Board of Governors of the Federal Reserve System
Federal Deposit Insurance Corporation
Office of the Comptroller of the Currency

Federal Financial Institutions Examination Council

1

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

Institution Name	**DISCOVER BANK**
City	**GREENWOOD**
State	**DE**
Zip Code	**19950**
Call Report Quarter End Date	**6/30/2011**
Report Type	**031**
RSSD-ID	**30810**
FDIC Certificate Number	**5649**
OCC Charter Number	**0**
ABA Routing Number	**31100649**
Last updated on	**7/29/2011**

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date	RCON9999	**20110630**	1.
2. FDIC certificate number	RSSD9050	**5649**	2.
3. Legal title of bank	RSSD9017	**Discover Bank**	3.
4. City	RSSD9130	**New Castle**	4.
5. State abbreviation	RSSD9200	**DE**	5.
6. Zip code	RSSD9220	**19720**	6.

Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name	TEXTC490	**CONF**	1.a.1.
2. Title	TEXTC491	**CONF**	1.a.2.
3. E-mail Address	TEXTC492	**CONF**	1.a.3.
4. Telephone	TEXTC493	**CONF**	1.a.4.
5. FAX	TEXTC494	**CONF**	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name	TEXTC495	**CONF**	1.b.1.
2. Title	TEXTC496	**CONF**	1.b.2.
3. E-mail Address	TEXT4086	**CONF**	1.b.3.
4. Telephone	TEXT8902	**CONF**	1.b.4.
5. FAX	TEXT9116	**CONF**	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title	TEXTB962	**CONF**	2.a.
b. E-mail Address	TEXTB926	**CONF**	2.b.
c. Telephone	TEXTB963	**CONF**	2.c.
d. FAX	TEXTB964	**CONF**	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name	TEXTC366	**CONF**	3.a.1.
2. Title	TEXTC367	**CONF**	3.a.2.
3. E-mail Address	TEXTC368	**CONF**	3.a.3.
4. Telephone	TEXTC369	**CONF**	3.a.4.
5. FAX	TEXTC370	**CONF**	3.a.5.
b. Secondary Contact			3.b.
1. Name	TEXTC371	**CONF**	3.b.1.
2. Title	TEXTC372	**CONF**	3.b.2.
3. E-mail Address	TEXTC373	**CONF**	3.b.3.
4. Telephone	TEXTC374	**CONF**	3.b.4.
5. FAX	TEXTC375	**CONF**	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name	TEXTC437	**CONF**	4.a.1.
2. Title	TEXTC438	**CONF**	4.a.2.
3. E-mail Address	TEXTC439	**CONF**	4.a.3.
4. Telephone	TEXTC440	**CONF**	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

1. Name..	TEXTC442	**CONF**	4.b.1.
2. Title...	TEXTC443	**CONF**	4.b.2.
3. E-mail Address..	TEXTC444	**CONF**	4.b.3.
4. Telephone...	TEXTC445	**CONF**	4.b.4.
c. Third Contact			4.c.
1. Name..	TEXTC870	**CONF**	4.c.1.
2. Title...	TEXTC871	**CONF**	4.c.2.
3. E-mail Address..	TEXTC872	**CONF**	4.c.3.
4. Telephone...	TEXTC873	**CONF**	4.c.4.
d. Fourth Contact			4.d.
1. Name..	TEXTC875	**CONF**	4.d.1.
2. Title...	TEXTC876	**CONF**	4.d.2.
3. E-mail Address..	TEXTC877	**CONF**	4.d.3.
4. Telephone...	TEXTC878	**CONF**	4.d.4.

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

Dollar amounts in thousands

1. Comments?..	RCON6979	**No**	1.
2. Bank Management Statement...	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties....................................	RIAD4435	**186**	1.a.1.a.1.
2. All other loans secured by real estate..	RIAD4436	**0**	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.................	RIAD4024	**0**	1.a.1.b.
c. Commercial and industrial loans..	RIAD4012	**12,252**	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards...	RIADB485	**2,909,486**	1.a.1.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)..	RIADB486	**297,568**	1.a.1.d.2.
e. Loans to foreign governments and official institutions....................................	RIAD4056	**0**	1.a.1.e.
f. All other loans in domestic offices..	RIADB487	**68**	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs............................	RIAD4059	**0**	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	**3,219,560**	1.a.3.
b. Income from lease financing receivables..	RIAD4065	**0**	1.b.
c. Interest income on balances due from depository institutions....................................	RIAD4115	**6,571**	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)..	RIADB488	**18,609**	1.d.1.
2. Mortgage-backed securities..	RIADB489	**242**	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.)..	RIAD4060	**9,337**	1.d.3.
e. Interest income from trading assets..	RIAD4069	**0**	1.e.

Dollar amounts in thousands

f. Interest income on federal funds sold and securities purchased under agreements to resell..	RIAD4020	0	1.f.
g. Other interest income..	RIAD4518	3	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)..	RIAD4107	3,254,322	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)...	RIAD4508	9	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs)..	RIAD0093	56,511	2.a.1.b1.
2. Time deposits of $100,000 or more..	RIADA517	70,730	2.a.1.b2.
3. Time deposits of less than $100,000..	RIADA518	340,328	2.a.1.b3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs...	RIAD4172	0	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase..	RIAD4180	82	2.b.
c. Interest on trading liabilities and other borrowed money..	RIAD4185	180,198	2.c.
d. Interest on subordinated notes and debentures..	RIAD4200	48,859	2.d.
e. Total interest expense (sum of items 2.a through 2.d)...	RIAD4073	696,717	2.e.
3. Net interest income (item 1.h minus 2.e)..	RIAD4074	2,557,605	3.
4. Provision for loan and lease losses..	RIAD4230	345,693	4.
5. Noninterest income:			5.
a. Income from fiduciary activities..	RIAD4070	0	5.a.
b. Service charges on deposit accounts in domestic offices...	RIAD4080	1,023	5.b.
c. Trading revenue..	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage..	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions................	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales..	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities............................	RIADC386	0	5.d.4.
5. Income from other insurance activities..	RIADC387	71,281	5.d.5.
e. Venture capital revenue...	RIADB491	0	5.e.
f. Net servicing fees...	RIADB492	0	5.f.
g. Net securitization income..	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases..	RIAD5416	6,066	5.i.
j. Net gains (losses) on sales of other real estate owned...	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)..............................	RIADB496	-136	5.k.
l. Other noninterest income...	RIADB497	589,873	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)..	RIAD4079	668,107	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities..	RIAD3521	-4	6.a.
b. Realized gains (losses) on available-for-sale securities..	RIAD3196	146	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits..	RIAD4135	249,356	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)...	RIAD4217	18,417	7.b.
c. Not available			7.c.
1. Goodwill impairment losses..	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets..............	RIADC232	808	7.c.2.
d. Other noninterest expense...	RIAD4092	861,257	7.d.

Dollar amounts in thousands

e. Total noninterest expense (sum of items 7.a through 7.d)...	RIAD4093	**1,129,838**	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..	RIAD4301	**1,750,323**	8.
9. Applicable income taxes (on item 8)..	RIAD4302	**637,799**	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	**1,112,524**	10.
11. Extraordinary items and other adjustments, net of income taxes..................................	RIAD4320	**0**	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)...	RIADG104	**1,112,524**	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).........................	RIADG103	**0**	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)......................................	RIAD4340	**1,112,524**	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes..............................	RIAD4513	**0**	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)...	RIAD8431	**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)..	RIAD4313	**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))...	RIAD4507	**887**	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)..	RIAD4150	**7790**	M.5.
6. Not applicable			M.6.
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..............................	RIAD9106	**0**	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures..	RIAD8757	**NR**	M.8.a.
b. Foreign exchange exposures..	RIAD8758	**NR**	M.8.b.
c. Equity security and index exposures..	RIAD8759	**NR**	M.8.c.
d. Commodity and other exposures..	RIAD8760	**NR**	M.8.d.
e. Credit exposures..	RIADF186	**NR**	M.8.e.
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)...	RIADK090	**NR**	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)...................	RIADK094	**NR**	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading..	RIADC889	**0**	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading..............	RIADC890	**0**	M.9.b.
10. Credit losses on derivatives (see instructions)...	RIADA251	**0**	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?...	RIADA530	**No**	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))......................................	RIADF228	**NR**	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets..	RIADF551	**NR**	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk..	RIADF552	**NR**	M.13.a.1.
b. Net gains (losses) on liabilities...	RIADF553	**NR**	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk..	RIADF554	**NR**	M.13.b.1.

Dollar amounts in thousands

14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses..	RIADJ319	4	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)..	RIADJ321	4	M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)................	RIAD3217	**6,082,183**	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors...	RIADB507	**0**	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)......................	RIADB508	**6,082,183**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)........................	RIAD4340	**1,112,524**	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)..	RIADB509	**0**	5.
6. Treasury stock transactions, net...	RIADB510	**0**	6.
7. Changes incident to business combinations, net..	RIAD4356	**0**	7.
8. LESS: Cash dividends declared on preferred stock...	RIAD4470	**0**	8.
9. LESS: Cash dividends declared on common stock..	RIAD4460	**475,000**	9.
10. Other comprehensive income..	RIADB511	**32,169**	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above)...	RIAD4415	**10,876**	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	**6,762,752**	12.

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

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans....................................	RIADC891	0	RIADC892	0	1.a.1.
2. Other construction loans and all land development and other land loans..	RIADC893	0	RIADC894	0	1.a.2.
b. Secured by farmland in domestic offices..	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit............................	RIAD5411	501	RIAD5412	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens..	RIADC234	0	RIADC217	0	1.c2a.
b. Secured by junior liens...	RIADC235	73	RIADC218	0	1.c2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices..	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties...	RIADC895	0	RIADC896	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.......	RIADC897	0	RIADC898	0	1.e.2.
f. In foreign offices..	RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
a. To U.S. banks and other U.S. depository institutions.......................	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks..	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)...	RIAD4645	12,164	RIAD4617	1,782	4.a.
b. To non-U.S. addressees (domicile)...................................	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards..	RIADB514	1,436,481	RIADB515	292,235	5.a.
b. Automobile loans...	RIADK129	0	RIADK133	0	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)......	RIADK205	37,524	RIADK206	1,096	5.c.
6. Loans to foreign governments and official institutions.........................	RIAD4643	0	RIAD4627	0	6.
7. All other loans...	RIAD4644	0	RIAD4628	0	7.
8. Lease financing receivables:					8.
a. Leases to individuals for household, family, and other personal expenditures..	RIADF185	0	RIADF187	0	8.a.
b. All other leases..	RIADC880	0	RIADF188	0	8.b.
9. Total (sum of items 1 through 8)...	RIAD4635	1,486,743	RIAD4605	295,113	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above...	RIAD5409	0	RIAD5410	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).................................	RIAD4652	0	RIAD4662	0	M.2.
3. Not applicable					M.3.

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

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)........................	RIADC388	432,639	M.4.

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

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....................................	RIADB522	3,278,024	1.
2. Recoveries (must equal part I, item 9, column B, above)................................	RIAD4605	295,113	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)...	RIADC079	1,486,743	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account...................	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).............................	RIAD4230	345,693	5.
6. Adjustments (see instructions for this schedule)..	RIADC233	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)..	RIAD3123	2,432,087	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above..............	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges..	RIADC390	351,360	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)..	RIADC781	0	M.4.

Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices...	RIADC899	0	1.
2. Total interest expense in foreign offices..	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices...	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue..	RIADC902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	0	4.b.
c. Net securitization income...	RIADC904	0	4.c.
d. Other noninterest income...	RIADC905	0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices..	RIADC906	0	5.
6. Total noninterest expense in foreign offices...	RIADC907	0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs....................................	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7)...	RIADC909	0	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices...........	RIADC910	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9)..	RIADC911	0	10.
11. Not applicable			11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.........	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)...........	RIADC914	0	13.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks..	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....................	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs)..	RIADC016	0	1.c.
d. Rent and other income from other real estate owned..	RIAD4042	0	1.d.
e. Safe deposit box rent...	RIADC015	0	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option..	RIADF229	0	1.f.
g. Bank card and credit card interchange fees..	RIADF555	394,984	1.g.
h. Gains on bargain purchases..	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component..	TEXT4461	Net credit card fee income	1.i.1.
2. Amount of component...	RIAD4461	166,874	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component..	TEXT4462		1.j.1.
2. Amount of component...	RIAD4462	0	1.j.2.
k. Disclose component and the dollar amount of that component:			1.k.
1. Describe component..	TEXT4463		1.k.1.
2. Amount of component...	RIAD4463	0	1.k.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses..	RIADC017	0	2.a.
b. Advertising and marketing expenses...	RIAD0497	226,466	2.b.
c. Directors' fees...	RIAD4136	0	2.c.
d. Printing, stationery, and supplies...	RIADC018	0	2.d.

Dollar amounts in thousands

e. Postage..	RIAD8403	**40,197**	2.e.
f. Legal fees and expenses..	RIAD4141	**0**	2.f.
g. FDIC deposit insurance assessments...	RIAD4146	**CONF**	2.g.
h. Accounting and auditing expenses..	RIADF556	**0**	2.h.
i. Consulting and advisory expenses..	RIADF557	**0**	2.i.
j. Automated teller machine (ATM) and interchange expenses....................	RIADF558	**0**	2.j.
k. Telecommunications expenses..	RIADF559	**0**	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component...	TEXT4464	**Click here for value**	2.l.1.
2. Amount of component...	RIAD4464	**308,517**	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component...	TEXT4467	**Collection fees**	2.m.1.
2. Amount of component...	RIAD4467	**80,464**	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component...	TEXT4468	**Fraud losses**	2.n.1.
2. Amount of component...	RIAD4468	**32,183**	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component...	TEXT4469		3.a.1.
2. Amount of component...	RIAD4469	**0**	3.a.2.
3. Applicable income tax effect..	RIAD4486	**0**	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component...	TEXT4487		3.b.1.
2. Amount of component...	RIAD4487	**0**	3.b.2.
3. Applicable income tax effect..	RIAD4488	**0**	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component...	TEXT4489		3.c.1.
2. Amount of component...	RIAD4489	**0**	3.c.2.
3. Applicable income tax effect..	RIAD4491	**0**	3.c.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component...	TEXTB526		4.a.1.
2. Amount of component...	RIADB526	**0**	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component...	TEXTB527		4.b.1.
2. Amount of component...	RIADB527	**0**	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component...	TEXT4498	**Click here for value**	5.a.1.
2. Amount of component...	RIAD4498	**10,876**	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component...	TEXT4499		5.b.1.
2. Amount of component...	RIAD4499	**0**	5.b.2.

Dollar amounts in thousands

6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component...	TEXT4521		6.a.1.
2. Amount of component...	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component...	TEXT4522		6.b.1.
2. Amount of component...	RIAD4522	0	6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?...	RIAD4769	No	7.a.
b. Other explanations..	TEXT4769		7.b.

(TEXT4464) Servicing fee paid to affiliates

(TEXT4498) Capital contribution

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin................................	RCFD0081	552,379	1.a.
b. Interest-bearing balances...	RCFD0071	3,158,693	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A)........................	RCFD1754	50,159	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)......................	RCFD1773	6,471,353	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices...	RCONB987	0	3.a.
b. Securities purchased under agreements to resell....................................	RCFDB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale..	RCFD5369	751,242	4.a.
b. Loans and leases, net of unearned income...	RCFDB528	52,171,578	4.b.
c. LESS: Allowance for loan and lease losses...	RCFD3123	2,432,087	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)........	RCFDB529	49,739,491	4.d.
5. Trading assets (from Schedule RC-D)...	RCFD3545	0	5.
6. Premises and fixed assets (including capitalized leases)..............................	RCFD2145	298,182	6.
7. Other real estate owned (from Schedule RC-M)...	RCFD2150	196	7.
8. Investments in unconsolidated subsidiaries and associated companies.................	RCFD2130	0	8.
9. Direct and indirect investments in real estate ventures...............................	RCFD3656	0	9.
10. Intangible assets:			10.
a. Goodwill..	RCFD3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).......................................	RCFD0426	9,642	10.b.
11. Other assets (from Schedule RC-F)...	RCFD2160	1,884,259	11.
12. Total assets (sum of items 1 through 11)...	RCFD2170	62,915,596	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	35,340,039	13.a.
1. Noninterest-bearing...	RCON6631	189,526	13.a.1.
2. Interest-bearing..	RCON6636	35,150,513	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)........	RCFN2200	0	13.b.
1. Noninterest-bearing...	RCFN6631	0	13.b.1.

Dollar amounts in thousands

2. Interest-bearing..	RCFN6636	**0**	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices..	RCONB993	**125,000**	14.a.
b. Securities sold under agreements to repurchase..	RCFDB995	**0**	14.b.
15. Trading liabilities (from Schedule RC-D)...	RCFD3548	**0**	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)..	RCFD3190	**17,330,781**	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures..	RCFD3200	**1,195,442**	19.
20. Other liabilities (from Schedule RC-G)..	RCFD2930	**2,161,582**	20.
21. Total liabilities (sum of items 13 through 20)...	RCFD2948	**56,152,844**	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus..	RCFD3838	**0**	23.
24. Common stock...	RCFD3230	**35**	24.
25. Surplus (exclude all surplus related to preferred stock).............................	RCFD3839	**3,972,737**	25.
26. Not available			26.
a. Retained earnings..	RCFD3632	**2,767,677**	26.a.
b. Accumulated other comprehensive income...	RCFDB530	**22,303**	26.b.
c. Other equity capital components..	RCFDA130	**0**	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c)...........................	RCFD3210	**6,762,752**	27.a.
b. Noncontrollng (minority) interests in consolidated subsidiaries.................	RCFD3000	**0**	27.b.
28. Total equity capital (sum of items 27.a and 27.b)......................................	RCFDG105	**6,762,752**	28.
29. Total liabilities and equity capital (sum of items 21 and 28).........................	RCFD3300	**62,915,596**	29.
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 2010...	RCFD6724	**NR**	M.1.
2. Bank's fiscal year-end date..	RCON8678	**NR**	M.2.

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

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin...	RCFD0022	**284,875**			1.
a. Cash items in process of collection and unposted debits...............			RCON0020	**284,170**	1.a.
b. Currency and coin..			RCON0080	**705**	1.b.
2. Balances due from depository institutions in the U.S..........................			RCON0082	**715,004**	2.
a. U.S. branches and agencies of foreign banks (including their IBFs)...	RCFD0083	**422,000**			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)...	RCFD0085	**293,004**			2.b.
3. Balances due from banks in foreign countries and foreign central banks...			RCON0070	**29,008**	3.
a. Foreign branches of other U.S. banks...	RCFD0073	**29,008**			3.a.
b. Other banks in foreign countries and foreign central banks............	RCFD0074	**0**			3.b.
4. Balances due from Federal Reserve Banks..	RCFD0090	**2,682,185**	RCON0090	**2,682,185**	4.
5. Total..	RCFD0010	**3,711,072**	RCON0010	**3,711,072**	5.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
1. U.S. Treasury securities..	0	0	2,274,259	2,284,202	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
a. Issued by U.S. Government agencies...	0	0	0	0	2.a.
	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
b. Issued by U.S. Government-sponsored agencies...	0	0	2,521,223	2,533,559	2.b.
	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
3. Securities issued by states and political subdivisions in the U.S.........................	42,788	39,277	0	0	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
1. Guaranteed by GNMA...	309	349	0	0	4.a.1.
	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
2. Issued by FNMA and FHLMC..	7,062	7,735	0	0	4.a.2.
	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
3. Other pass-through securities..	0	0	0	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.................................	0	0	0	0	4.b.1.
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA..	RCFDG316 0	RCFDG317 0	RCFDG318 0	RCFDG319 0	4.b.2.
	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
3. All other residential MBS..	0	0	0	0	4.b.3.
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.............................	0	0	0	0	4.c.1.a.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
b. Other pass-through securities...	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
a. Issued or guaranteed by FNMA, FHLMC, or GNMA............................	0	0	0	0	4.c.2.a.
	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
b. All other commercial MBS...	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
a. Asset-backed securities (ABS)..	0	0	421,262	430,719	5.a.
b. Structured financial products:					5.b.
	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
1. Cash...	0	0	0	0	5.b.1.
	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
2. Synthetic...	0	0	0	0	5.b.2.
	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
3. Hybrid...	0	0	0	0	5.b.3.
6. Other debt securities:					6.
	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
a. Other domestic debt securities...	0	0	802,190	803,154	6.a.
	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
b. Foreign debt securities..	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values..			RCFDA510 419,719	RCFDA511 419,719	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)......................................	RCFD1754 50,159	RCFD1771 47,361	RCFD1772 6,438,653	RCFD1773 6,471,353	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities...	RCFD0416	**1,084,204**	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less..	RCFDA549	**730,629**	M.2.a.1.
2. Over three months through 12 months...	RCFDA550	**1,631,416**	M.2.a.2.
3. Over one year through three years..	RCFDA551	**1,693,476**	M.2.a.3.
4. Over three years through five years...	RCFDA552	**1,998,473**	M.2.a.4.
5. Over five years through 15 years...	RCFDA553	**3,835**	M.2.a.5.
6. Over 15 years..	RCFDA554	**36,593**	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less..	RCFDA555	**0**	M.2.b.1.
2. Over three months through 12 months...	RCFDA556	**0**	M.2.b.2.
3. Over one year through three years..	RCFDA557	**0**	M.2.b.3.
4. Over three years through five years...	RCFDA558	**0**	M.2.b.4.
5. Over five years through 15 years...	RCFDA559	**0**	M.2.b.5.
6. Over 15 years..	RCFDA560	**7,371**	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less..	RCFDA561	**0**	M.2.c.1.
2. Over three years..	RCFDA562	**0**	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)...	RCFDA248	**2,182,452**	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)...	RCFD1778	**0**	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost..	RCFD8782	**0**	M.4.a.
b. Fair value...	RCFD8783	**0**	M.4.b.

Schedule RC-B - Securities

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					M.5.
	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
a. Credit card receivables..	0	0	421,262	430,719	M.5.a.
	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
b. Home equity lines..	0	0	0	0	M.5.b.
	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
c. Automobile loans...	0	0	0	0	M.5.c.
	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
d. Other consumer loans..	0	0	0	0	M.5.d.
	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
e. Commercial and industrial loans..	0	0	0	0	M.5.e.
	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
f. Other..	0	0	0	0	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)):					M.6.
	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
a. Trust preferred securities issued by financial institutions................	0	0	0	0	M.6.a.
	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
b. Trust preferred securities issued by real estate investment trusts..................	0	0	0	0	M.6.b.
	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
c. Corporate and similar loans...	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)..	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....................	0	0	0	0	M.6.e.
	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
f. Diversified (mixed) pools of structured financial products................	0	0	0	0	M.6.f.
	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
g. Other collateral or reference assets...	0	0	0	0	M.6.g.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Loans secured by real estate..	RCFD1410	12,267			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans..................................			RCONF158	0	1.a.1.
2. Other construction loans and all land development and other land loans..			RCONF159	0	1.a.2.
b. Secured by farmland (including farm residential and other improvements)...			RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.............................			RCON1797	7,392	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens..			RCON5367	4,721	1.c2.a.
b. Secured by junior liens...			RCON5368	154	1.c2.b.
d. Secured by multifamily (5 or more) residential properties..............			RCON1460	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties..			RCONF160	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.......			RCONF161	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S...			RCONB531	0	2.a.
1. To U.S. branches and agencies of foreign banks......................	RCFDB532	0			2.a.1.
2. To other commercial banks in the U.S....................................	RCFDB533	0			2.a.2.
b. To other depository institutions in the U.S...................................	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries..			RCONB535	0	2.c.
1. To foreign branches of other U.S. banks.................................	RCFDB536	0			2.c.1.
2. To other banks in foreign countries..	RCFDB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1590	0	RCON1590	0	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)..	RCFD1763	233,161	RCON1763	233,161	4.a.
b. To non-U.S. addressees (domicile)...	RCFD1764	0	RCON1764	0	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards...	RCFDB538	45,064,146	RCONB538	45,064,146	6.a.
b. Other revolving credit plans..	RCFDB539	0	RCONB539	0	6.b.
c. Automobile loans...	RCFDK137	0	RCONK137	0	6.c.
d. Other consumer loans (includes single payment, installment, and all student loans)..	RCFDK207	7,610,418	RCONK207	7,610,418	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)...	RCFD2081	0	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S...	RCFD2107	0	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans..............	RCFD1563	2,828			9.
a. Loans to nondepository financial institutions.................................			RCONJ454	0	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)..			RCON1545	0	9.b.1.
2. All other loans (exclude consumer loans)................................			RCONJ451	2,828	9.b.2.
10. Lease financing receivables (net of unearned income).......................			RCON2165	0	10.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)..	RCFDF162	0			10.a.
b. All other leases...	RCFDF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above...	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)..	RCFD2122	52,922,820	RCON2122	52,922,820	12.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans..	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans..............	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices........................	RCONF576	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices..............	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties...................	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.................................	RCONK162	0	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile)...	RCFDK163	205	M.1.e.1.
2. To non-U.S. addressees (domicile)..	RCFDK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)..	RCFDK165	1,141,028	M.1.f.
1. Loans secured by farmland in domestic offices..	RCONK166	0	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks...........................	RCFDK167	0	M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....................	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards...	RCFDK098	1,141,028	M.1.f.4.a.
b. Automobile loans..	RCFDK203	0	M.1.f.4.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)............................	RCFDK204	0	M.1.f.4.c.
5. Loans to foreign governments and official institutions...............................	RCFDK212	0	M.1.f.5.
6. Other loans..	RCFDK267	0	M.1.f.6.
7. Loans secured by real estate in foreign offices..	RCFNK289	0	M.1.f.7.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less...	RCONA564	0	M.2.a.1.
2. Over three months through 12 months..	RCONA565	0	M.2.a.2.
3. Over one year through three years..	RCONA566	14	M.2.a.3.
4. Over three years through five years..	RCONA567	0	M.2.a.4.
5. Over five years through 15 years..	RCONA568	385	M.2.a.5.
6. Over 15 years..	RCONA569	1,631	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.b.

Dollar amounts in thousands

1. Three months or less..	RCFDA570	**35,702,178**	M.2.b.1.
2. Over three months through 12 months..	RCFDA571	**3,759,666**	M.2.b.2.
3. Over one year through three years..	RCFDA572	**10,386,541**	M.2.b.3.
4. Over three years through five years..	RCFDA573	**1,503,209**	M.2.b.4.
5. Over five years through 15 years..	RCFDA574	**1,318,290**	M.2.b.5.
6. Over 15 years..	RCFDA575	**23,004**	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)..	RCFDA247	**21,079**	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A.....	RCFD2746	**0**	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B)................	RCON5370	**0**	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)...	RCFDB837	**0**	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A...	RCFDC391	**3,513,693**	M.6.
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			M.7.
a. Outstanding balance..	RCFDC779	**3,600,923**	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.......................	RCFDC780	**2,926,190**	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
a. Total 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 1.c.(2)(b))..	RCONF230	**0**	M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties...	RCONF231	**NR**	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..	RCONF232	**NR**	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).......	RCONF577	**1,531**	M.9.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					M.10.
a. Loans secured by real estate...	RCFDF608	**NR**			M.10.a.
1. Construction, land development, and other land loans..............			RCONF578	**NR**	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements)...			RCONF579	**NR**	M.10.a.2
3. Secured by 1-4 family residential properties:					M.10.a.3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.........................			RCONF580	**NR**	M.10.a.3.a
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3.b
1. Secured by first liens..			RCONF581	**NR**	M.10.a.3.b.1
2. Secured by junior liens...			RCONF582	**NR**	M.10.a.3.b.2
4. Secured by multifamily (5 or more) residential properties.........			RCONF583	**NR**	M.10.a.4
5. Secured by nonfarm nonresidential properties.........................			RCONF584	**NR**	M.10.a.5
b. Commercial and industrial loans..	RCFDF585	**NR**	RCONF585	**NR**	M.10.b.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.10.c.
1. Credit cards...	RCFDF586	NR	RCONF586	NR	M10c1.
2. Other revolving credit plans................................	RCFDF587	NR	RCONF587	NR	M10c2
3. Automobile loans...	RCFDK196	NR	RCONK196	NR	M10c3
4. Other consumer loans (includes single payment, installment, and all student loans)......................................	RCFDK208	NR	RCONK208	NR	M10c4
d. Other loans..	RCFDF589	NR	RCONF589	NR	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					M.11.
a. Loans secured by real estate...........................	RCFDF609	NR			M.11.a.
1. Construction, and land development, and other land loans.......			RCONF590	NR	M11a1.
2. Secured by farmland (including farm residential and other improvements)..			RCONF591	NR	M11a2
3. Secured by 1-4 family residential properties:					M11a3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.........................			RCONF592	NR	M11a3a
b. Closed-end loans secured by 1-4 family residential properties:					M11a3b
1. Secured by first liens....................................			RCONF593	NR	M11a3b1
2. Secured by junior liens.................................			RCONF594	NR	M11a3b2
4. Secured by multifamily (5 or more) residential properties........			RCONF595	NR	M11a4
5. Secured by nonfarm nonresidential properties.........................			RCONF596	NR	M11a5
b. Commercial and industrial loans.................................	RCFDF597	NR	RCONF597	NR	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.11.c.
1. Credit cards...	RCFDF598	NR	RCONF598	NR	M11c1.
2. Other revolving credit plans................................	RCFDF599	NR	RCONF599	NR	M11c2
3. Automobile loans...	RCFDK195	NR	RCONK195	NR	M11c3
4. Other consumer loans (includes single payment, installment, and all student loans)..	RCFDK209	NR	RCONK209	NR	M11c4
d. Other loans..	RCFDF601	NR	RCONF601	NR	M.11.d.

Schedule RC-C Part I - Loans and Leases

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

Dollar amounts in thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
	RCFDG100	RCFDG101	RCFDG102	
d. All other loans and all leases..	0	0	0	M.12.d.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)..	RCONG376	NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))..	RIADG377	NR	M.13.b.
14. Pledged loans and leases...	RCFDG378	40,400,918	M.14.
15. Reverse mortgages in domestic offices:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..........................	RCONJ466	NR	M.15.a.1.
2. Proprietary reverse mortgages...	RCONJ467	NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..........................	RCONJ468	NR	M.15.b.1.
2. Proprietary reverse mortgages...	RCONJ469	NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages..........................	RCONJ470	NR	M.15.c.1.
2. Proprietary reverse mortgages...	RCONJ471	NR	M.15.c.2.

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

Dollar amounts in thousands

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of $100,000 or less..	RCON6999	Yes	1.
2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			2.
a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B...	RCON5562	0	2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B..	RCON5563	123824	2.b.

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

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of $100,000 or less......................................	RCON5564	NR	RCON5565	NR	3.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5566	NR	RCON5567	NR	3.b.
c. With original amounts of more than $250,000 through $1,000,000..	RCON5568	NR	RCON5569	NR	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:					4.
a. With original amounts of $100,000 or less......................................	RCON5570	NR	RCON5571	NR	4.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5572	NR	RCON5573	NR	4.b.
c. With original amounts of more than $250,000 through $1,000,000..	RCON5574	NR	RCON5575	NR	4.c.

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

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of $100,000 or less...	RCON6860	No	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B...........................	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B..	RCON5577	NR	6.b.

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

Dollar amounts in thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:					7.
a. With original amounts of $100,000 or less......................................	RCON5578	NR	RCON5579	NR	7.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5580	NR	RCON5581	NR	7.b.
c. With original amounts of more than $250,000 through $500,000.....	RCON5582	NR	RCON5583	NR	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of $100,000 or less......................................	RCON5584	NR	RCON5585	NR	8.a.
b. With original amounts of more than $100,000 through $250,000.....	RCON5586	NR	RCON5587	NR	8.b.
c. With original amounts of more than $250,000 through $500,000.....	RCON5588	NR	RCON5589	NR	8.c.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. U.S. Treasury securities...	RCFD3531	NR	RCON3531	NR	1.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
2. U.S. Government agency obligations (exclude mortgage-backed securities).........................	RCFD3532	NR	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S..........	RCFD3533	NR	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA..........	RCFDG379	NR	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)........................	RCFDG380	NR	RCONG380	NR	4.b.
c. All other residential MBS................................	RCFDG381	NR	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA..........	RCFDK197	NR	RCONK197	NR	4.d.
e. All other commercial MBS........................	RCFDK198	NR	RCONK198	NR	4.e.
5. Other debt securities:					5.
a. Structured financial products:					5.a.
1. Cash..........	RCFDG383	NR	RCONG383	NR	5.a.1.
2. Synthetic..........	RCFDG384	NR	RCONG384	NR	5.a.2.
3. Hybrid..........	RCFDG385	NR	RCONG385	NR	5.a.3.
b. All other debt securities........................	RCFDG386	NR	RCONG386	NR	5.b.
6. Loans:					6.
a. Loans secured by real estate..........	RCFDF610	NR			6.a.
1. Construction, land development, and other land loans.............			RCONF604	NR	6.a.1.
2. Secured by farmland (including farm residential and other improvements)........................			RCONF605	NR	6.a.2.
3. Secured by 1-4 family residential properties:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit........................			RCONF606	NR	6.a.3.a
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3.b.
1. Secured by first liens................................			RCONF607	NR	6.a.3.b.1.
2. Secured by junior liens................................			RCONF611	NR	6.a.3.b.2
4. Secured by multifamily (5 or more) residential properties..........			RCONF612	NR	6.a.4.
5. Secured by nonfarm nonresidential properties........................			RCONF613	NR	6.a.5.
b. Commercial and industrial loans................................	RCFDF614	NR	RCONF614	NR	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.c.
1. Credit cards..........	RCFDF615	NR	RCONF615	NR	6.c.1.
2. Other revolving credit plans........................	RCFDF616	NR	RCONF616	NR	6.c.2.
3. Automobile loans..........	RCFDK199	NR	RCONK199	NR	6.c.3.
4. Other consumer loans (includes single payment, installment, and all student loans)........................	RCFDK210	NR	RCONK210	NR	6.c.4.
d. Other loans................................	RCFDF618	NR	RCONF618	NR	6.d.
7. Not appliable					7.
8. Not applicable					8.
9. Other trading assets..........	RCFD3541	NR	RCON3541	NR	9.
10. Not applicable					10.
11. Derivatives with a positive fair value..........	RCFD3543	0	RCON3543	NR	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)..........	RCFD3545	0	RCON3545	NR	12.
13. Not available					13.
a. Liability for short positions..........	RCFD3546	NR	RCON3546	NR	13.a.
b. Other trading liabilities..........	RCFDF624	NR	RCONF624	NR	13.b.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
14. Derivatives with a negative fair value..	RCFD3547	0	RCON3547	NR	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)..	RCFD3548	0	RCON3548	NR	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate..	RCFDF790	NR			M.1.a.
1. Construction, land development, and other land loans..............			RCONF625	NR	M1a1.
2. Secured by farmland (including farm residential and other improvements)...			RCONF626	NR	M1a2
3. Secured by 1-4 family residential properties:					M1a3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.........................			RCONF627	NR	M1a3a
b. Closed-end loans secured by 1-4 family residential properties:					M1a3b
1. Secured by first liens..			RCONF628	NR	M1a3b1.
2. Secured by junior liens...			RCONF629	NR	M1a3b2
4. Secured by multifamily (5 or more) residential properties.........			RCONF630	NR	M1a4.
5. Secured by nonfarm nonresidential properties.........................			RCONF631	NR	M1a5.
b. Commercial and industrial loans...	RCFDF632	NR	RCONF632	NR	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.1.c.
1. Credit cards..	RCFDF633	NR	RCONF633	NR	M1.c1.
2. Other revolving credit plans...	RCFDF634	NR	RCONF634	NR	M1.c2
3. Automobile loans..	RCFDK200	NR	RCONK200	NR	M1.c3.
4. Other consumer loans (includes single payment, installment, and all student loans)..	RCFDK211	NR	RCONK211	NR	M1.c4.
d. Other loans..	RCFDF636	NR	RCONF636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					M.2.
a. Fair value..	RCFDF639	NR	RCONF639	NR	M.2.a.
b. Unpaid principal balance..	RCFDF640	NR	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					M.3.
a. Trust preferred securities issued by financial institutions.................	RCFDG299	NR	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts....	RCFDG332	NR	RCONG332	NR	M.3.b.
c. Corporate and similar loans..	RCFDG333	NR	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)..	RCFDG334	NR	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.......	RCFDG335	NR	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products................	RCFDG651	NR	RCONG651	NR	M.3.f.
g. Other collateral or reference assets...	RCFDG652	NR	RCONG652	NR	M.3.g.
4. Pledged trading assets:					M.4.
a. Pledged securities..	RCFDG387	NR	RCONG387	NR	M.4.a.
b. Pledged loans..	RCFDG388	NR	RCONG388	NR	M.4.b.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

5. Asset-backed securities:			M.5.
a. Credit card receivables..	RCFDF643	NR	M.5.a.
b. Home equity lines..	RCFDF644	NR	M.5.b.

Dollar amounts in thousands

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

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)...	RCONB549 **114,792**		RCONB550 **34,788,471**	1.
2. U.S. Government...	RCON2202 **53**		RCON2520 **0**	2.
3. States and political subdivisions in the U.S.....................................	RCON2203 **303**		RCON2530 **24,205**	3.
4. Commercial banks and other depository institutions in the U.S........	RCONB551 **76,032**		RCONB552 **336,183**	4.

Dollar amounts in thousands	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
	RCON2213		RCON2236	
5. Banks in foreign countries..	0		0	5.
6. Foreign governments and official institutions (including foreign central	RCON2216		RCON2377	
banks)..	0		0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must	RCON2215	RCON2210	RCON2385	
equal Schedule RC, item 13.a)...	191,180	189,526	35,148,859	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts......................	RCON6835	1,787,757	M.1.a.
b. Total brokered deposits...	RCON2365	15,057,457	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits of less than $100,000..	RCON2343	13,354,885	M.1.c.1.
2. Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts..	RCONJ472	1,178,189	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)...............................	RCONA243	5,634,436	M.1.d.1.
2. Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)........................	RCONK219	732,832	M.1.d.2.
3. Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)...............................	RCONK220	434,118	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)...	RCON5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits..	RCONK223	1,454,630	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs)...	RCON6810	4,562,325	M.2.a.1.
2. Other savings deposits (excludes MMDAs)..	RCON0352	6,220,593	M.2.a.2.
b. Total time deposits of less than $100,000...	RCON6648	18,440,356	M.2.b.
c. Total time deposits of $100,000 through $250,000.......................................	RCONJ473	4,895,164	M.2.c.
d. Total time deposits of more than $250,000..	RCONJ474	1,030,421	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above...	RCONF233	840,709	M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:			M.3.
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less..	RCONA579	1,731,951	M.3.a.1.
2. Over three months through 12 months...	RCONA580	6,244,962	M.3.a.2.
3. Over one year through three years..	RCONA581	7,433,233	M.3.a.3.
4. Over three years...	RCONA582	3,030,210	M.3.a.4.

Dollar amounts in thousands

b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above)...................................	RCONA241	**7,976,913** M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:		M.4.
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of:		M.4.a.
1. Three months or less...	RCONA584	**853,737** M.4.a.1.
2. Over three months through 12 months...	RCONA585	**2,381,023** M.4.a.2.
3. Over one year through three years...	RCONA586	**1,647,129** M.4.a.3.
4. Over three years..	RCONA587	**1,043,696** M.4.a.4.
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)........................	RCONK221	**2,601,074** M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)....................................	RCONK222	**633,686** M.4.c.

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

Dollar amounts in thousands

Deposits of:		
1. Individuals, partnerships, and corporations (include all certified and official checks)........	RCFNB553	**0** 1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions..	RCFNB554	**0** 2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)..	RCFN2625	**0** 3.
4. Foreign governments and official institutions (including foreign central banks).................	RCFN2650	**0** 4.
5. U.S. Government and states and political subdivisions in the U.S.................................	RCFNB555	**0** 5.
6. Total..	RCFN2200	**0** 6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)..	RCFNA245	**0** M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable..	RCFDB556	**384,155** 1.
2. Net deferred tax assets...	RCFD2148	**1,106,330** 2.
3. Interest-only strips receivable (not in the form of a security) on:		3.
a. Mortgage loans..	RCFDA519	**0** 3.a.
b. Other financial assets...	RCFDA520	**0** 3.b.
4. Equity securities that DO NOT have readily determinable fair values.............................	RCFD1752	**44,001** 4.
5. Life insurance assets:		5.
a. General account life insurance assets..	RCFDK201	**0** 5.a.
b. Separate account life insurance assets...	RCFDK202	**0** 5.b.
c. Hybrid account life insurance assets...	RCFDK270	**0** 5.c.
6. All other assets (itemize and describe amounts greater than $25,000 that exceed 25% of this item)..	RCFD2168	**349,773** 6.
a. Prepaid expenses...	RCFD2166	**114,422** 6.a.
b. Repossessed personal property (including vehicles)...	RCFD1578	**0** 6.b.
c. Derivatives with a positive fair value held for purposes other than trading....................	RCFDC010	**0** 6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards ...	RCFDC436	**0** 6.d.
e. FDIC loss-sharing indemnification assets...	RCFDJ448	**0** 6.e.
f. Prepaid deposit insurance assessments...	RCFDJ449	**CONF** 6.f.
g. Disclose component and the dollar amount of that component:		6.g.

Dollar amounts in thousands

1. Describe component..	TEXT3549	**Click here for value**	6.g.1.
2. Amount of component..	RCFD3549	**103,322**	6.g.2.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component..	TEXT3550		6.h.1.
2. Amount of component..	RCFD3550	**0**	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component..	TEXT3551		6.i.1.
2. Amount of component..	RCFD3551	**0**	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)................................	RCFD2160	**1,884,259**	7.

(TEXT3549) Indemnification Asset

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices.......................................	RCON3645	**125,702**	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).........	RCFD3646	**1,904,144**	1.b.
2. Net deferred tax liabilities..	RCFD3049	**0**	2.
3. Allowance for credit losses on off-balance sheet credit exposures..................................	RCFDB557	**0**	3.
4. All other liabilities..	RCFD2938	**131,736**	4.
a. Accounts payable..	RCFD3066	**0**	4.a.
b. Deferred compensation liabilities..	RCFDC011	**0**	4.b.
c. Dividends declared but not yet payable...	RCFD2932	**0**	4.c.
d. Derivatives with a negative fair value held for purposes other than trading................	RCFDC012	**0**	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component..	TEXT3552	**Merchant settlement**	4.e.1.
2. Amount of component..	RCFD3552	**124,844**	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component..	TEXT3553		4.f.1.
2. Amount of component..	RCFD3553	**0**	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component..	TEXT3554		4.g.1.
2. Amount of component..	RCFD3554	**0**	4.g.2.
5. Total...	RCFD2930	**2,161,582**	5.

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell..	RCONB989	**0**	3.
4. Securities sold under agreements to repurchase..	RCONB995	**0**	4.
5. Other borrowed money...	RCON3190	**17,330,781**	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs...............	RCON2163	**0**	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs...................	RCON2941	**6**	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)..	RCON2192	**62,915,596**	8.

Dollar amounts in thousands

9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)...	RCON3129	**56,152,838** 9.

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

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities...	RCON0211	0	RCON1287	**2,284,202**	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)...	RCON8492	0	RCON8495	**2,533,559**	11.
12. Securities issued by states and political subdivisions in the U.S........	RCON8496	**42,788**	RCON8499	0	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA..................	RCONG389	**7,371**	RCONG390	0	13.a.1.
2. Other mortgage pass-through securities.................................	RCON1709	0	RCON1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA..................	RCONG393	0	RCONG394	0	13.b.1.
2. All other mortgage-backed securities......................................	RCON1733	0	RCON1736	0	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....................................	RCONG397	0	RCONG398	**1,233,873**	14.
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities)...	RCONG399	0	RCONG400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values..			RCONA511	**419,719**	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)...	RCON1754	**50,159**	RCON1773	**6,471,353**	17.

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

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.................................	RCON1752	**44,001** 18.

Schedule RC-I - Assets and Liabilities of IBFs

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).............	RCFN2133	**NR** 1.
2. Total IBF liabilities (component of Schedule RC, item 21)...	RCFN2898	**NR** 2.

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions...	RCFD3381	**4,130,723** 1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)...	RCFDB558	**4,483,721** 2.
3. Mortgage-backed securities...	RCFDB559	**7,864** 3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.)..	RCFDB560	**1,894,052** 4.
5. Federal funds sold and securities purchased under agreements to resell........................	RCFD3365	0 5.
6. Loans:		6.
a. Loans in domestic offices:		6.a.

Dollar amounts in thousands

1. Total loans..	RCON3360	52,134,257	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.................................	RCON3465	12,728	6.a.2.a.
b. All other loans secured by real estate.....................................	RCON3466	0	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	0	6.a.3.
4. Commercial and industrial loans..	RCON3387	236,268	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards..	RCONB561	44,385,977	6.a.5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...	RCONB562	7,496,397	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.................	RCFN3360	0	6.b.
7. Trading assets..	RCFD3401	0	7.
8. Lease financing receivables (net of unearned income)................................	RCFD3484	0	8.
9. Total assets..	RCFD3368	62,656,307	9.
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).................	RCON3485	1,704	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs)...	RCONB563	10,327,115	11.a.
b. Time deposits of $100,000 or more..	RCONA514	5,918,359	11.b.
c. Time deposits of less than $100,000..	RCONA529	18,798,532	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs..	RCFN3404	0	12.
13. Federal funds purchased and securities sold under agreements to repurchase..............	RCFD3353	132,835	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)..	RCFD3355	17,146,474	14.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines..	RCFD3814	2,180	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)..	RCONJ477	NR	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)................................	RCONJ478	NR	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....................	RCFD3815	163,729,215	1.b.
1. Unused consumer credit card lines...	RCFDJ455	162,583,669	1.b.1.
2. Other unused credit card lines..	RCFDJ456	1,145,546	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments........................	RCFDF164	0	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments..	RCFDF165	0	1.c.1.b.
2. Not secured by real estate...	RCFD6550	0	1.c.2.
d. Securities underwriting...	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans..	RCFDJ457	0	1.e.1.
2. Loans to financial institutions..	RCFDJ458	0	1.e.2.
3. All other unused commitments...	RCFDJ459	44,386	1.e.3.

Dollar amounts in thousands

2. Financial standby letters of credit and foreign office guarantees.....................................	RCFD3819	**0**	2.
a. Amount of financial standby letters of credit conveyed to others...............................	RCFD3820	**0**	2.a.
3. Performance standby letters of credit and foreign office guarantees...............................	RCFD3821	**0**	3.
a. Amount of performance standby letters of credit conveyed to others........................	RCFD3822	**0**	3.a.
4. Commercial and similar letters of credit..	RCFD3411	**0**	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)...	RCFD3433	**0**	6.

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

Dollar amounts in thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps..	RCFDC968	**0**	RCFDC969	**0**	7.a.1.
2. Total return swaps..	RCFDC970	**0**	RCFDC971	**0**	7.a.2.
3. Credit options..	RCFDC972	**0**	RCFDC973	**0**	7.a.3.
4. Other credit derivatives..	RCFDC974	**0**	RCFDC975	**0**	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value...	RCFDC219	**0**	RCFDC221	**0**	7.b.1.
2. Gross negative fair value..	RCFDC220	**0**	RCFDC222	**0**	7.b.2.

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

Dollar amounts in thousands

c. Notational amounts by regulatory capital treatment:			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection..	RCFDG401	**0**	7.c.1.a.
b. Purchased protection..	RCFDG402	**0**	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection..	RCFDG403	**0**	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes..	RCFDG404	**0**	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes..	RCFDG405	**0**	7.c.2.c.

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

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
d. Notional amounts by remaining maturity:				7.d.
1. Sold credit protection:				7.d.1.
	RCFDG406	RCFDG407	RCFDG408	
a. Investment grade..	**0**	**0**	**0**	7.d.1.a.

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years	
	RCFDG409	RCFDG410	RCFDG411	
b. Subinvestment grade...	0	0	0	7.d.1.b.
2. Purchased credit protection:				7.d.2.
	RCFDG412	RCFDG413	RCFDG414	
a. Investment grade...	0	0	0	7.d.2.a.
	RCFDG415	RCFDG416	RCFDG417	
b. Subinvestment grade...	0	0	0	7.d.2.b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts..	RCFD8765	0	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	0	9.
a. Securities borrowed..	RCFD3432	0	9.a.
b. Commitments to purchase when-issued securities.......................................	RCFD3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component...	TEXT3555		9.d.1.
2. Amount of component...	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component...	TEXT3556		9.e.1.
2. Amount of component...	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component...	TEXT3557		9.f.1.
2. Amount of component...	RCFD3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	0	10.
a. Commitments to sell when-issued securities...	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component...	TEXT5592		10.b.1.
2. Amount of component...	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component...	TEXT5593		10.c.1.
2. Amount of component...	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component...	TEXT5594		10.d.1.
2. Amount of component...	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component...	TEXT5595		10.e.1.
2. Amount of component...	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.............................	RCFDC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....................	RCFDC224	0	11.b.

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

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCFD8693	RCFD8694	RCFD8695	RCFD8696	
a. Futures contracts..	0	0	0	0	12.a.
	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts..	0	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCFD8701	RCFD8702	RCFD8703	RCFD8704	
1. Written options...	0	0	0	0	12.c.1.
	RCFD8705	RCFD8706	RCFD8707	RCFD8708	
2. Purchased options...	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCFD8709	RCFD8710	RCFD8711	RCFD8712	
1. Written options...	0	0	0	0	12.d.1.
	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options...	0	0	0	0	12.d.2.
	RCFD3450	RCFD3826	RCFD8719	RCFD8720	
e. Swaps..	4,162,465	0	0	0	12.e.
	RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading....................	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading...	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	4,162,465	0	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate................	RCFDA589				14.a.
	0				
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCFD8733	RCFD8734	RCFD8735	RCFD8736	
1. Gross positive fair value...	0	0	0	0	15.a.1.
	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value...	0	0	0	0	15.a.2.

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	
b. Contracts held for purposes other than trading:					15.b.
	RCFD8741	RCFD8742	RCFD8743	RCFD8744	
1. Gross positive fair value...	15,999	0	0	0	15.b.1.
	RCFD8745	RCFD8746	RCFD8747	RCFD8748	
2. Gross negative fair value..	410	0	0	0	15.b.2.

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

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the counter derivatives:						16.
	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
a. Net current credit exposure...	15,589	0	0	0	0	16.a.
b. Fair value of collateral:						16.b.
	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
1. Cash - U.S. dollar..	14,130	0	0	0	0	16.b.1.
	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
2. Cash - Other currencies..	0	0	0	0	0	16.b.2.
	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
3. U.S. Treasury securities...	0	0	0	0	0	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities..	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	0	0	0	0	0	16.b.4.
	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
5. Corporate bonds..	0	0	0	0	0	16.b.5.
	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
6. Equity securities..	0	0	0	0	0	16.b.6.
	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
7. All other collateral..	0	0	0	0	0	16.b.7.
	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....	14,130	0	0	0	0	16.b.8.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests...	RCFD6164	678	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations..	RCFD6165	0	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets...	RCFD3164	0	2.a.
1. Estimated fair value of mortgage servicing assets...	RCFDA590	0	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....................	RCFDB026	0	2.b.
c. All other identifiable intangible assets...	RCFD5507	9,642	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)...............	RCFD0426	9,642	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices..........................	RCON5508	0	3.a.
b. Farmland in domestic offices..	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices...	RCON5510	196	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.............................	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices...	RCON5512	0	3.e.
f. Foreclosed properties from "GNMA loans"...	RCONC979	0	3.f.
g. In foreign offices...	RCFN5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).......................	RCFD2150	196	3.h.
4. Not applicable			4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less...	RCFDF055	0	5.a.1.a.
b. Over one year through three years..	RCFDF056	0	5.a.1.b.
c. Over three years through five years...	RCFDF057	0	5.a.1.c.
d. Over five years..	RCFDF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)...	RCFD2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above)..............................	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less...	RCFDF060	15,582,175	5.b.1.a.
b. Over one year through three years..	RCFDF061	749,719	5.b.1.b.
c. Over three years through five years...	RCFDF062	0	5.b.1.c.
d. Over five years..	RCFDF063	998,887	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)...	RCFDB571	3,199,702	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)..	RCFD3190	17,330,781	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.......	RCFDB569	No	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	0	7.
8. Primary Internet Web site address of bank (home page), if any (Example: www.examplebank.com)..	TEXT4087	**Click here for value**	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.........................	RCFD4088	Yes	9.
10. Secured liabilities:			10.

Dollar amounts in thousands

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)..	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..	RCFDF065	16,433,373	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?..	RCONG463	No	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?..	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....................................	RCONK169	0	13a1a1.
2. Other construction loans and all land development and other land loans....	RCONK170	0	13a1a2
b. Secured by farmland..	RCONK171	0	13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit..	RCONK172	0	13a1c1.
2. Closed-end loans secured by 1-4 family residential properties:			13a1c2
a. Secured by first liens...	RCONK173	0	13a1c2a
b. Secured by junior liens...	RCONK174	0	13a1c2b
d. Secured by multifamily (5 or more) residential properties.............................	RCONK175	0	13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.......	RCONK176	0	13a1e1.
2. Loans secured by other nonfarm nonresidential properties........................	RCONK177	0	13a1e2
2. Loans to finance agricultural production and other loans to farmers......................	RCFDK178	0	13.a.2.
3. Commercial and industrial loans..	RCFDK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards..	RCFDK180	0	13.a.4.a.
b. Automobile loans..	RCFDK181	0	13.a.4.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...................................	RCFDK182	0	13.a.4.c.
5. All other loans and all leases..	RCFDK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks....................	RCFDK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....................................	RCFDK185	0	13.a.5.b.
c. Other loans..	RCFDK186	0	13.a.5.c.
d. Lease financing receivables...	RCFDK273	0	13.a.5.d.
e. Loans secured by real estate in foreign offices...	RCFNK290	0	13.a.5.e.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices......................	RCONK187	0	13.b.1.
2. Farmland in domestic offices..	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices...................................	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.........................	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices....................................	RCONK191	0	13.b.5.
6. In foreign offices..	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements..............................	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b)....................................	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)..............................	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries..	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries...	RCFDK194	0	14.b.

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans in domestic offices:				1.a.
	RCONF172	RCONF174	RCONF176	
1. 1-4 family residential construction loans...............................	0	0	0	1.a.1.
	RCONF173	RCONF175	RCONF177	
2. Other construction loans and all land development and other land loans..	0	0	0	1.a.2.
	RCON3493	RCON3494	RCON3495	
b. Secured by farmland in domestic offices....................................	0	0	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				1.c.
	RCON5398	RCON5399	RCON5400	
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit...........................	0	0	51	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
	RCONC236	RCONC237	RCONC229	
a. Secured by first liens...	24	0	2,691	1.c.2.a.
	RCONC238	RCONC239	RCONC230	
b. Secured by junior liens...	38	0	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices..	RCON3499	RCON3500	RCON3501	
	0	0	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				1.e.
	RCONF178	RCONF180	RCONF182	
1. Loans secured by owner-occupied nonfarm nonresidential properties..	0	0	0	1.e.1.
	RCONF179	RCONF181	RCONF183	
2. Loans secured by other nonfarm nonresidential properties...	0	0	0	1.e.2.
	RCFNB572	RCFNB573	RCFNB574	
f. In foreign offices..	0	0	0	1.f.
2. Loans to depository institutions and acceptances of other banks:				2.
	RCFD5377	RCFD5378	RCFD5379	
a. To U.S. banks and other U.S. depository institutions...................	0	0	0	2.a.
	RCFD5380	RCFD5381	RCFD5382	
b. To foreign banks..	0	0	0	2.b.
	RCFD1594	RCFD1597	RCFD1583	
3. Loans to finance agricultural production and other loans to farmers.	0	0	0	3.
4. Commercial and industrial loans:				4.
	RCFD1251	RCFD1252	RCFD1253	
a. To U.S. addressees (domicile)...	2,683	4,511	837	4.a.
	RCFD1254	RCFD1255	RCFD1256	
b. To non-U.S. addressees (domicile)...	0	0	0	4.b.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans to individuals for household, family, and other personal expenditures:				5.
	RCFDB575	RCFDB576	RCFDB577	
a. Credit cards...	**487,580**	**557,689**	**220,603**	5.a.
	RCFDK213	RCFDK214	RCFDK215	
b. Automobile loans..	**0**	**0**	**0**	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...	RCFDK216	RCFDK217	RCFDK218	5.c.
	71,235	**46,734**	**3,720**	
	RCFD5389	RCFD5390	RCFD5391	
6. Loans to foreign governments and official institutions.....................	**0**	**0**	**0**	6.
	RCFD5459	RCFD5460	RCFD5461	
7. All other loans..	**0**	**0**	**0**	7.
8. Lease financing receivables:				8.
a. Leases to individuals for household, family, and other personal expenditures...	RCFDF166	RCFDF167	RCFDF168	8.a.
	0	**0**	**0**	
	RCFDF169	RCFDF170	RCFDF171	
b. All other leases...	**0**	**0**	**0**	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)...	RCFD3505	RCFD3506	RCFD3507	9.
	0	**0**	**0**	
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:..........	RCFDK036	RCFDK037	RCFDK038	10.
	18,754	**21,429**	**0**	
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"..	RCFDK039	RCFDK040	RCFDK041	10.a.
	18,192	**20,786**	**0**	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above...........................	RCFDK042	RCFDK043	RCFDK044	10.b.
	0	**0**	**0**	
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				11.
a. Loans secured by real estate in domestic offices:				11.a.
1. Construction, land development, and other land loans:				11.a.1.
a. 1-4 family residential construction loans..........................	RCONK045	RCONK046	RCONK047	11.a.1.a.
	0	**0**	**0**	
b. Other construction loans and all land development and other land loans...	RCONK048	RCONK049	RCONK050	11.a.1.b.
	0	**0**	**0**	
2. Secured by farmland...	RCONK051	RCONK052	RCONK053	11.a.2.
	0	**0**	**0**	
3. Secured by 1-4 family residential properties:				11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	RCONK055	RCONK056	11.a.3.a.
	0	**0**	**0**	
b. Closed-end loans secured by 1-4 family residential properties:				11.a.3.b.
1. Secured by first liens..	RCONK057	RCONK058	RCONK059	11.a.3.b1.
	0	**0**	**0**	

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCONK060	RCONK061	RCONK062	
2. Secured by junior liens..	0	0	0	11.a.3.b.2
	RCONK063	RCONK064	RCONK065	
4. Secured by multifamily (5 or more) residential properties.....	0	0	0	11.a.4.
5. Secured by nonfarm nonresidential properties:				11.a.5.
a. Loans secured by owner-occupied nonfarm nonresidential properties..	RCONK066	RCONK067	RCONK068	
	0	0	0	11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties..	RCONK069	RCONK070	RCONK071	
	0	0	0	11.a.5.b.
b. Loans to finance agricultural production and other loans to farmers......................................	RCFDK072	RCFDK073	RCFDK074	
	0	0	0	11.b.
c. Commercial and industrial loans...	RCFDK075	RCFDK076	RCFDK077	
	0	0	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:				11.d.
1. Credit cards...	RCFDK078	RCFDK079	RCFDK080	
	0	0	0	11.d.1.
2. Automobile loans...	RCFDK081	RCFDK082	RCFDK083	
	0	0	0	11.d.2.
3. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...	RCFDK084	RCFDK085	RCFDK086	
	0	0	0	11.d.3.
e. All other loans and all leases..	RCFDK087	RCFDK088	RCFDK089	
	0	0	0	11.e.
1. Loans to depository institutions and acceptances of other banks...	RCFDK091	RCFDK092	RCFDK093	
	0	0	0	11.e.1.
2. Loans to foreign governments and official institutions...........	RCFDK095	RCFDK096	RCFDK097	
	0	0	0	11.e.2.
3. Other loans..	RCFDK099	RCFDK100	RCFDK101	
	0	0	0	11.e.3.
4. Lease financing receivables...	RCFDK269	RCFDK271	RCFDK272	
	0	0	0	11.e.4.
5. Loans secured by real estate in foreign offices....................	RCFNK291	RCFNK292	RCFNK293	
	0	0	0	11.e.5.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	RCFDK103	RCFDK104	
	0	0	0	11.f.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):				M.1.
a. Construction, land development, and other land loans in domestic offices:				M.1.a.
1. 1-4 family residential construction loans................................	RCONK105	RCONK106	RCONK107	
	0	0	0	M.1.a.1.
2. Other construction loans and all land development and other land loans...	RCONK108	RCONK109	RCONK110	
	0	0	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices...	RCONF661	RCONF662	RCONF663	
	0	0	360	M.1.b.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
c. Secured by multifamily (5 or more) residential properties in domestic offices..	RCONK111 **0**	RCONK112 **0**	RCONK113 **0**	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties..	RCONK114 **0**	RCONK115 **0**	RCONK116 **0**	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONK117 **0**	RCONK118 **0**	RCONK119 **0**	M.1.d.2.
e. Commercial and industrial loans:				M.1.e.
1. To U.S. addressees (domicile)...	RCFDK120 **0**	RCFDK121 **4**	RCFDK122 **0**	M.1.e.1.
2. To non-U.S. addressees (domicile)......................................	RCFDK123 **0**	RCFDK124 **0**	RCFDK125 **0**	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)..	RCFDK126 **44,986**	RCFDK127 **58,665**	RCFDK128 **1,782**	M.1.f.
1. Loans secured by farmland in domestic offices....................	RCONK130 **0**	RCONK131 **0**	RCONK132 **0**	M.1.f.1.
2. Loans to depository institutions and acceptances of other banks..	RCFDK134 **0**	RCFDK135 **0**	RCFDK136 **0**	M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers..	RCFDK138 **0**	RCFDK139 **0**	RCFDK140 **0**	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:				M.1.f.4.
a. Credit cards..	RCFDK274 **44,986**	RCFDK275 **58,665**	RCFDK276 **1,782**	M.1.f.4.a.
b. Automobile loans..	RCFDK277 **0**	RCFDK278 **0**	RCFDK279 **0**	M.1.f.4.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)..	RCFDK280 **0**	RCFDK281 **0**	RCFDK282 **0**	M.1.f.4.c.
5. Loans to foreign governments and official institutions...........	RCFDK283 **0**	RCFDK284 **0**	RCFDK285 **0**	M.1.f.5.
6. Other loans...	RCFDK286 **0**	RCFDK287 **0**	RCFDK288 **0**	M.1.f.6.
7. Loans secured by real estate in foreign offices....................	RCFNK294 **0**	RCFNK295 **0**	RCFNK296 **0**	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..	RCFD6558 **0**	RCFD6559 **0**	RCFD6560 **0**	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)...	RCFD1248 **0**	RCFD1249 **0**	RCFD1250 **0**	M.3.
4. Not applicable				M.4.
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				M.5.
a. Loans and leases held for sale...	RCFDC240 **18,754**	RCFDC241 **21,429**	RCFDC226 **0**	M.5.a.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
b. Loans measured at fair value:				M.5.b.
	RCFDF664	RCFDF665	RCFDF666	
1. Fair value..	0	0	0	M.5.b.1.
	RCFDF667	RCFDF668	RCFDF669	
2. Unpaid principal balance....................................	0	0	0	M.5.b.2.

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

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

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

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter...	RCFDC410	509,765	M.7.
8. Nonaccrual assets sold during the quarter..	RCFDC411	0	M.8.

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

Dollar amounts in thousands			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations...	RCFDF236	35,462,154	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)...	RCFDF237	0	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)...	RCFNF234	0	3.
4. Average consolidated total assets...	RCFDK652	62,656,307	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....	RCFDK653	1	4.a.
5. Average tangible equity...	RCFDK654	6,663,771	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions...	RCFDK655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less..	RCFDG465	897,408	7.a.
b. Over one year through three years...	RCFDG466	0	7.b.
c. Over three years through five years..	RCFDG467	0	7.c.
d. Over five years..	RCFDG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less..	RCFDG469	0	8.a.
b. Over one year through three years...	RCFDG470	0	8.b.
c. Over three years through five years..	RCFDG471	0	8.c.
d. Over five years..	RCFDG472	1,195,442	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)..	RCONG803	0	9.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b..	RCFDK656	No	10.

Dollar amounts in thousands

a. Banker's bank deduction...	RCFDK657	NR	10.a.
b. Banker's bank deduction limit..	RCFDK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b...	RCFDK659	No	11.
a. Custodial bank deduction..	RCFDK660	NR	11.a.
b. Custodial bank deduction limit...	RCFDK661	NR	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of $250,000 or less..	RCONF049	30,427,627	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of $250,000 or less..	RCONF050	13315887	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $250,000:			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than $250,000..	RCONF051	3,244,989	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than $250,000..	RCONF052	7738	M.1.b.2.
c. Retirement deposit accounts of $250,000 or less:			M.1.c.
1. Amount of retirement deposit accounts of $250,000 or less.................................	RCONF045	1,693,318	M.1.c.1.
2. Number of retirement deposit accounts of $250,000 or less.................................	RCONF046	56758	M.1.c.2.
d. Retirement deposit accounts of more than $250,000:			M.1.d.
1. Amount of retirement deposit accounts of more than $250,000............................	RCONF047	96,220	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000............................	RCONF048	339	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)...	RCON5597	1,321,959	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 or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title...	TEXTA545		M.3.a.
b. FDIC Certificate Number..	RCONA545	0	M.3.b.
4. Not applicable			M.4.
5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than $250,000 (see instructions):			M.5.
a. Amount of noninterest-bearing transaction accounts of more than $250,000..............	RCONJ944	78,116	M.5.a.
b. Number of noninterest-bearing transaction accounts of more than $250,000..............	RCONJ945	9	M.5.b.
6. Criticized and classified items:			M.6.
a. Special mention...	RCFDK663	CONF	M.6.a.
b. Substandard..	RCFDK664	CONF	M.6.b.
c. Doubtful..	RCFDK665	CONF	M.6.c.
d. Loss..	RCFDK666	CONF	M.6.d.
7. Nontraditional 1-4 family residential mortgage loans in domestic offices..........................	RCONK675	CONF	M.7.
8. Subprime consumer loans..	RCFDK667	CONF	M.8.
9. Leveraged loans and securities...	RCFDK668	CONF	M.9.
10. Commitments to fund construction, land development, and other land loans secured by real estate in domestic offices:			M.10.
a. Total unfunded commitments...	RCONK676	0	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)..	RCONK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).......................................	RCFDK669	0	M.11.

Dollar amounts in thousands

12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)...................................	RCONK678	**802,971**	M.12.
13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate in domestic offices...................................	RCONK679	**0**	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties in domestic offices...................................	RCONK680	**0**	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices...................................	RCONK681	**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 in domestic offices...................................	RCONK682	**0**	M.13.d.
e. Commercial and industrial loans...................................	RCFDK670	**0**	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.	RCFDK671	**0**	M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)...................................	RCFDK672	**728,704**	M.13.g.
14. Amount of the institution's largest counterparty exposure...................................	RCFDK673	**CONF**	M.14.
15. Total amount of the institution's 20 largest counterparty exposures...................................	RCFDK674	**CONF**	M.15.

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens...................................	RCONF066	**0**	1.a.
b. Closed-end junior liens...................................	RCONF067	**0**	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit...................................	RCONF670	**0**	1.c.1.
2. Principal amount funded under the lines of credit...................................	RCONF671	**0**	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens...................................	RCONF068	**0**	2.a.
b. Closed-end junior liens...................................	RCONF069	**0**	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit...................................	RCONF672	**0**	2.c.1.
2. Principal amount funded under the lines of credit...................................	RCONF673	**0**	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens...................................	RCONF070	**0**	3.a.
b. Closed-end junior liens...................................	RCONF071	**0**	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit...................................	RCONF674	**0**	3.c.1.
2. Principal amount funded under the lines of credit...................................	RCONF675	**0**	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens...................................	RCONF072	**0**	4.a.
b. Closed-end junior liens...................................	RCONF073	**0**	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit...................................	RCONF676	**0**	4.c.1.
2. Principal amount funded under the lines of credit...................................	RCONF677	**0**	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans...................................	RIADF184	**0**	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit..........	RIADF560	**0**	5.b.

Dollar amounts in thousands

6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens...	RCONF678	0	6.a.
b. Closed-end junior liens..	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit..	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit....................................	RCONF681	0	6.c.2.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
1. Available-for-sale securities..	6,471,353	0	5,537,390	933,963	0	1.
2. Federal funds sold and securities purchased under agreements to resell...	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	0	0	0	0	0	2.
	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
3. Loans and leases held for sale...	0	0	0	0	0	3.
	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
4. Loans and leases held for investment...................................	0	0	0	0	0	4.
5. Trading assets:						5.
	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
a. Derivative assets..	0	0	0	0	0	5.a.
	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
b. Other trading assets..	0	0	0	0	0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)...................................	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	5.b.1.
	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
6. All other assets..	15,999	0	0	15,999	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)...................................	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	
	6,487,352	0	5,537,390	949,962	0	7.
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	
8. Deposits..	0	0	0	0	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase..	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	
	0	0	0	0	0	9.
10. Trading liabilities:						10.
	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	
a. Derivative liabilities..	0	0	0	0	0	10.a.
	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	
b. Other trading liabilities..	0	0	0	0	0	10.b.

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	
11. Other borrowed money..	0	0	0	0	0	11.
	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	
12. Subordinated notes and debentures...	0	0	0	0	0	12.
	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	
13. All other liabilities...	410	0	0	410	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)...	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	
	410	0	0	410	0	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $25,000 and exceed 25% of item 6):						M.1.
	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	
a. Mortgage servicing assets...	0	0	0	0	0	M.1.a.
	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	
b. Nontrading derivative assets..	15,999	0	0	15,999	0	M.1.b.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550	
2. Amount of component..	0	0	0	0	0	M.1.c.2.

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

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			M.1.d.
1. Describe component...	TEXTG551		M.1.d.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	
2. Amount of component..	0	0	0	0	0	M.1.d.2.

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

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			M.1.e.
1. Describe component..	TEXTG556		M.1.e.1.

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

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

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
2. Amount of component..	0	0	0	0	0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $25,000 and exceed 25% of item 13):						M.2.
	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	
a. Loan commitments (not accounted for as derivatives).....................	0	0	0	0	0	M.2.a.
	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	
b. Nontrading derivative liabilities...	410	0	0	410	0	M.2.b.

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

Dollar amounts in thousands

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

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

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

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580	
2. Amount of component...	0	0	0	0	0	M.2.d.2.

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585	
2. Amount of component...	0	0	0	0	0	M.2.e.2.

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

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			M.2.f.
1. Describe component..	TEXTG586		M.2.f.1.

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	
2. Amount of component..	0	0	0	0	0	M.2.f.2.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total bank equity capital (from Schedule RC, item 27.a)...	RCFD3210	**6,762,752**	1.
2. Net unrealized gains (losses) on available-for-sale securities...	RCFD8434	**20,489**	2.
3. Net unrealized loss on available-for-sale equity securities...	RCFDA221	**0**	3.
4. Accumulated net gains (losses) on cash flow hedges...	RCFD4336	**1,814**	4.
5. Nonqualifying perpetual preferred stock..	RCFDB588	**0**	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.......................	RCFDB589	**0**	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets..	RCFDB590	**9,642**	7.a.
b. 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..	RCFDF264	**0**	7.b.
8. Subtotal...	RCFDC227	**6,730,807**	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships..........................	RCFDB591	**0**	9.a.
b. Disallowed deferred tax assets...	RCFD5610	**0**	9.b.
10. Other additions to (deductions from) Tier 1 capital..	RCFDB592	**0**	10.
11. Tier 1 capital...	RCFD8274	**6,730,807**	11.
12. Qualifying subordinated debt and redeemable preferred stock.......................................	RCFD5306	**1,195,442**	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital....................................	RCFDB593	**0**	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....................................	RCFD5310	**695,312**	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.........	RCFD2221	**0**	15.
16. Other Tier 2 capital components...	RCFDB594	**0**	16.
17. Tier 2 capital...	RCFD5311	**1,890,754**	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17)...	RCFD8275	**1,890,754**	18.
19. Tier 3 capital allocated for market risk..	RCFD1395	**0**	19.
20. Deductions for total risk-based capital...	RCFDB595	**0**	20.
21. Total risk-based capital..	RCFD3792	**8,621,561**	21.
22. Average total assets (from Schedule RC-K, item 9)...	RCFD3368	**62,656,307**	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).............	RCFDB590	**9,642**	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above)...	RCFDB591	**0**	24.
25. Disallowed deferred tax assets (from item 9.b above)..	RCFD5610	**0**	25.
26. Other deductions from assets for leverage capital purposes...	RCFDB596	**0**	26.
27. Average total assets for leverage capital purposes..	RCFDA224	**62,646,665**	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11...	RCFDC228	**0**	28.a.
b. Adjustment to total risk-based capital reported in item 21..	RCFDB503	**0**	28.b.
29. Adjustment to risk-weighted assets in item 62..	RCFDB504	**0**	29.
30. Adjustment to average total assets in item 27...	RCFDB505	**0**	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio..	RCFD7273	**0.000000**	RCFD7204	**0.107441**	31.
32. Tier 1 risk-based capital ratio..	RCFD7274	**0.000000**	RCFD7206	**0.124903**	32.
33. Total risk-based capital ratio...	RCFD7275	**0.000000**	RCFD7205	**0.159990**	33.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCFD0010	RCFDC869	RCFDB600	RCFDB601		RCFDB602	
34. Cash and balances due from depository institutions.................	3,711,072	0	2,682,890	1,028,182		0	34.
	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607	
35. Held-to-maturity securities..	50,159	0	309	7,062	0	42,788	35.
	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612	
36. Available-for-sale securities...	6,471,353	32,700	2,776,539	3,237,417	45,792	378,905	36.
37. Federal funds sold and securities purchased under agreements to resell..	RCFDC225		RCFDC063	RCFDC064		RCFDB520	
	0		0	0		0	37.
	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621	
38. Loans and leases held for sale..	751,242	0	0	728,705	0	22,537	38.
	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626	
39. Loans and leases, net of unearned income............................	52,171,578	0	0	0	2,003	52,169,575	39.
	RCFD3123	RCFD3123					
40. Allowance for loan and lease losses.......................................	2,432,087	2,432,087					40.
	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631	
41. Trading assets..	0	0	0	0	0	0	41.
	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339	
42. All other assets...	2,192,279	25,641	92,172	118,157	41	1,956,268	42.
	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340	
43. Total assets...	62,915,596	-2,373,746	5,551,910	5,119,523	47,836	54,570,073	43.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
	RCFDB546	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583	
44. Financial standby letters of credit..	0	0	0	0	0	0	44.
	RCFD3821	RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654	
45. Performance standby letters of credit..	0	0	0	0	0	0	45.
	RCFD3411	RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659	
46. Commercial and similar letters of credit....................................	0	0	0	0	0	0	46.

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
47. Risk participations in bankers acceptances acquired by the reporting institution...	RCFD3429	RCFDB660	RCFDB661	RCFDB662		RCFDB663	47.
	0	0	0	0		0	
48. Securities lent..	RCFD3433	RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668	48.
	0	0	0	0	0	0	
49. Retained recourse on small business obligations sold with recourse...	RCFDA250	RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673	49.
	0	0	0	0	0	0	
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..	RCFDB541	RCFDB542				RCFDB543	50.
	0	0				0	
51. All other financial assets sold with recourse............................	RCFDB675	RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680	51.
	0	0	0	0	0	0	
52. All other off-balance sheet liabilities..	RCFDB681	RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686	52.
	0	0	0	0	0	0	
53. Unused commitments:							53.
a. With an original maturity exceeding one year.......................	RCFD3833	RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691	53.a.
	2,202	1,101	0	0	0	1,101	
b. With an original maturity of one year or less to asset-backed commercial paper conduits...	RCFDG591	RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596	53.b.
	0	0	0	0	0	0	
54. Derivative contracts..		RCFDA167	RCFDB693	RCFDB694	RCFDB695		54.
		29,829	0	29,829	0		
55. Total assets, derivatives, and off-balance sheet items by risk weight category..			RCFDB696	RCFDB697	RCFDB698	RCFDB699	55.
			5,551,910	5,149,352	47,836	54,571,174	
56. Risk weight factor							56.
57. Risk-weighted assets by risk weight category...........................			RCFDB700	RCFDB701	RCFDB702	RCFDB703	57.
			0	1,029,870	23,918	54,571,174	
58. Market risk equivalent assets...						RCFD1651	58.
						0	
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.........						RCFDB704	59.
						55,624,962	
60. Excess allowance for loan and lease losses............................						RCFDA222	60.
						1,736,775	
61. Allocated transfer risk reserve..						RCFD3128	61.
						0	

Dollar amounts in thousands	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
						RCFDA223	
62. Total risk-weighted assets...						**53,888,187**	62.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards...	RCFD8764	**15,999** M.1.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
	RCFD3809	RCFD8766	RCFD8767	
a. Interest rate contracts..	**0**	**2,695,475**	**23,500**	M.2.a.
	RCFD3812	RCFD8769	RCFD8770	
b. Foreign exchange contracts..	**0**	**0**	**0**	M.2.b.
	RCFD8771	RCFD8772	RCFD8773	
c. Gold contracts...	**0**	**0**	**0**	M.2.c.
	RCFD8774	RCFD8775	RCFD8776	
d. Other precious metals contracts..	**0**	**0**	**0**	M.2.d.
	RCFD8777	RCFD8778	RCFD8779	
e. Other commodity contracts..	**0**	**0**	**0**	M.2.e.
	RCFDA000	RCFDA001	RCFDA002	
f. Equity derivative contracts...	**0**	**0**	**0**	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:				M.2.g.
	RCFDG597	RCFDG598	RCFDG599	
1. Investment grade..	**0**	**0**	**0**	M.2.g.1.
	RCFDG600	RCFDG601	RCFDG602	
2. Subinvestment grade...	**0**	**0**	**0**	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

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

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	
		RCFDB500	RCFDB501			RCFDB502		
b. Loans (included in Schedule RC-C).............................		0	0			0		6.b.
7. Past due loan amounts included in interests reported in item 6.a:								7.
		RCFDB764	RCFDB765			RCFDB766		
a. 30-89 days past due		0	0			0		7.a.
		RCFDB767	RCFDB768			RCFDB769		
b. 90 days or more past due		0	0			0		7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								8.
		RIADB770	RIADB771			RIADB772		
a. Charge-offs...		0	0			0		8.a.
		RIADB773	RIADB774			RIADB775		
b. Recoveries..		0	0			0		8.b.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements...	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.........................	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 0	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11...	RCFDB797 0	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 0	12.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance..	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date......................	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements..	RCFDB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements..	RCFDB805	0	M.2.b.
c. Other financial assets (includes home equity lines).......................................	RCFDA591	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)..	RCFDF699	0	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions...	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions...	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C..	RCFDC407	0	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)....	RCFDA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?............................	RCFDA346	No	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).................	RCFDB867	No	3.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	RCFDB868	RCFDB869	RCFDB870	RCFDB871	
4. Personal trust and agency accounts..	NR	NR	NR	NR	4.
5. Employee benefit and retirement-related trust and agency accounts:					5.
	RCFDB872	RCFDB873	RCFDB874	RCFDB875	
a. Employee benefit - defined contribution..	NR	NR	NR	NR	5.a.
	RCFDB876	RCFDB877	RCFDB878	RCFDB879	
b. Employee benefit - defined benefit...	NR	NR	NR	NR	5.b.
	RCFDB880	RCFDB881	RCFDB882	RCFDB883	
c. Other employee benefit and retirement-related accounts.............................	NR	NR	NR	NR	5.c.
	RCFDB884	RCFDB885	RCFDC001	RCFDC002	
6. Corporate trust and agency accounts..	NR	NR	NR	NR	6.
	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	
7. Investment management and investment advisory agency accounts..................	NR	NR	NR	NR	7.
	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	
8. Foundation and endowment trust and agency accounts....................................	NR	NR	NR	NR	8.
	RCFDB890	RCFDB891	RCFDB892	RCFDB893	
9. Other fiduciary accounts..	NR	NR	NR	NR	9.
	RCFDB894	RCFDB895	RCFDB896	RCFDB897	
10. Total fiduciary accounts (sum of items 4 through 9)...........................	NR	NR	NR	NR	10.
		RCFDB898		RCFDB899	
11. Custody and safekeeping accounts...		NR		NR	11.
	RCFNB900	RCFNB901	RCFNB902	RCFNB903	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)............	NR	NR	NR	NR	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar	RCFDJ259	RCFDJ260	RCFDJ261	RCFDJ262	
accounts (included in items 5.c and 11)..	NR	NR	NR	NR	13.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
	RCFDJ263	RCFDJ264	RCFDJ265	
a. Noninterest-bearing deposits	**NR**	**NR**	**NR**	M.1.a.
	RCFDJ266	RCFDJ267	RCFDJ268	
b. Interest-bearing deposits	**NR**	**NR**	**NR**	M.1.b.
	RCFDJ269	RCFDJ270	RCFDJ271	
c. U.S. Treasury and U.S. Government agency obligations	**NR**	**NR**	**NR**	M.1.c.
	RCFDJ272	RCFDJ273	RCFDJ274	
d. State, county, and municipal obligations	**NR**	**NR**	**NR**	M.1.d.
	RCFDJ275	RCFDJ276	RCFDJ277	
e. Money market mutual funds	**NR**	**NR**	**NR**	M.1.e.
	RCFDJ278	RCFDJ279	RCFDJ280	
f. Equity mutual funds	**NR**	**NR**	**NR**	M.1.f.
	RCFDJ281	RCFDJ282	RCFDJ283	
g. Other mutual funds	**NR**	**NR**	**NR**	M.1.g.
	RCFDJ284	RCFDJ285	RCFDJ286	
h. Common trust funds and collective investment funds	**NR**	**NR**	**NR**	M.1.h.
	RCFDJ287	RCFDJ288	RCFDJ289	
i. Other short-term obligations	**NR**	**NR**	**NR**	M.1.i.
	RCFDJ290	RCFDJ291	RCFDJ292	
j. Other notes and bonds	**NR**	**NR**	**NR**	M.1.j.

Dollar amounts in thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
k. Investments in unregistered funds and private equity investments...	RCFDJ293 NR	RCFDJ294 NR	RCFDJ295 NR	M.1.k.
l. Other common and preferred stocks...	RCFDJ296 NR	RCFDJ297 NR	RCFDJ298 NR	M.1.l.
m. Real estate mortgages..	RCFDJ299 NR	RCFDJ300 NR	RCFDJ301 NR	M.1.m.
n. Real estate..	RCFDJ302 NR	RCFDJ303 NR	RCFDJ304 NR	M.1.n.
o. Miscellaneous assets...	RCFDJ305 NR	RCFDJ306 NR	RCFDJ307 NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)...................................	RCFDJ308 NR	RCFDJ309 NR	RCFDJ310 NR	M.1.p.

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships..	RCFDB927 NR	RCFDB928 NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313 NR	RCFDJ314 NR	M2a1.
b. Transfer agent, registrar, paying agent, and other corporate agency..	RCFDB929 NR		M.2.b.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity..	RCFDB931 NR	RCFDB932 NR	M.3.a.
b. International/Global equity..	RCFDB933 NR	RCFDB934 NR	M.3.b.
c. Stock/Bond blend..	RCFDB935 NR	RCFDB936 NR	M.3.c.
d. Taxable bond..	RCFDB937 NR	RCFDB938 NR	M.3.d.
e. Municipal bond..	RCFDB939 NR	RCFDB940 NR	M.3.e.
f. Short term investments/Money market...	RCFDB941 NR	RCFDB942 NR	M.3.f.
g. Specialty/Other..	RCFDB943 NR	RCFDB944 NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)..	RCFDB945 NR	RCFDB946 NR	M.3.h.

Schedule RC-T - Fiduciary and Related Services

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

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				1.
	RCFDJ981	RCFDJ982	RCFDJ983	
a. Cash and balances due from depository institutions...................	422,000	0	0	1.a.
	RCFDJ984	RCFDJ985	RCFDJ986	
b. Held-to-maturity securities...	0	0	0	1.b.
	RCFDJ987	RCFDJ988	RCFDJ989	
c. Available-for-sale securities..	705,610	0	0	1.c.
	RCFDJ990	RCFDJ991	RCFDJ992	
d. Securities purchased under agreements to resell........................	0	0	0	1.d.
	RCFDJ993	RCFDJ994	RCFDJ995	
e. Loans and leases held for sale..	0	0	0	1.e.
	RCFDJ996	RCFDJ997	RCFDJ998	
f. Loans and leases, net of unearned income................................	36,591,098	0	0	1.f.
	RCFDJ999	RCFDK001	RCFDK002	
g. Less: Allowance for loan and lease losses..................................	1,720,427	0	0	1.g.
	RCFDK003	RCFDK004	RCFDK005	
h. Trading assets (other than derivatives)..	0	0	0	1.h.
	RCFDK006	RCFDK007	RCFDK008	
i. Derivative trading assets..	0	0	0	1.i.
	RCFDK009	RCFDK010	RCFDK011	
j. Other real estate owned..	0	0	0	1.j.
	RCFDK012	RCFDK013	RCFDK014	
k. Other assets..	6,468	0	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				2.
	RCFDK015	RCFDK016	RCFDK017	
a. Securities sold under agreements to repurchase.........................	0	0	0	2.a.

Dollar amounts in thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
	RCFDK018	RCFDK019	RCFDK020	
b. Derivative trading liabilities...	0	0	0	2.b.
	RCFDK021	RCFDK022	RCFDK023	
c. Commercial paper...	0	0	0	2.c.
	RCFDK024	RCFDK025	RCFDK026	
d. Other borrowed money (exclude commercial paper)..................	15,971,451	0	0	2.d.
	RCFDK027	RCFDK028	RCFDK029	
e. Other liabilities..	12,060	0	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)..	RCFDK030	RCFDK031	RCFDK032	
	26,215	0	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)..	RCFDK033	RCFDK034	RCFDK035	
	0	0	0	4.

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Dollar amounts in thousands

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b. Frequency of Reporting			1.b.
c. Differences in Detail of Reports			1.c.
d. Shifts in Reporting Status			1.d.
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3. Preparation of the Reports			3.
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5. Submission of the Reports			5.
a. Submission Date			5.a.
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6. Retention of Reports			6.
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9. Reporting by Type of Office (For banks with foreign offices)			9.
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b. Negative Entries			14.b.
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Dollar amounts in thousands

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Dollar amounts in thousands

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