
(1) Cash.....	G336			0	G337			0	G338			1,074,000	G339			1,083,000	5.b.(1)
(2) Synthetic.....	G340			0	G341			0	G342			0	G343			0	5.b.(2)
(3) Hybrid.....	G344			0	G345			0	G346			80,000	G347			78,000	5.b.(3)
6. Other debt securities:																	
a. Other domestic debt securities.....	1737			0	1738			0	1739			1,042,000	1741			1,060,000	6.a.
b. Foreign debt securities.....	1742			706,000	1743			703,000	1744			15,663,000	1746			15,817,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ²									A510			81,000	A511			81,000	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).....	1754			19,612,000	1771			19,553,000	1772			72,607,000	1773			73,165,000	8.

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
1. Pledged securities ¹	0416		74,310,000	M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):				
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: ^{3, 4}				
(1) Three months or less.....	A549		5,333,000	M.2.a.(1)
(2) Over three months through 12 months.....	A550		3,818,000	M.2.a.(2)
(3) Over one year through three years.....	A551		12,197,000	M.2.a.(3)
(4) Over three years through five years.....	A552		7,919,000	M.2.a.(4)
(5) Over five years through 15 years.....	A553		8,430,000	M.2.a.(5)
(6) Over 15 years.....	A554		3,957,000	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: ^{3, 5}				
(1) Three months or less.....	A555		2,669,000	M.2.b.(1)
(2) Over three months through 12 months.....	A556		9,000	M.2.b.(2)
(3) Over one year through three years.....	A557		0	M.2.b.(3)
(4) Over three years through five years.....	A558		150,000	M.2.b.(4)
(5) Over five years through 15 years.....	A559		25,725,000	M.2.b.(5)
(6) Over 15 years.....	A560		3,286,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶				
(1) Three years or less.....	A561		4,504,000	M.2.c.(1)
(2) Over three years.....	A562		14,674,000	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).....	A248		5,991,000	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).....	1778		745,000	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):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.

3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued
Memoranda—Continued

	Held to maturity								Available for sale							
	(Column A)				(Column B)				(Column C)				(Column D)			
	Amortized Cost				Fair Value				Amortized Cost				Fair Value			
Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.¹</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):																
a. Credit card receivables.....	B838			0	B839			0	B840		1,102,000		B841		1,099,000	M.5.a.
b. Home equity lines.....	B842			0	B843			0	B844		4,000		B845		10,000	M.5.b.
c. Automobile loans.....	B846			0	B847			0	B848		644,000		B849		644,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852		689,000		B853		688,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856		95,000		B857		90,000	M.5.e.
f. Other.....	B858			0	B859			0	B860		366,000		B861		365,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):																
a. Trust preferred securities issued by financial institutions.....	G348			0	G349			0	G350		0		G351		0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352			0	G353			0	G354		0		G355		0	M.6.b.
c. Corporate and similar loans.....	G356			0	G357			0	G358		922,000		G359		928,000	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360			0	G361			0	G362		0		G363		0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364			0	G365			0	G366		0		G367		0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368			0	G369			0	G370		232,000		G371		233,000	M.6.f.
g. Other collateral or reference assets.....	G372			0	G373			0	G374		0		G375		0	M.6.g.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

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.

	(Column A) Consolidated Bank			(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil		Mil	Thou
Dollar Amounts in Thousands									
1. Loans secured by real estate¹	1410			4,070,000					1.
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans	F158			8,000	F158			8,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159			282,000	F159			282,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420			0	1420			0	1.b.
c. Secured by 1-4 family residential properties:									
(1) Revolving, open-end loans secured by 1-4 family residential properties extended and under lines of credit	1797			0	1797			0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	5367			2,734,000	5367			2,734,000	1.c.(2)(a)
(b) Secured by junior liens	5368			9,000	5368			9,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460			454,000	1460			454,000	1.d.
e. Secured by nonfarm nonresidential properties:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160			0	F160			0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161			583,000	F161			583,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S.					B531			0	2.a.
(1) To U.S. branches and agencies of foreign banks	B532			0					2.a.(1)
(2) To other commercial banks in the U.S.	B533			7,000					2.a.(2)
b. To other depository institutions in the U.S.	B534			0	B534			0	2.b.
c. To banks in foreign countries					B535			913,000	2.c.
(1) To foreign branches of other U.S. banks	B536			67,000					2.c.(1)
(2) To other banks in foreign countries	B537			8,393,000					2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590			0	1590			0	3.
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile)	1763			1,871,000	1763			214,000	4.a.
b. To non-U.S. addressees (domicile)	1764			492,000	1764			0	4.b.
5. Not applicable									
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
a. Credit cards	B538			0	B538			0	6.a.
b. Other revolving credit plans	B539			0	B539			0	6.b.
c. Automobile loans	K137			0	K137			0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207			194,000	K207			194,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081			327,000	2081			5,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107			62,000	2107			17,000	8.

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).

Schedule RC-C—Continued

Part I—Continued

		Dollar Amounts in Thousands				
9.	Loans to nondepository financial institutions and other loans.....	1563	12,897,000		9.	
a.	Loans to nondepository financial institutions.....			J454	2,606,000	9.a.
b.	Other loans:					
(1)	Loans for purchasing or carrying securities (secured and unsecured).....			1545	6,714,000	9.b.(1)
(2)	All other loans (exclude consumer loans).....			J451	371,000	9.b.(2)
10.	Lease financing receivables (net of unearned income).....			2165	2,211,000	10.
a.	Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b.	All other leases.....	F163	2,211,000			10.b.
11.	LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	30,000	2123	29,000	11.
12.	Total loans and leases, net of unearned income¹ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	30,561,000	2122	17,286,000	12.

Memoranda

		Dollar Amounts in Thousands			
		RCON	Bil	Mil	Thou
1.	Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a.	Construction, land development, and other land loans in domestic offices:				
(1)	1-4 family residential construction loans.....	K158		0	M.1.a.(1)
(2)	Other construction loans and all land development and other land loans.....	K159		0	M.1.a.(2)
b.	Loans secured by 1-4 family residential properties in domestic offices.....	F576		40,000	M.1.b.
c.	Secured by multifamily (5 or more) residential properties in domestic offices.....	K160		0	M.1.c.
d.	Secured by nonfarm nonresidential properties in domestic offices:				
(1)	Loans secured by owner-occupied nonfarm nonresidential properties.....	K161		0	M.1.d.(1)
(2)	Loans secured by other nonfarm nonresidential properties.....	K162		0	M.1.d.(2)
e.	Commercial and industrial loans:	RCFD			
(1)	To U.S. addressees (domicile).....	K163		0	M.1.e.(1)
(2)	To non-U.S. addressees (domicile).....	K164		0	M.1.e.(2)
f.	All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165		6,000	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>	RCON			
(1)	Loans secured by farmland in domestic offices.....	K166		0	M.1.f.(1)
(2)	Loans to depository institutions and acceptances of other banks.....	K167		0	M.1.f.(2)
(3)	Loans to finance agricultural production and other loans to farmers.....	K168		0	M.1.f.(3)
(4)	Loans to individuals for household, family, and other personal expenditures:				
(a)	Credit cards.....	K098		0	M.1.f.(4)(a)
(b)	Automobile loans.....	K203		0	M.1.f.(4)(b)
(c)	Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204		0	M.1.f.(4)(c)
(5)	Loans to foreign governments and official institutions.....	K212		0	M.1.f.(5)
(6)	Other loans ²	K267		0	M.1.f.(6)
(7)	Loans secured by real estate in foreign offices.....	RCFN		0	M.1.f.(7)

¹ For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
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: ^{1, 2}				
(1) Three months or less.....	A564		389,000	M.2.a.(1)
(2) Over three months through 12 months.....	A565		348,000	M.2.a.(2)
(3) Over one year through three years.....	A566		127,000	M.2.a.(3)
(4) Over three years through five years.....	A567		523,000	M.2.a.(4)
(5) Over five years through 15 years.....	A568		434,000	M.2.a.(5)
(6) Over 15 years.....	A569		785,000	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: ^{1, 3}	RCFD			
(1) Three months or less.....	A570		24,212,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571		991,000	M.2.b.(2)
(3) Over one year through three years.....	A572		78,000	M.2.b.(3)
(4) Over three years through five years.....	A573		241,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574		1,581,000	M.2.b.(5)
(6) Over 15 years.....	A575		726,000	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).....	A247		16,899,000	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 A4.....	2746		287,000	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).....	RCON			
	5370		1,279,000	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).....	RCFD			
	B837		0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391			M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		0	M.7.a.
b. Carrying amount included in Schedule RC-C, Part I, items 1 through 9.....	C780		0	M.7.b.

1 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.
 2 Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(1), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
 3 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
 4 Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:					
a. Total carrying 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 (b)).....	F230			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, 2012, 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.....	F231				M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above.....	F232				M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577			38,000	M.9.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>									
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):									
a. Loans secured by real estate.....	F608			0					M.10.a.
(1) Construction, land development, and other land loans.....					F578			0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F579			0	M.10.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F580			0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens.....					F581			0	M.10.a.(3)(b)(1)
(2) Secured by junior liens.....					F582			0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F583			0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584			0	M.10.a.(5)
b. Commercial and industrial loans.....	F585			0	F585			0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F586			0	F586			0	M.10.c.(1)
(2) Other revolving credit plans.....	F587			0	F587			0	M.10.c.(2)
(3) Automobile loans.....	K196			0	K196			0	M.10.c.(3)
(4) Other consumer loans.....	K208			0	K208			0	M.10.c.(4)
d. Other loans.....	F589			0	F589			0	M.10.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou		
Dollar Amounts in Thousands										
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):										
a. Loans secured by real estate.....	F609			0						M.11.a
(1) Construction, land development, and other land loans.....					F590			0		M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F591			0		M.11.a.(2)
(3) Secured by 1–4 family residential properties:										
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F592			0		M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:										
(1) Secured by first liens.....					F593			0		M.11.a.(3)(b)(1)
(2) Secured by junior liens.....					F594			0		M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F595			0		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F596			0		M.11.a.(5)
b. Commercial and industrial loans.....	F597			0	F597			0		M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):										
(1) Credit cards.....	F598			0	F598			0		M.11.c.(1)
(2) Other revolving credit plans.....	F599			0	F599			0		M.11.c.(2)
(3) Automobile loans.....	K195			0	K195			0		M.11.c.(3)
(4) Other consumer loans.....	K209			0	K209			0		M.11.c.(4)
d. Other loans.....	F601			0	F601			0		M.11.d.

	(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					
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
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.....	G091			0	G092			0	G093			0		M.12.a.
b. Commercial and industrial loans.....	G094			0	G095			0	G096			0		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097			0	G098			0	G099			0		M.12.c.
d. All other loans and all leases.....	G100			0	G101			0	G102			0		M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		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 risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2012.</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).....				
	G376			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)).....				
	RIAD			
	G377			M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
	RCFD			
14. Pledged loans and leases.....	G378	1,464,000		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
	RCON			
	J466			M.15.a.(1)
(2) Proprietary reverse mortgages.....				
	J467			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.....				
	J468		Number	M.15.b.(1)
(2) Proprietary reverse mortgages.....				
	J469			M.15.b.(2)
c. Principal amount of reverse mortgages originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
	J470		Bil Mil Thou	M.15.c.(1)
(2) Proprietary reverse mortgages.....				
	J471			M.15.c.(2)

Schedule RC-C—Continued

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.

Loans to Small Businesses

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 (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes / No
6999	NO

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

Number of Loans	
RCON	
5562	2.a.
5563	2.b.

- 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 (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

	Column A Number of Loans		(Column B) Amount Currently Outstanding			
	RCON		RCON	Bil	Mil	
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 (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):						
a. With <i>original amounts</i> of \$100,000 or less.....	5564	0	5565		0	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	0	5567		0	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	8	5569		4,000	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):						
a. With <i>original amounts</i> of \$100,000 or less.....	5570	128	5571		3,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	17	5573		3,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	8	5575		3,000	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

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 (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes / No
6860	X

5.

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:

Number of Loans	
RCON	
5576	6.a.
5577	6.b.

6.a.

6.b.

- 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
(Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.).....
- 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
(Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.).....

	Column A				(Column B)				
	Number of Loans				Amount Currently Outstanding				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
7. Number and amount <i>currently outstanding</i> 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 (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):									
a. With <i>original amounts</i> of \$100,000 or less.....	5578				5579				7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580				5581				7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582				5583				7.c.
8. Number and amount <i>currently outstanding</i> 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 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):									
a. With <i>original amounts</i> of \$100,000 or less.....	5584				5585				8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586				5587				8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588				5589				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.

	(Column A)				(Column B)			
	Consolidated Bank				Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
Assets								
1. U.S. Treasury securities.....	3531		627,000		3531		627,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532		0		3532		0	2.
3. Securities issued by states and political subdivisions in the U.S.	3533		0		3533		0	3.
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379		0		G379		0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹ (include CMOs, REMICs, and stripped MBS).....	G380		0		G380		0	4.b.
c. All other residential MBS.....	G381		0		G381		0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K197		0		K197		0	4.d.
e. All other commercial MBS.....	K198		0		K198		0	4.e.
5. Other debt securities								
a. Structured financial products:								
(1) Cash.....	G383		0		G383		0	5.a.(1)
(2) Synthetic.....	G384		0		G384		0	5.a.(2)
(3) Hybrid.....	G385		0		G385		0	5.a.(3)
b. All other debt securities.....	G386		26,000		G386		1,000	5.b.
6. Loans:								
a. Loans secured by real estate.....	F610		0					6.a.
(1) Construction, land development, and other land loans.....					F604		0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements)					F605		0	6.a.(2)
(3) Secured by 1–4 family residential properties:								
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F606		0	6.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:								
(1) Secured by first liens.....					F607		0	6.a.(3)(b)(1)
(2) Secured by junior liens.....					F611		0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F612		0	6.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F613		0	6.a.(5)
b. Commercial and industrial loans.....	F614		0		F614		0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards.....	F615		0		F615		0	6.c.(1)
(2) Other revolving credit plans.....	F616		0		F616		0	6.c.(2)
(3) Automobile loans.....	K199		0		K199		0	6.c.(3)
(4) Other consumer loans.....	K210		0		K210		0	6.c.(4)
d. Other loans.....	F618		0		F618		0	6.d.
7.–8. Not applicable								

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-D—Continued

	(Column A)				(Column B)				
	Consolidated Bank				Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Other trading assets.....	3541			2,631,000	3541			2,630,000	9.
10. Not applicable									
11. Derivatives with a positive fair value.....	3543			3,218,000	3543			1,551,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545			6,502,000	3545			4,809,000	12.
Liabilities									
13. a. Liability for short positions.....	3546			1,400,000	3546			1,400,000	13.a.
b. Other trading liabilities.....	F624			0	F624			0	13.b.
14. Derivatives with a negative fair value.....	3547			5,612,000	3547			3,697,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548			7,012,000	3548			5,097,000	15.

Memoranda

	Dollar Amounts in Thousands								
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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.....	F790			0					M.1.a.
(1) Construction, land development, and other land loans.....					F625			0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....					F626			0	M.1.a.(2)
(3) Secured by 1–4 family residential properties:									
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....					F627			0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:									
(1) Secured by first liens.....					F628			0	M.1.a.(3)(b)(1)
(2) Secured by junior liens.....					F629			0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....					F630			0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F631			0	M.1.a.(5)
b. Commercial and industrial loans.....	F632			0	F632			0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards.....	F633			0	F633			0	M.1.c.(1)
(2) Other revolving credit plans.....	F634			0	F634			0	M.1.c.(2)
(3) Automobile loans.....	K200			0	K200			0	M.1.c.(3)
(4) Other consumer loans.....	K211			0	K211			0	M.1.c.(4)
d. Other loans.....	F636			0	F636			0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:									
a. Fair value.....	F639			0	F639			0	M.2.a.
b. Unpaid principal balance.....	F640			0	F640			0	M.2.b.

Schedule RC-D—Continued

Memoranda—Continued

	(Column A)				(Column B)				
	Consolidated Bank				Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	G299			0	G299			0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332			0	G332			0	M.3.c.
c. Corporate and similar loans.....	G333			0	G333			0	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			0	G334			0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335			0	G335			0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651			0	G651			0	M.3.f.
g. Other collateral or reference assets.....	G652			0	G652			0	M.3.g.
4. Pledged trading assets:									
a. Pledged securities.....	G387			0	G387			0	M.4.a.
b. Pledged loans.....	G388			0	G388			0	M.4.b.

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.

	Dollar Amounts in Thousands				RCFD	Bil	Mil	Thou			
5. Asset-backed securities:											
a. Credit card receivables.....					F643			0	M.5.a.		
b. Home equity lines.....					F644			0	M.5.b.		
c. Automobile loans.....					F645			0	M.5.c.		
d. Other consumer loans.....					F646			0	M.5.d.		
e. Commercial and industrial loans.....					F647			0	M.5.e.		
f. Other.....					F648			0	M.5.f.		
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....					F651			0	M.6.		
7. Equity securities (included in Schedule RC-D, item 9, above):											
a. Readily determinable fair values.....					F652		2,630,000		M.7.a.		
b. Other.....					F653			0	M.7.b.		
8. Loans pending securitization.....					F654			0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): ¹											
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table>	TEXT	F655					F655			0	M.9.a.
TEXT											
F655											
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table>	TEXT	F656					F656			0	M.9.b.
TEXT											
F656											
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table>	TEXT	F657					F657			0	M.9.c.
TEXT											
F657											
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):											
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table>	TEXT	F658					F658			0	M.10.a.
TEXT											
F658											
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table>	TEXT	F659					F659			0	M.10.b.
TEXT											
F659											
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table>	TEXT	F660					F660			0	M.10.c.
TEXT											
F660											

¹ Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits ¹ (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Deposits of:													
1. Individuals, partnerships, and corporations.....	B549		66,606,000						B550		53,021,000		1.
2. U.S. Government.....	2202		2,000						2520		0		2.
3. States and political subdivisions in the U.S.	2203		2,371,000						2530		21,000		3.
4. Commercial banks and other depository institutions in the U.S.	B551		917,000						B552		0		4.
5. Banks in foreign countries.....	2213		3,289,000						2236		379,000		5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		31,000						2377		2,000		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		73,216,000	2210		73,153,000			2385		53,423,000		7.

Memoranda

Dollar Amounts in Thousands	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835		0		M.1.a.
b. Total brokered deposits.....	2365		0		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): ²					
(1) Brokered deposits of less than \$100,000.....	2343		0		M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472		0		M.1.c.(2)
d. Maturity data for brokered deposits:					
(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).....	A243		0		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).....	K219		0		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).....	K220		0		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)	5590				M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223		0		M.1.f

¹ Includes interest-bearing and noninterest-bearing demand deposits.

² The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
2.	Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a.	Savings deposits:				
	(1) Money market deposit accounts (MMDAs).....	6810		14,642,000	M.2.a.(1)
	(2) Other savings deposits (excludes MMDAs).....	0352		53,000	M.2.a.(2)
b.	Total time deposits of less than \$100,000.....	6648		1,000	M.2.b.
c.	Total time deposits of \$100,000 through \$250,000.....	J473		2,000	M.2.c.
d.	Total time deposits of more than \$250,000.....	J474		38,725,000	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.....	F233		0	M.2.e.
3.	Maturity and repricing data for time deposits of less than \$100,000:				
a.	Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1, 2}				
	(1) Three months or less.....	A579		1,000	M.3.a.(1)
	(2) Over three months through 12 months.....	A580		0	M.3.a.(2)
	(3) Over one year through three years.....	A581		0	M.3.a.(3)
	(4) Over three years.....	A582		0	M.3.a.(4)
b.	Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above) ³	A241		1,000	M.3.b.
4.	Maturity and repricing data for time deposits of \$100,000 or more:				
a.	Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1, 4}				
	(1) Three months or less.....	A584		38,676,000	M.4.a.(1)
	(2) Over three months through 12 months.....	A585		50,000	M.4.a.(2)
	(3) Over one year through three years.....	A586		1,000	M.4.a.(3)
	(4) Over three years.....	A587		0	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	K221		2,000	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	K222		38,724,000	M.4.c.

1 Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

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.

4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
Deposits of:					
1.	Individuals, partnerships, and corporations (include all certified and official checks).....	B553		95,509,000	1.
2.	U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554		1,551,000	2.
3.	Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		16,953,000	3.
4.	Foreign governments and official institutions (including foreign central banks).....	2650		7,864,000	4.
5.	U.S. Government and states and political subdivisions in the U.S.	B555		90,000	5.
6.	Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		121,967,000	6.

Memorandum

		Dollar Amounts in Thousands			
		RCFN	Bil	Mil	Thou
1.	Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	A245		5,693,000	M.1.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable ¹			B556		490,000		1.
2.	Net deferred tax assets ²			2148		27,000		2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:							
a.	Mortgage loans.....			A519		0		3.a.
b.	Other financial assets.....			A520		0		3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴			1752		404,000		4.
5.	Life insurance assets:							
a.	General account life insurance assets.....			K201		1,228,000		5.a.
b.	Separate account life insurance assets.....			K202		1,448,000		5.b.
c.	Hybrid account life insurance assets.....			K270		1,065,000		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2168		10,154,000		6.
a.	Prepaid expenses (excluding prepaid assessments).....	2166	0					6.a.
b.	Repossessed personal property (including vehicles).....	1578	0					6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0					6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0					6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0					6.e.
f.	Not applicable							
g.	TEXT 3549 Accounts Receivable	3549	4,143,000					6.g.
h.	TEXT 3550	3550	0					6.h.
i.	TEXT 3551	3551	0					6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160		14,816,000		7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices ⁵			3645		1,000		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646		1,453,000		1.b.
2.	Net deferred tax liabilities ²			3049		1,578,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557		130,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2938		3,445,000		4.
a.	Accounts payable.....	3066	1,365,000					4.a.
b.	Deferred compensation liabilities.....	C011	0					4.b.
c.	Dividends declared but not yet payable.....	2932	0					4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0					4.d.
e.	TEXT 3552	3552	0					4.e.
f.	TEXT 3553	3553	0					4.f.
g.	TEXT 3554	3554	0					4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930		6,607,000		5.

1 Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
 2 See discussion of deferred income taxes in Glossary entry on "income taxes."
 3 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
 4 Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
 5 For savings banks, include "dividends" accrued and unpaid on deposits.

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

	Domestic Offices			
	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989		1,609,000	3.
4. Securities sold under agreements to repurchase.....	B995		1,309,000	4.
5. Other borrowed money.....	3190		363,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		31,892,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192		192,920,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129		141,667,000	9.

	(Column A) Amortized Cost of Held to Maturity Securities				(Column B) Fair Value of Available-for Sale Securities			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
10. U.S. Treasury securities.....	0211		2,578,000		1287		8,435,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492		419,000		8495		883,000	11.
12. Securities issued by states and political subdivisions in the U.S.	8496		54,000		8499		6,667,000	12.
13. Mortgage-backed securities (MBS):								
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389		14,071,000		G390		18,442,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709		0		1713		0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G393		940,000		G394		8,731,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733		196,000		1736		6,302,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397		0		G398		4,950,000	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399		0		G400		3,646,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....					A511		4,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754		18,258,000		1773		58,060,000	17.

	RCON	Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values.....	1752		404,000	18.

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-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands			
	RCFN	Bil	Mil	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133		7,044,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898		12,236,000	2.

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands				
	RCFD	Tril	Bil	Mil	Thou
Assets					
1. Interest-bearing balances due from depository institutions.....	3381		97,908,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities).....	B558		16,394,000		2.
3. Mortgage-backed securities ²	B559		52,634,000		3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.).....	B560		27,784,000		4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		2,882,000		5.
6. Loans:					
a. Loans in domestic offices:	RCFN				
(1) Total loans.....	3360		15,245,000		6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties.....	3465		2,809,000		6.a.(2)(a)
(b) All other loans secured by real estate.....	3466		1,364,000		6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....	3386		0		6.a.(3)
(4) Commercial and industrial loans.....	3387		166,000		6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B561		0		6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562		179,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3360		12,127,000	6.b.
7. Trading assets.....	RCFD	3401		6,241,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484		2,229,000	8.
9. Total assets ⁴	RCFD	3368		261,354,000	9.
Liabilities					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485		2,223,000	10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs).....	B563		14,595,000		11.a.
b. Time deposits of \$100,000 or more.....	A514		34,650,000		11.b.
c. Time deposits of less than \$100,000.....	A529		5,000		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3404		104,585,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353		6,691,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355		5,217,000	14.

¹ For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

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

³ Quarterly averages for all equity securities should be based on historical 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:										
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....										
		3814		0		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).....										
	RCON	J477				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).....										
	RCFD	J478				1.a.(2)				
b. Credit card lines.....										
		3815		0		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.¹</i>										
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>										
(1) Unused consumer credit card lines.....										
		J455		0		1.b.(1)				
(2) Other unused credit card lines.....										
		J456		0		1.b.(2)				
c. Commitments to fund commercial real estate, construction, and land development loans:										
(1) Secured by real estate:										
(a) 1–4 family residential construction loan commitments.....										
		F164		0		1.c.(1)(a)				
(b) Commercial real estate, other construction loan, and land development loan commitments										
		F165	362,000			1.c.(1)(b)				
(2) NOT secured by real estate.....										
		6550	25,000			1.c.(2)				
d. Securities underwriting.....										
		3817		0		1.d.				
e. Other unused commitments:										
(1) Commercial and industrial loans.....										
		J457	15,759,000			1.e.(1)				
(2) Loans to financial institutions.....										
		J458	5,317,000			1.e.(2)				
(3) All other unused commitments.....										
		J459	10,142,000			1.e.(3)				
2. Financial standby letters of credit.....										
		3819		7,128,000		2.				
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>										
a. Amount of financial standby letters of credit conveyed to others.....										
		3820		787,000		2.a.				
3. Performance standby letters of credit.....										
		3821		194,000		3.				
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>										
a. Amount of performance standby letters of credit conveyed to others.....										
		3822		4,000		3.a.				
4. Commercial and similar letters of credit.....										
		3411		375,000		4.				
5. Not applicable										
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....										
		3433		323,687,000		6.				
7. Credit derivatives:										
a. Notional amounts:										
(1) Credit default swaps.....										
	RCFD	C968		0	RCFD	C969		101,000		7.a.(1)
(2) Total return swaps.....										
		C970		0		C971		0		7.a.(2)
(3) Credit options.....										
		C972		0		C973		0		7.a.(3)
(4) Other credit derivatives.....										
		C974		0		C975		0		7.a.(4)
b. Gross fair values:										
(1) Gross positive fair value.....										
		C219		0		C221		0		7.b.(1)
(2) Gross negative fair value.....										
		C220		0				2,000		7.b.(2)

¹ The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2012, Report of Condition.

Schedule RC-L—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
7.	c. Notional amounts by regulatory capital treatment: ¹					
	(1) Positions covered under the Market Risk Rule:					
	(a) Sold protection.....	G401			0	7.c.(1)(a)
	(b) Purchased protection.....	G402		101,000		7.c.(1)(b)
	(2) All other positions:					
	(a) Sold protection.....	G403			0	7.c.(2)(a)
	(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404			0	7.c.(2)(b)
	(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405			0	7.c.(2)(c)

		Remaining Maturity of:											
		(Column A) One Year or Less				(Column B) Over One Year Through Five Years				(Column C) Over Five Years			
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
7.	d. Notional amounts by remaining maturity:												
	(1) Sold credit protection: ²												
	(a) Investment grade.....	G406			0	G407			0	G408			0
	(b) Subinvestment grade.....	G409			0	G410			0	G411			0
	(2) Purchased credit protection: ³												
	(a) Investment grade.....	G412		100,000		G413			0	G414			0
	(b) Subinvestment grade.....	G415		1,000		G416			0	G417			0

		RCFD	Bil	Mil	Thou	
8.	Spot foreign exchange contracts.....	8765		84,882,000		8.
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	3430		21,773,000		9.
	a. Securities borrowed.....	3432			0	9.a.
	b. Commitments to purchase when-issued securities.....	3434			0	9.b.
	c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	C978			0	9.c.
	d. <small>TEXT</small> 3555 ABN AMRO LIAB GTY.....	3555		21,773,000		9.d.
	e. <small>TEXT</small> 3556.....	3556			0	9.e.
	f. <small>TEXT</small> 3557.....	3557			0	9.f.
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	5591			0	10.
	a. Commitments to sell when-issued securities.....	3435			0	10.a.
	b. <small>TEXT</small> 5592.....	5592			0	10.b.
	c. <small>TEXT</small> 5593.....	5593			0	10.c.
	d. <small>TEXT</small> 5594.....	5594			0	10.d.
	e. <small>TEXT</small> 5595.....	5595			0	10.e.

		RCFD	Bil	Mil	Thou	
11.	Year-to-date merchant credit card sales volume:					
	a. Sales for which the reporting bank is the acquiring bank.....	C223			0	11.a.
	b. Sales for which the reporting bank is the agent bank with risk.....	C224			0	11.b.

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

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

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

Schedule RC-L—Continued

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				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Derivatives Position Indicators																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts.....	15,671,000				20,000				436,000				0				12.a.
b. Forward contracts.....	57,423,000				274,978,000				124,000				0				12.b.
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options.....	4,400,000				0				1,636,000				0				12.c.(1)
(2) Purchased options.....	4,200,000				0				4,336,000				0				12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options.....	99,357,000				780,000				9,008,000				0				12.d.(1)
(2) Purchased options.....	76,510,000				1,139,000				3,806,000				0				12.d.(2)
e. Swaps.....	548,411,000				94,029,000				542,000				0				12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13.
	764,351,000				362,706,000				19,880,000				0				
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14.
	41,621,000				8,240,000				8,000				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589																14.a.
	20,350,000																
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
(1) Gross positive fair value.....	15,512,000				3,867,000				410,000				0				15.a.(1)
(2) Gross negative fair value.....	15,968,000				4,150,000				563,000				0				15.a.(2)
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value.....	1,165,000				95,000				2,000				0				15.b.(1)
(2) Gross negative fair value.....	773,000				219,000				2,000				0				15.b.(2)

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹

	(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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands																					
16. Over-the counter derivatives:																					
a. Net current credit exposure.....	G418		6,383,000		G419		11,000		G420		725,000		G421		419,000		G422		2,895,000	16.a.	
b. Fair value of collateral:																					
(1) Cash—U.S. dollar.....	G423		1,227,000		G424		0		G425		231,000		G426		0		G427		288,000	16.b.(1)	
(2) Cash—Other currencies.....	G428		142,000		G429		0		G430		168,000		G431		0		G432		46,000	16.b.(2)	
(3) U.S. Treasury securities.....	G433		101,000		G434		24,000		G435		2,000		G436		3,000		G437		77,000	16.b.(3)	
(4) U.S. Government agency and US Government-sponsored agency debt securities.....	G438		350,000		G439		0		G440		37,000		G441		0		G442		14,000	16.b.(4)	
(5) Corporate bonds.....	G443		0		G444		0		G445		0		G446		0		G447		0	16.b.(5)	
(6) Equity securities.....	G448		0		G449		0		G450		0		G451		0		G452		46,000	16.b.(6)	
(7) All other collateral.....	G453		63,000		G454		0		G455		0		G456		0		G457		8,000	16.b.(7)	
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458		1,883,000		G459		24,000		G460		438,000		G461		3,000		G462		479,000	16.b.(8)	

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164		3,000		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.....	6165			2	1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets.....	3164			0	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590			0	2.a. (1)
b. Purchased credit card relationships and nonmortgage servicing assets.....	B026			0	2.b.
c. All other identifiable intangible assets.....	5507		1,324,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		1,324,000		2.d.
3. Other real estate owned:	RCFN				
a. Construction, land development, and other land in domestic offices.....	5508			0	3.a.
b. Farmland in domestic offices.....	5509			0	3.b.
c. 1-4 family residential properties in domestic offices.....	5510		2,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	5511			0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	5512			0	3.e.
f. Foreclosed properties from "GNMA loans".....	C979			0	3.f.
g. In foreign offices.....	5513			0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	2150		2,000		3.h.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: ¹					
(a) One year or less.....	F055			0	5.a.(1)(a)
(b) Over one year through three years.....	F056			0	5.a.(1)(b)
(c) Over three years through five years.....	F057			0	5.a.(1)(c)
(d) Over five years.....	F058			0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above) ²	2651			0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above).....	F059			0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: ³					
(a) One year or less.....	F060		5,241,000		5.b.(1)(a)
(b) Over one year through three years.....	F061			0	5.b.(1)(b)
(c) Over three years through five years.....	F062			0	5.b.(1)(c)
(d) Over five years.....	F063		147,000		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	B571		5,212,000		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).....	3190		5,388,000		5.c.

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

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

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

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands				
		RCFD	Yes / No			
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	NO			6.
		RCFD	Bil	Mil	Thou	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570			0	7.
8.	Primary Internet website address of the bank (home page), if any (Example: www.examplebank.com)					
	TEXT 4087 http:// www.bnymellon.com					8.
		RCFD	Yes / No			
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	4088	YES			9.
10.	Secured liabilities:					
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Bil	Mil	Thou	
		F064			0	10.a.
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	RCFD				
		F065		50,000		10.b.
		RCON	Yes / No			
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463	YES			11.
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	YES			12.
		RCON	Bil	Mil	Thou	
13.	Assets covered by loss-sharing agreements with the FDIC:					
a.	Loans and leases (included in Schedule RC, items 4.a and 4.b):					
(1)	Loans secured by real estate in domestic offices:					
(a)	Construction, land development, and other land loans:					
(1)	1-4 family residential construction loans.....	K169			0	13.a.(1)(a)(1)
(2)	Other construction loans and all land development and other land loans.....	K170			0	13.a.(1)(a)(2)
(b)	Secured by farmland.....	K171			0	13.a.(1)(b)
(c)	Secured by 1-4 family residential properties:					
(1)	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172			0	13.a.(1)(c)(1)
(2)	Closed-end loans secured by 1-4 family residential properties:					
(a)	Secured by first liens.....	K173			0	13.a.(1)(c)(2)(a)
(b)	Secured by junior liens.....	K174			0	13.a.(1)(c)(2)(b)
(d)	Secured by multifamily (5 or more) residential properties.....	K175			0	13.a.(1)(d)
(e)	Secured by nonfarm nonresidential properties:					
(1)	Loans secured by owner-occupied nonfarm nonresidential properties.....	K176			0	13.a.(1)(e)(1)
(2)	Loans secured by other nonfarm nonresidential properties.....	K177			0	13.a.(1)(e)(2)
(2)	Loans to finance agricultural production and other loans to farmers.....	RCFD				
		K178			0	13.a.(2)
(3)	Commercial and industrial loans.....	K179			0	13.a.(3)
(4)	Loans to individuals for household, family, and other personal expenditures:					
(a)	Credit cards.....	K180			0	13.a.(4)(a)
(b)	Automobile loans.....	K181			0	13.a.(4)(b)
(c)	Other (includes revolving credit plans other than credit cards and other consumer loans).....	K182			0	13.a.(4)(c)

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
13. a. (5) All other loans and all leases.....		K183			0	13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, Part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>						
(a) Loans to depository institutions and acceptances of other banks.....		K184			0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions.....		K185			0	13.a.(5)(b)
(c) Other loans ¹		K186			0	13.a.(5)(c)
(d) Lease financing receivables.....		K273			0	13.a.(5)(d)
		RCFN				
(e) Loans secured by real estate in foreign offices.....		K290			0	13.a.(5)(e)
b. Other real estate owned (included in Schedule RC, item 7):		RCON				
(1) Construction, land development, and other land in domestic offices.....		K187			0	13.b.(1)
(2) Farmland in domestic offices.....		K188			0	13.b.(2)
(3) 1-4 family residential properties in domestic offices.....		K189			0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....		K190			0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....		K191			0	13.b.(5)
		RCFN				
(6) In foreign offices.....		K260			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.....		RCFD				
		K192			0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....		J461			0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462			0	13.d.
14. Captive insurance and reinsurance subsidiaries:						
a. Total assets of captive insurance subsidiaries ²		K193			25,000	14.a.
b. Total assets of captive reinsurance subsidiaries ²		K194			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:						
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).....		RCON		Number		
		L133				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?.....				Yes / No		
		L135				15.b.

1 Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Loans secured by real estate:													
a. Construction, land development, and other land loans in domestic offices:													
(1) 1–4 family residential construction loans.....	F172			0	F174			0	F176			0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173			29,000	F175			0	F177			2,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	C236			26,000	C237			7,000	C229			128,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238			0	C239			0	C230			0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499			0	3500			0	3501			1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178			0	F180			0	F182			0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179			0	F181			0	F183			0	1.e.(2)
	RCFN				RCFN				RCFN				
f. In foreign offices.....	B572			0	B573			0	B574			0	1.f.
2. Loans to depository institutions and acceptances of other banks:													
a. To U.S. banks and other U.S. depository institutions.....	RCFD				RCFD				RCFD				
5377				0	5378			0	5379			0	2.a.
b. To foreign banks.....	5380			0	5381			0	5382			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594			0	1597			0	1583			0	3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile).....	1251			0	1252			0	1253			15,000	4.a.
b. To non-U.S. addressees (domicile).....	1254			0	1255			0	1256			5,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
b. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			0	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans.....	5459			0	5460			0	5461			5,000	7.

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(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						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	Dollar Amounts in Thousands												
8. Lease financing receivables:													
a. Leases to individuals for household, family, and other personal expenditures.....	F166			0	F167			0	F168			0	8.a
b. All other leases.....	F169			0	F170			0	F171			0	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505			0	3506			0	3507			25,000	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.....	K036			0	K037			0	K038			0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039			0	K040			0	K041			0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042			0	K043			0	K044			0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:													
a. Loans secured by real estate in domestic offices:													
(1) Construction, land development, and other land loans:													
(a) 1-4 family residential construction loans.....	RCON			0	RCON			0	RCON			0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048			0	K049			0	K050			0	11.a.(1)(b)
(2) Secured by farmland.....	K051			0	K052			0	K053			0	11.a.(2)
(3) Secured by 1-4 family residential properties:													
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054			0	K055			0	K056			0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:													
(1) Secured by first liens.....	K057			0	K058			0	K059			0	11.a.(3)(b)(1)
(2) Secured by junior liens.....	K060			0	K061			0	K062			0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063			0	K064			0	K065			0	11.a.(4)

Schedule RC-N—Continued

	(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						
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON		Bil	Mil	Thou
Dollar Amounts in Thousands													
11. a. (5) Secured by nonfarm nonresidential properties:													
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066			0	K067			0	K068			0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069			0	K070			0	K071			0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers.....	RCFD				RCFD				RCFD				11.b.
c. Commercial and industrial loans.....	K072			0	K073			0	K074			0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:													
(1) Credit cards.....	K075			0	K076			0	K077			0	11.c.
(2) Automobile loans.....	K078			0	K079			0	K080			0	11.d.(1)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K081			0	K082			0	K083			0	11.d.(2)
(4) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084			0	K085			0	K086			0	11.d.(3)
e. All other loans and all leases.....	K087			0	K088			0	K089			0	11.e.
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>													
(1) Loans to depository institutions and acceptances of other banks.....	K091			0	K092			0	K093			0	11.e.(1)
(2) Loans to foreign governments and official institutions.....	K095			0	K096			0	K097			0	11.e.(2)
(3) Other loans ¹	K099			0	K100			0	K101			0	11.e.(3)
(4) Lease financing receivables.....	K269			0	K271			0	K272			0	11.e.(4)
(5) Loans secured by real estate in foreign offices.....	RCFN				RCFN				RCFN				11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K291			0	K292			0	K293			0	11.e.(5)
	RCFD				RCFD				RCFD				11.f.
	K102			0	K103			0	K104			0	11.f.

¹ Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Schedule RC-N—Continued

Memoranda

	(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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	Dollar Amounts in Thousands												
1. Loans restructured in troubled debt restructurings included in Schedule items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):													
a. Construction, land development, and otherland loans in domestic offices:													
(1) 1–4 family residential construction loans.....	K105			0	K106			0	K107			0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108			0	K109			0	K110			0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....	F661			0	F662			0	F663			54,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.(2)
e. Commercial and industrial loans:													
(1) To U.S. addressees (domicile).....	K120			0	K121			0	K122			0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123			0	K124			0	K125			0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....													
	K126			0	K127			0	K128			4,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>													
(1) Loans secured by farmland in domestic offices.....	RCON			0	RCON			0	RCON			0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks.....	RCFD			0	RCFD			0	RCFD			0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers.....	K138			0	K139			0	K140			0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:													
(a) Credit cards.....	K274			0	K275			0	K276			0	M.1.f.(4)(a)
(b) Automobile loans.....	K277			0	K278			0	K279			0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280			0	K281			0	K282			0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1 f. (5) Loans to foreign governments and official institutions.....	K283			0	K284			0	K285			0	M.1.f.(5)
(6) Other loans ¹	K286			0	K287			0	K288			0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices.....	RCFN				RCFN				RCFN				M.1.f.(7)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD				RCFD				RCFD			1,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248			0	1249			0	1250			0	M.3.
4. Not applicable													
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):													
a. Loans and leases held for sale.....	C240			0	C241			0	C226			0	M.5.a.
b. Loans measured at fair value:													
(1) Fair value.....	F664			0	F665			0	F666			0	M.5.b.(1)
(2) Unpaid principal balance.....	F667			0	F668			0	F669			0	M.5.b.(2)

	(Column A) Past due 30 through 89 days				(Column B) Past due 90 days or more								
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
6. Derivative contracts: Fair value of amounts carried as assets.....	3529			0	3530			0					M.6.
7. Additions to nonaccrual assets during the quarter.....	C410											5,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411											12,000	M.8.

	(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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):													
a. Outstanding balances.....	L183			0	L184			0	L185			0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above.....	L186			0	L187			0	L188			0	M.9.b.

1 Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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 items 1 and 5, 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 5 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			RCFD	Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	248,615,000						1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	121,975,000						2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN							
		F234	121,975,000						3.
		RCFD							
4.	Average consolidated total assets for the calendar quarter.....	K652	261,354,000						4.
a.	Averaging method used			Number					
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1						4.a.
					Bil	Mil	Thou		
5.	Average tangible equity for the calendar quarter ¹	K654	13,515,000						5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	3,000						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):								
a.	One year or less.....	G465	5,191,000						7.a.
b.	Over one year through three years.....	G466	0						7.b.
c.	Over three years through five years.....	G467	0						7.c.
d.	Over five years.....	G468	147,000						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):								
a.	One year or less.....	G469	0						8.a.
b.	Over one year through three years.....	G470	250,000						8.b.
c.	Over three years through five years.....	G471	300,000						8.c.
d.	Over five years.....	G472	515,000						8.d.
		RCON							
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803	0						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.....	L190							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?.....	RCFD	Yes / No						
	<i>If the answer to item 10 is “YES,” complete items 10.a and 10.b.</i>	K656	NO						10.
					Bil	Mil	Thou		
a.	Banker’s bank deduction.....	K657							10.a.
b.	Banker’s bank deduction limit.....	K658							10.b.
11.	Custodial bank certification:								
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		Yes / No						
	<i>If the answer to item 11 is “YES,” complete items 11.a and 11.b.</i>	K659	YES						11.
					Bil	Mil	Thou		
a.	Custodial bank deduction.....	K660	141,521,000						11.a.
b.	Custodial bank deduction limit.....	K661	114,704,000						11.b.

1 See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies’ regulatory capital standards and reported in Schedule RC-R, item 11.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		
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):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹				
(1)	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049	1,054,000	M.1.a.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	54,206	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹				
(1)	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F051	125,586,000	M.1.b.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	11,441	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹				
(1)	Amount of retirement deposit accounts of \$250,000 or less.....	F045	0	M.1.c.(1)
(2)	Number of retirement deposit accounts of \$250,000 or less.....	F046	0	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹				
(1)	Amount of retirement deposit accounts of more than \$250,000.....	F047	0	M.1.d.(1)
(2)	Number of retirement deposit accounts of more than \$250,000.....	F048	0	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</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				
		5597	120,246,000	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:				
	TEXT A545	A545	0	M.3.

		Dollar Amounts in Thousands			
		RCN	Bil	Mil	Thou
4. Not applicable					
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>					
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions): ⁴					
a.	Amount of noninterest-bearing transaction accounts of more than \$250,000.....	J944		74,326,000	M.5.a.
b.	Number of noninterest-bearing transaction accounts of more than \$250,000.....	J945		8,303	M.5.b.

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

2 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition.

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

4 Excludes interest-bearing demand deposits.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14 through 17 will not be made available to the public on an individual institution basis.

Memoranda—Continued

		Dollar Amounts in Thousands			
		RCFD	Bil	Mil	Thou
<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:				
a.	Special mention.....	K663			M.6.a.
b.	Substandard.....	K664			M.6.b.
c.	Doubtful.....	K665			M.6.c.
d.	Loss.....	K666			M.6.d.
7.	"Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a.	Nontraditional 1-4 family residential mortgage loans	N025			M.7.a.
b.	Securitized nontraditional 1-4 family residential mortgage loans	N026			M.7.b.
8.	"Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a.	Higher-risk consumer loans	N027			M.8.a.
b.	Securitized higher-risk consumer loans	N028			M.8.b.
9.	"Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a.	Higher-risk commercial and industrial loans and securities	N029			M.9.a.
b.	Securitized higher-risk commercial and industrial loans and securities	N030			M.9.b.
10.	Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank :				
a.	Total unfunded commitments.....	K676		362,000	M.10.a.
b.	Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677		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).....	K669		0	M.11.
12.	Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON K678		38,725,000	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) :	RCFD			
a.	Construction, land development, and other land loans secured by real estate.....	N177		0	M.13.a.
b.	Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178		0	M.13.b.
c.	Closed-end loans secured by first liens on 1-4 family residential properties.....	N179		0	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.....	N180		0	M.13.d.
e.	Commercial and industrial loans.....	N181		0	M.13.e.
f.	Credit card loans to individuals for household, family, and other personal expenditures.....	N182		0	M.13.f.
g.	All other loans to individuals for household, family, and other personal expenditures.....	N183		0	M.13.g.
h.	Non-agency residential mortgage-backed securities	M963		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.....	K673			M.14.
15.	Total amount of the institution's 20 largest counterparty exposures.....	K674			M.15.

Schedule RC-O—Continued
Memoranda—Continued

	Dollar Amounts in Thousands	RCFD	Bil	Mil	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>						
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. Government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....		L189			0	M.16.
<i>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.</i>						
17. Select fully consolidated data for deposit insurance assessment purposes:						
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the Federal Deposit Insurance Act and FDIC regulations.....		L194				M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		L195				M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196				M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institutions and in Insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....		RCON			L197	M.17.d

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two Year Probability of Default (PD)																											
		(Column A)			(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)						
		≤ 1%			1.01–4%			4.01–7%			7.01–10%			10.1–14%			14.01–16%			16.01–18%			18.01–20%						
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
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.....	RCFD M964			RCFD M965			RCFD M966			RCFD M967			RCFD M968			RCFD M969			RCFD M970			RCFD M971						M.18.a.
	b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M979			RCFD M980			RCFD M981			RCFD M982			RCFD M983			RCFD M984			RCFD M985			RCFD M986						M.18.b.
	c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD M994			RCFD M995			RCFD M996			RCFD M997			RCFD M998			RCFD M999			RCFD N001			RCFD N002						M.18.c.
	d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N010			RCFD N011			RCFD N012			RCFD N013			RCFD N014			RCFD N015			RCFD N016			RCFD N017						M.18.d.
	e. Credit cards.....	RCFD N040			RCFD N041			RCFD N042			RCFD N043			RCFD N044			RCFD N045			RCFD N046			RCFD N047						M.18.e.
	f. Automobile loans.....	RCFD N055			RCFD N056			RCFD N057			RCFD N058			RCFD N059			RCFD N060			RCFD N061			RCFD N062						M.18.f.
	g. Student loans.....	RCFD N070			RCFD N071			RCFD N072			RCFD N073			RCFD N074			RCFD N075			RCFD N076			RCFD N077						M.18.g.
	h. Other consumer loans and revolving credit plan other than credit cards.....	RCFD N085			RCFD N086			RCFD N087			RCFD N088			RCFD N089			RCFD N090			RCFD N091			RCFD N092						M.18.h.
	i. Consumer leases.....	RCFD N100			RCFD N101			RCFD N102			RCFD N103			RCFD N104			RCFD N105			RCFD N106			RCFD N107						M.18.i.
	j. Total.....	RCFD N115			RCFD N116			RCFD N117			RCFD N118			RCFD N119			RCFD N120			RCFD N121			RCFD N122						M.18.j.

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)												(Column O) Derived Using ¹	Number						
		(Column I) 20.01–22%			(Column J) 22.01–26%			(Column K) 26.01–30%			(Column L) >30%					(Column M) Unscorable			(Column N) Total		
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			Bil	Mil	Thou	Bil	Mil	Thou
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.....	RCFD M972	RCFD M973	RCFD M974	RCFD M975	RCFD M976	RCFD M977	RCFD M978											M.18.a.		
	b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M987	RCFD M988	RCFD M989	RCFD M990	RCFD M991	RCFD M992	RCFD M993											M.18.b.		
	c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003	RCFD N004	RCFD N005	RCFD N006	RCFD N007	RCFD N008	RCFD N009											M.18.c.		
	d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N018	RCFD N019	RCFD N020	RCFD N021	RCFD N022	RCFD N023	RCFD N024											M.18.d.		
	e. Credit cards.....	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054											M.18.e.		
	f. Automobile loans.....	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069											M.18.f.		
	g. Student loans.....	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084											M.18.g.		
	h. Other consumer loans and revolving credit plan other than credit cards.....	RCFD N093	RCFD N094	RCFD N095	RCFD N096	RCFD N097	RCFD N098	RCFD N099											M.18.h.		
	i. Consumer leases.....	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114											M.18.i.		
	j. Total.....	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128											M.18.j.			

¹ For PDs derived using scores and default rate mappings provided by a third-party vendor, enter 1; for PDs derived using an internal approach, enter 2; for PDs derived using third-party vendor mappings for some loans within a product type and an internal approach for other loans within the same product type, enter 3. If the total reported in column N for a product type is zero, enter 0.

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 assets¹ and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale² 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			
	RCON	Bil	Mil	Thou
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale ² :				
a. Closed-end first liens.....	F066		0	1.a.
b. Closed-end junior liens.....	F067		0	1.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F670		0	1.c.(1)
(2) Principal amount funded under the lines of credit.....	F671		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.....	F068		0	2.a.
b. Closed-end junior liens.....	F069		0	2.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F672		0	2.c.(1)
(2) Principal amount funded under the lines of credit.....	F673		0	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:				
a. Closed-end first liens.....	F070		0	3.a.
b. Closed-end junior liens.....	F071		0	3.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F674		0	3.c.(1)
(2) Principal amount funded under the lines of credit.....	F675		0	3.c.(2)
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):				
a. Closed-end first liens.....	F072		0	4.a.
b. Closed-end junior liens.....	F073		0	4.b.
c. Open-end loans extended under lines of credit:				
(1) Total commitment under the lines of credit.....	F676		0	4.c.(1)
(2) Principal amount funded under the lines of credit.....	F677		0	4.c.(2)
5. Noninterest income <i>for the quarter</i> 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):	RIAD			
a. Closed-end 1–4 family residential mortgage loans.....	F184		0	5.a.
b. Open-end 1–4 family residential mortgage loans extended under lines of credit.....	F560		0	5.b.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> :	RCON			
a. Closed-end first liens.....	F678		0	6.a.
b. Closed-end junior liens.....	F679		0	6.b.
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit.....	F680		0	6.c.(1)
(2) Principal amount funded under the lines of credit.....	F681		0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies.....	L191		0	7.a.
b. For representations and warranties made to other parties.....	L192		0	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		0	7.c.

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2012, Report of Condition

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

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				RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Assets																				
1. Available-for-sale securities.....	1773		73,165,000		G474		0		G475		11,074,000		G476		62,056,000		G477		35,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478		0		G479		0		G480		0		G481		0		G482		0	2.
3. Loans and leases held for sale.....	G483		0		G484		0		G485		0		G486		0		G487		0	3.
4. Loans and leases held for investment.....	G488		0		G489		0		G490		0		G491		0		G492		0	4.
5. Trading assets:																				
a. Derivative assets.....	3543		3,218,000		G493		16,435,000		G494		3,520,000		G495		16,107,000		G496		26,000	5.a.
b. Other trading assets.....	G497		3,284,000		G498		0		G499		3,257,000		G500		27,000		G501		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).....	F240		0		F684		0		F692		0		F241		0		F242		0	5.b.(1)
6. All other assets.....	G391		1,193,000		G392		0		G395		59,000		G396		1,134,000		G804		0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502		80,860,000		G503		16,435,000		G504		17,910,000		G505		79,324,000		G506		61,000	7.
Liabilities																				
8. Deposits.....	F252		0		F686		0		F694		0		F253		0		F254		0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507		0		G508		0		G509		0		G510		0		G511		0	9.
10. Trading liabilities:																				
a. Derivative liabilities.....	3547		5,612,000		G512		14,942,000		G513		3,791,000		G514		16,670,000		G515		93,000	10.a.
b. Other trading liabilities.....	G516		1,400,000		G517		0		G518		1,399,000		G519		1,000		G520		0	10.b.
11. Other borrowed money.....	G521		0		G522		0		G523		0		G524		0		G525		0	11.
12. Subordinated notes and debentures.....	G526		0		G527		0		G528		0		G529		0		G530		0	12.
13. All other liabilities.....	G805		432,000		G806		0		G807		253,000		G808		179,000		G809		0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531		7,444,000		G532		14,942,000		G533		5,443,000		G534		16,850,000		G535		93,000	14.

Schedule RC-Q—Continued

	(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			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
Dollar Amounts in Thousands																				
Memoranda																				
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):																				
a. Mortgage servicing assets.....	G536		0		G537		0		G538		0		G539		0		G540		0	M.1.a.
b. Nontrading derivative assets.....	G541		1,124,000		G542		0		G543		0		G544		1,124,000		G545		0	M.1.b.
c. <small>TEXT</small> G546	G546		0		G547		0		G548		0		G549		0		G550		0	M.1.c.
d. <small>TEXT</small> G551	G551		0		G552		0		G553		0		G554		0		G555		0	M.1.d.
e. <small>TEXT</small> G556	G556		0		G557		0		G558		0		G559		0		G560		0	M.1.e.
f. <small>TEXT</small> G561	G561		0		G562		0		G563		0		G564		0		G565		0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13):																				
a. Loan commitments																				
(not accounted for as derivatives).....	F261		0		F689		0		F697		0		F262		0		F263		0	M.2.a.
b. Nontrading derivative liabilities.....	G566		432,000		G567		0		G568		253,000		G569		179,000		G570		0	M.2.b.
c. <small>TEXT</small> G571	G571		0		G572		0		G573		0		G574		0		G575		0	M.2.c.
d. <small>TEXT</small> G576	G576		0		G577		0		G578		0		G579		0		G580		0	M.2.d.
e. <small>TEXT</small> G581	G581		0		G582		0		G583		0		G584		0		G585		0	M.2.e.
f. <small>TEXT</small> G586	G586		0		G587		0		G588		0		G589		0		G590		0	M.2.f.

Schedule RC-R—Regulatory Capital

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
Tier 1 capital					
1. Total bank equity capital (from Schedule RC, item 27.a).....	3210	19,011,000			1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities ¹ (if a gain, report as a positive value; if a loss, report as a negative value).....	8434	458,000			2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities ¹ (report loss as a positive value).....	A221	0			3.
4. LESS: Accumulated net gains (losses) on cash flow hedges ¹ and amounts recorded in AOCI resulting from the initial and subsequent application of FASB ASC 715-20 (former FASB Statement No.158) to defined benefit postretirement plans (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(1,325,000)			4.
5. LESS: Nonqualifying perpetual preferred stock.....	B588	0			5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	B589	848,000			6.
7. a. LESS: Disallowed goodwill and other disallowed intangible assets.....	B590	7,002,000			7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	F264	0			7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	C227	13,724,000			8.
9. a. LESS: Disallowed servicing assets and purchased credit card relationships.....	B591	0			9.a.
b. LESS: Disallowed deferred tax assets.....	5610	0			9.b.
10. Other additions to (deductions from) Tier 1 capital.....	B592	0			10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	8274	13,724,000			11.
Tier 2 capital					
12. Qualifying subordinated debt and redeemable preferred stock.....	5306	160,000			12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	B593	0			13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	5310	324,000			14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	2221	0			15.
16. Other Tier 2 capital components.....	B594	0			16.
17. Tier 2 capital (sum of items 12 through 16).....	5311	484,000			17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	8275	484,000			18.
19. Not applicable					
20. LESS: Deductions for total risk-based capital.....	B595	0			20.
21. Total risk-based capital (sum of items 11 and 18, less item 20).....	3792	14,208,000			21.
Total assets for leverage ratio					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	L136	261,354,000			22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	B590	7,002,000			23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	B591	0			24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	5610	0			25.
26. Other additions to (deductions from) assets for leverage capital purposes.....	L137	2,238,000			26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	L138	256,590,000			27.
Adjustments for financial subsidiaries					
28. a. Adjustment to Tier 1 capital reported in item 11.....	C228	0			28.a.
b. Adjustment to total risk-based capital reported in item 21.....	B503	0			28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	B504	0			29.
30. Adjustment to average total assets reported in item 27.....	B505	0			30.

¹ Report amount included in Schedule RC, item 26.b, "Accumulated other comprehensive income."

Schedule RC-R—Continued

Capital ratios

(Column B is to be completed by all banks. Column A is to be completed by banks with financial subsidiaries.)

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio ¹	7273	0.00%	7204	5.35%	31.
32. Tier 1 risk-based capital ratio ²	7274	0.00%	7206	14.33%	32.
33. Total risk-based capital ratio ³	7275	0.00%	7205	14.84%	33.

1 The ratio for column B is item 11 divided by item 27. The ratio for column A is item 11 minus item 28.a divided by (item 27 minus item 30).

2 The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

3 The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

Schedule RC-R—Continued

Banks are not required to risk-weight each on-balance-sheet asset and the credit equivalent amount of each off-balance-sheet item that qualifies for a risk weight of less than 100 percent (50 percent for derivatives) at its lower risk weight. When completing items 34 through 54 of Schedule RC-R, each bank should decide for itself how detailed a risk-weight analysis it wishes to perform. In other words, a bank can choose from among its assets and off-balance-sheet items that have a risk weight of less than 100 percent which ones to risk weight at an appropriate lower risk weight, or it can simply risk-weight some or all of these items at a 100 percent risk weight (50 percent for derivatives).

	(Column A) Totals (from Schedule RC)						(Column B) Items Not Subject to Risk Weighting			Allocation by Risk Weight Category												
										0%			20%			50%			100%			
	Tril	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
Dollar Amounts in Thousands																						
Balance Sheet Asset Categories																						
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b).....	RCFD 0010						RCFD C869			RCFD B600			RCFD B601						RCFD B602			34.
	134,220,000						0			94,640,000			39,580,000						0			
35. Held-to-maturity securities.....	RCFD 1754						RCFD B603			RCFD B604			RCFD B605			RCFD B606			RCFD B607			35.
	19,612,000						(31,000)			3,819,000			15,000,000			629,000			195,000			
36. Available-for-sale securities.....	RCFD 1773						RCFD B608			RCFD B609			RCFD B610			RCFD B611			RCFD B612			36.
	73,165,000						(83,000)			19,350,000			42,080,000			5,481,000			6,337,000			
37. Federal funds sold and securities purchased under agreements to resell.....	RCFD C225									RCFD C063			RCFD C064						RCFD B520			37.
	2,772,000									1,011,000			1,761,000						0			
38. Loans and leases held for sale.....	RCFD 5369						RCFD B617			RCFD B618			RCFD B619			RCFD B620			RCFD B621			38.
	0						0			0			0			0			0			
39. Loans and leases, net of unearned income.....	RCFD B528						RCFD B622			RCFD B623			RCFD B624			RCFD B625			RCFD B626			39.
	30,561,000						0			2,859,000			8,851,000			3,067,000			15,784,000			
40. LESS: Allowance for loan and lease losses.....	RCFD 3123						RCFD 3123												40.			
	194,000						194,000															
41. Trading assets.....	RCFD 3545						RCFD B627			RCFD B628			RCFD B629			RCFD B630			RCFD B631			41.
	6,502,000						6,476,000			0			0			0			26,000			
42. All other assets ¹	RCFD B639						RCFD B640			RCFD B641			RCFD B642			RCFD B643			RCFD 5339			42.
	24,837,000						6,860,000			1,533,000			337,000			3,000			16,104,000			
43. Total assets (sum of items 34 through 42).....	RCFD 2170						RCFD B644			RCFD 5320			RCFD 5327			RCFD 5334			RCFD 5340			43.
	291,475,000						13,028,000			123,212,000			107,609,000			9,180,000			38,446,000			

¹ Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets.

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount			Credit Conversion Factor	(Column B) Credit Equivalent Amount ¹			(Column C) Allocation by Risk Weight Category												
	0%				20%			50%			100%									
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
Dollar Amounts in Thousands																				
Derivatives and Off-Balance Sheet Items	RCFD B546				RCFD B547			RCFD B548			RCFD B581			RCFD B582			RCFD B583			
44. Financial standby letters of credit.....	7,128,000			1.00 or 12.5 ²	7,128,000			249,000			1,135,000			0			5,744,000			44.
	RCFD 3821				RCFD B650			RCFD B651			RCFD B652			RCFD B653			RCFD B654			
45. Performance standby letters of credit	194,000			.50	97,000			9,000			2,000			0			86,000			45.
	RCFD 3411				RCFD B655			RCFD B656			RCFD B657			RCFD B658			RCFD B659			
46. Commercial and similar letters of credit.....	375,000			.20	75,000			0			2,000			0			73,000			46.
	RCFD 3429				RCFD B660			RCFD B661			RCFD B662			RCFD B663						
47. Risk participations in bankers acceptances acquired by the reporting institution.....	0			1.00	0			0			0			0			0			47.
	RCFD 3433				RCFD B664			RCFD B665			RCFD B666			RCFD B667			RCFD B668			
48. Securities lent.....	323,687,000			1.00	323,687,000			322,412,000			881,000			0			394,000			48.
	RCFD A250				RCFD B669			RCFD B670			RCFD B671			RCFD B672			RCFD B673			
49. Retained recourse on small business obligations sold with recourse.....	0			1.00	0			0			0			0			0			49.
	RCFD B541				RCFD B542			RCFD B543												
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement.....	104,800			12.5 ³	1,310,000			1,310,000												
	RCFD B675				RCFD B676			RCFD B677			RCFD B678			RCFD B679			RCFD B680			
51. All other financial assets sold with recourse.....	0			1.00	0			0			0			0			0			51.
	RCFD B681				RCFD B682			RCFD B683			RCFD B684			RCFD B685			RCFD B686			
52. All other off-balance sheet liabilities.....	22,171,000			1.00	22,171,000			0			21,773,000			0			398,000			52.
	RCFD 3833				RCFD B687			RCFD B688			RCFD B689			RCFD B690			RCFD B691			
53. Unused commitments: a. With an original maturity exceeding one year	24,488,000			.50	12,244,000			0			85,000			0			12,159,000			53.a.
	RCFD G591				RCFD G592			RCFD G593			RCFD G594			RCFD G595			RCFD G596			
b. With an original maturity of one year or less to asset-backed commercial paper conduits	0			.10	0			0			0			0			0			53.b.
	RCFD A167				RCFD B693			RCFD B694			RCFD B695									
54. Derivative contracts.....					11,245,000			1,152,000			4,547,000			5,546,000			54.			

1 Column A multiplied by credit conversion factor.

2 For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor. For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

3 Or institution-specific factor.

Schedule RC-R—Continued

	Dollar Amounts in Thousands												
	(Column C)			(Column D)			(Column E)			(Column F)			
	Allocation by Risk Weight Category												
	0%			20%			50%			100%			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Totals													
55. Total assets, derivatives, and off-balance sheet items by risk-weight category (for each column, sum of items 43 through 54).....	RCFD B696			RCFD B697			RCFD B698			RCFD B699			
	447,034,000			136,034,000			14,726,000			58,610,000			55.
56. Risk-weight factor.....	x 0%			x 20%			x 50%			x 100%			56.
57. Risk-weighted assets by risk-weight category (for each column, item 55 multiplied by item 56).....	RCFD B700			RCFD B701			RCFD B702			RCFD B703			
	0			27,206,800			7,363,000			58,610,000			57.
58. Market risk equivalent assets.....										RCFD 1651			
										2,589,000			58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58).....										RCFD B704			
										95,768,800			59.
60. LESS: Excess allowance for loan and lease losses.....										RCFD A222			
										0			60.
61. LESS: Allocated transfer risk reserve.....										RCFD 3128			
										0			61.
62. Total risk-weighted assets (item 59 minus items 60 and 61).....										RCFD A223			
										95,768,800			62.

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	8764	6,042,000		M.1.

Schedule RC-R—Continued

Memoranda—Continued

		With a remaining maturity of															
		(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years							
Dollar Amounts in Thousands		RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	
2.	Notional principal amount of derivative contracts: ¹																
	a. Interest rate contracts.....	3809			67,798,000		8766			179,730,000		8767			170,331,000		M.2.a.
	b. Foreign exchange contracts.....	3812			329,718,000		8769			7,247,000		8770			8,726,000		M.2.b.
	c. Gold contracts.....	8771			0		8772			0		8773			0		M.2.c.
	d. Other precious metals contracts.....	8774			0		8775			0		8776			0		M.2.d.
	e. Other commodity contracts.....	8777			0		8778			0		8779			0		M.2.e.
	f. Equity derivative contracts.....	A000			3,856,000		A001			528,000		A002			101,000		M.2.f.
	g. Credit derivative contracts:																
	Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:																
	(1) Investment grade.....	G597			100,000		G598			0		G599			0		M.2.g.(1)
	(2) Subinvestment grade.....	G600			1,000		G601			0		G602			0		M.2.g.(2)

1 Exclude foreign exchange contracts with an original maturity of 14 days or less and all futures contracts.

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			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
Bank Securitization Activities																						
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.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711														1.	
	0	0	0	0	0	0	116,000															
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:																						
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718															2.a.
	0	0	0	0	0	0	0															
b. Subordinated securities and other residual interest.....	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399															2.b.
	0	0	0	0	0	0	0															
c. Standby letters of credit and other enhancements.....	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406															2.c.
	0	0	0	0	0	0	0															
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732															3.
	0	0	0	0	0	0	121,000															
4. Past due loan amounts included in item 1:																						
a. 30-89 days past due.....	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739															4.a.
	0	0	0	0	0	0	0															
b. 90 days or more past due.....	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746															4.b.
	0	0	0	0	0	0	0															
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):																						
a. Charge-offs.....	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753															5.a.
	0	0	0	0	0	0	0															
b. Recoveries.....	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760															5.b.
	0	0	0	0	0	0	0															

Schedule RC-S—Continued

	(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									Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	6. Amount of ownership (or seller's) interests carried as:																								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....	RCFD B761			RCFD B762									RCFD B763												6.a.
	0			0									0												
b. Loans (included in Schedule RC-C).....	RCFD B500			RCFD B501									RCFD B502												6.b.
	0			0									0												
7. Past due loan amounts included in interests reported in item 6.a:																									
a. 30-89 days past due.....	RCFD B764			RCFD B765									RCFD B766												7.a.
	0			0									0												
b. 90 days or more past due.....	RCFD B767			RCFD B768									RCFD B769												7.b.
	0			0									0												
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):																									
a. Charge-offs.....	RIAD B770			RIAD B771									RIAD B772												8.a.
	0			0									0												
b. Recoveries.....	RIAD B773			RIAD B774									RIAD B775												8.b.
	0			0									0												
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions																									
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.....	RCFD B776			RCFD B777			RCFD B778			RCFD B779			RCFD B780			RCFD B781			RCFD B782						9.
	0			0			0			0			0			0			0						
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783			RCFD B784			RCFD B785			RCFD B786			RCFD B787			RCFD B788			RCFD B789						10.
	0			0			0			0			0			0			38,000						

Schedule RC-S—Continued

	(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			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	Dollar Amounts in Thousands																					
Bank Asset Sales																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790			RCFD B791			RCFD B792			RCFD B793			RCFD B794			RCFD B795			RCFD B796			
	0			0			0			0			0			0			0			11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797			RCFD B798			RCFD B799			RCFD B800			RCFD B801			RCFD B802			RCFD B803			
	0			0			0			0			0			0			0			12.

Memoranda

	Dollar Amounts in Thousands				
	RCFD	Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance.....	A249			0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250			0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804			0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805			0	M.2.b.
c. Other financial assets (includes home equity lines) ¹	A591			0	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).....	F699			0	M.2.d.
3. Asset-backed commercial paper conduits:					
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:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806			0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807			0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808			0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809			348,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1 column C ²	C407				M.4.

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.

Schedule RC-T—Fiduciary and Related Services

		Yes / No	
1.	Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	YES	1.
2.	Does the institution exercise the fiduciary powers it has been granted?.....	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.)	YES	3.

If the answer to item 3 is "YES," complete the applicable items of Schedule RC-T, as follows:

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10 percent of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

	(Column A) Managed Assets				(Column B) Non Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
Fiduciary and related assets	RCFD B868				RCFD B869				RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	49,000				24,000				47	16	4.
5. Employee benefit and retirement-related trust and agency accounts:											
a. Employee benefit—defined contribution.....	643,000				172,322,000				14	119	5.a.
b. Employee benefit—defined benefit.....	9,322,000				581,070,000				114	833	5.b.
c. Other employee benefit and retirement-related accounts.....	3,029,000				283,978,000				69	1,614	5.c.
6. Corporate trust and agency accounts.....	586,000				684,498,000				428	64,311	6.
7. Investment management and investment advisory agency accounts.....	0				4,121,000				0	129	7.
8. Foundation and endowment trust and agency accounts.....	504,000				66,065,000				15	70	8.
9. Other fiduciary accounts.....	250,081,000				749,642,000				251	20,638	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	264,214,000				2,541,720,000				938	87,730	10.
11. Custody and safekeeping accounts.....					20,361,341,000					82,675	11.

Schedule RC-T—Continued

	(Column A) Managed Assets				(Column B) Non Managed Assets				(Column C) Number of Managed Accounts	(Column D) Number of Non Managed Accounts	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900				RCFN B901				RCFN B902	RCFN B903	12.
	9,366,000				8,991,172,000				64	53,070	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....	RCFD J259				RCFD J260				RCFD J261	RCFD J262	13.
	610,000				30,681,000				5	143	

	Dollar Amounts in Thousands				
	RIAD	Bil	Mil	Thou	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....	B904	0			14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	B905	28,000			15.a.
b. Employee benefit—defined benefit	B906	96,000			15.b.
c. Other employee benefit and retirement-related accounts.....	B907	47,000			15.c.
16. Corporate trust and agency accounts.....	A479	69,000			16.
17. Investment management and investment advisory agency accounts.....	J315	6,000			17.
18. Foundation and endowment trust and agency accounts.....	J316	11,000			18.
19. Other fiduciary accounts.....	A480	164,000			19.
20. Custody and safekeeping accounts.....	B909	3,105,000			20.
21. Other fiduciary and related services income.....	B910	0			21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	4070	3,526,000			22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	1,286,000			22.a.
23. Less: Expenses.....	C058				23.
24. Less: Net losses from fiduciary and related services.....	A488				24.
25. Plus: Intracompany income credits for fiduciary and related services.....	B911				25.
26. Net fiduciary and related services income.....	A491				26.

Memoranda

	Dollar Amounts in Thousands			
	J263	J264	J265	
1. Managed assets held in fiduciary accounts:				
a. Noninterest-bearing deposits.....	J263	J264	J265	M.1.a.
b. Interest-bearing deposits.....	J266	J267	J268	M.1.b.
c. U.S.Treasury and U.S.Government agency obligations.....	J269	J270	J271	M.1.c.
d. State, county and municipal obligations.....	J272	J273	J274	M.1.d.
e. Money market mutual funds.....	J275	J276	J277	M.1.e.
f. Equity mutual funds.....	J278	J279	J280	M.1.f.
g. Other mutual funds.....	J281	J282	J283	M.1.g.
h. Common trust funds and collective investment funds.....	J284	J285	J286	M.1.h.
i. Other short-term obligations.....	J287	J288	J289	M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

	(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				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. j. Other notes and bonds.....	J290				J291				J292				M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293				J294				J295				M.1.k.
l. Other common and preferred stocks.....	J296				J297				J298				M.1.l.
m. Real estate mortgages.....	J299				J300				J301				M.1.m.
n. Real estate.....	J302				J303				J304				M.1.n.
o. Miscellaneous assets.....	J305				J306				J307				M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308				J309				J310				M.1.p.

	(Column A) Managed Assets				(Column B) Number of Managed Accounts		
	RCFD	Bil	Mil	Thou	RCFD		
Dollar Amounts in Thousands							
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311				J312		M.1.q.

	(Column A) Number of Issues				(Column B) Principal Amount Outstanding				
	RCFD	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
Dollar Amounts in Thousands									
2. Corporate trust and agency accounts:									
a. Corporate and municipal trusteeships.....	B927				RCFD B928				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313				RCFD J314				M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929								M.2.b.

	(Column A) Number of Funds				(Column B) Market Value of Fund Assets				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands									
3. Collective investment funds and common trust funds:									
a. Domestic equity.....	B931			95	B932			100,276,000	M.3.a.
b. International/Global equity.....	B933			45	B934			27,291,000	M.3.b.
c. Stock/Bond blend.....	B935			38	B936			7,376,000	M.3.c.
d. Taxable bond.....	B937			62	B938			35,912,000	M.3.d.
e. Municipal bond.....	B939			0	B940			0	M.3.e.
f. Short-term investments/Money market.....	B941			14	B942			41,652,000	M.3.f.
g. Specialty/Other.....	B943			12	B944			2,280,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945			266	B946			214,787,000	M.3.h.

Schedule RC-T—Continued

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
Dollar Amounts in Thousands										
4. Fiduciary settlements, surcharges, and other losses:										
a. Personal trust and agency accounts.....	B947			B948			B949			M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950			B951			B952			M.4.b.
c. Investment management and investment advisory agency accounts.....	B953			B954			B955			M.4.c.
d. Other fiduciary accounts and related services.....	B956			B957			B958			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).....	B959			B960			B961			M.4.e.

Person to whom questions about Schedule RC-T—Fiduciary and Related Services should be directed:

Marc Sanniola, Managing Director
Name and Title (TEXT B962)

marc.sanniola@bnymellon.com
E-mail Address (TEXT B926)

201-635-1348
Telephone: Area code/phone number/extension (TEXT B963)

201-635-8750
FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

	(Column A)				(Column B)				(Column C)				
	Securitization Vehicles				ABCP Conduits				Other VIEs				
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
Dollar Amounts in Thousands													
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:													
a. Cash and balances due from depository institutions.....	J981			0	J982			0	J983			0	1.a.
b. Held-to-maturity securities.....	J984			0	J985			0	J986			0	1.b.
c. Available-for-sale securities.....	J987			88,000	J988			0	J989			0	1.c.
d. Securities purchased under agreements to resell.....	J990			0	J991			0	J992			0	1.d.
e. Loans and leases held for sale.....	J993			0	J994			0	J995			0	1.e.
f. Loans and leases, net of unearned income.....	J996			0	J997			0	J998			0	1.f.
g. Less: Allowance for loan and lease losses.....	J999			0	K001			0	K002			0	1.g.
h. Trading assets (other than derivatives).....	K003			0	K004			0	K005			0	1.h.
i. Derivative trading assets.....	K006			0	K007			0	K008			0	1.i.
j. Other real estate owned.....	K009			0	K010			0	K011			0	1.j.
k. Other assets.....	K012			0	K013			0	K014			0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:													
a. Securities sold under agreements to repurchase.....	K015			0	K016			0	K017			0	2.a.
b. Derivative trading liabilities.....	K018			0	K019			0	K020			0	2.b.
c. Commercial paper.....	K021			0	K022			0	K023			0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024			116,000	K025			0	K026			0	2.d.
e. Other liabilities.....	K027			0	K028			0	K029			0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030			0	K031			0	K032			0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033			0	K034			0	K035			0	4.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed

750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

All information furnished by the bank in the narrative statement must be accurate and not misleading. Appropriate efforts shall be taken by the submitting bank to ensure the statement's accuracy.

If, subsequent to the original submission, material changes are submitted for the data reported in the Reports of Condition and Income, the existing narrative statement will be deleted from the files, and from disclosure; the bank, at its option, may replace it with a statement appropriate to the amended data.

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?.....

RCO	Yes / No
6979	YES

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):

(TEXT 6980)

Amounts reported on Schedule RC-T, Line 11, Columns B and D, are subject to revision and fluctuation from Call Report to Call Report as we refine asset and account classification, business assumptions, interpretations underlying RC-T classifications, valuation and validation practices, and due to other factors including market conditions. Also, amounts reported on Schedule RC-L, Line 6 include indemnified securities lending activity related to a particular joint venture that previously was not reported.