

## Federal Financial Institutions Examination Council

---



1

---

### Consolidated Reports of Condition and Income for A Bank With Domestic Offices Only - FFIEC 041

Institution Name	<b>DISCOVER BANK</b>
City	<b>GREENWOOD</b>
State	<b>DE</b>
Zip Code	<b>19950</b>
Call Report Quarter End Date	<b>3/31/2012</b>
Report Type	<b>041</b>
RSSD-ID	<b>30810</b>
FDIC Certificate Number	<b>5649</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>31100649</b>
Last updated on	<b>5/1/2012</b>

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20120331</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>5649</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Discover Bank</b>	3.
4. City.....	RSSD9130	<b>New Castle</b>	4.
5. State abbreviation.....	RSSD9200	<b>DE</b>	5.
6. Zip code.....	RSSD9220	<b>19720</b>	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	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	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	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.

Dollar amounts in thousands

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

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>No</b>	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. Loans secured by real estate:			1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	<b>79</b>	1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	<b>0</b>	1.a.1.b.
2. Commercial and industrial loans.....	RIAD4012	<b>5,614</b>	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:			1.a.3.
a. Credit cards.....	RIADB485	<b>1,474,399</b>	1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	<b>205,902</b>	1.a.3.b.
4. Loans to foreign governments and official institutions.....	RIAD4056	<b>0</b>	1.a.4.
5. All other loans.....	RIAD4058	<b>33</b>	1.a.5.
6. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	RIAD4010	<b>1,686,027</b>	1.a.6.
b. Income from lease financing receivables.....	RIAD4065	<b>0</b>	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	<b>3,139</b>	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	<b>14,260</b>	1.d.1.
2. Mortgage-backed securities.....	RIADB489	<b>924</b>	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	<b>2,921</b>	1.d.3.
e. Interest income from trading assets.....	RIAD4069	<b>0</b>	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	<b>0</b>	1.f.
g. Other interest income.....	RIAD4518	<b>1</b>	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	RIAD4107	<b>1,707,272</b>	1.h.

Dollar amounts in thousands

2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	17	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	30,556	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	35,012	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	141,257	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	0	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	85,653	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	24,425	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	316,920	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	1,390,352	3.
4. Provision for loan and lease losses.....	RIAD4230	84,007	4.
5. Noninterest income:			5.
a. Income from fiduciary activities .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	418	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	32,267	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	-541	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	493	5.k.
l. Other noninterest income.....	RIADB497	270,141	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	302,778	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	0	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	132,321	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	9,112	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	341	7.c.2.
d. Other noninterest expense.....	RIAD4092	465,935	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	607,709	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	1,001,414	8.
9. Applicable income taxes (on item 8).....	RIAD4302	378,208	9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)...	RIAD4300	623,206	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	<b>623,206</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>623,206</b>	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	<b>0</b>	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	<b>0</b>	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	<b>0</b>	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	<b>396</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>7967</b>	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	<b>0</b>	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	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
a. Interest rate exposures.....	RIAD8757	<b>NR</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>NR</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>NR</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>NR</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>NR</b>	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	<b>NR</b>	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	RIADK094	<b>NR</b>	M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>0</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>0</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
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)).....	RIADF228	<b>NR</b>	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	<b>NR</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>NR</b>	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>NR</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>NR</b>	M.13b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	<b>0</b>	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	<b>0</b>	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	<b>0</b>	M.14.c.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>6,948,298</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>6,948,298</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>623,206</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>300,000</b>	9.
10. Other comprehensive income.....	RIADB511	<b>-9,415</b>	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	<b>7,262,089</b>	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:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	<b>0</b>	RIADC892	<b>0</b>	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	<b>0</b>	RIADC894	<b>0</b>	1.a.2.
b. Secured by farmland.....	RIAD3584	<b>0</b>	RIAD3585	<b>0</b>	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.....	RIAD5411	<b>90</b>	RIAD5412	<b>5</b>	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	<b>71</b>	RIADC217	<b>0</b>	1.c.2.a.
b. Secured by junior liens.....	RIADC235	<b>0</b>	RIADC218	<b>0</b>	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	<b>0</b>	RIAD3589	<b>0</b>	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	<b>0</b>	RIADC896	<b>0</b>	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	<b>0</b>	RIADC898	<b>0</b>	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	<b>0</b>	RIAD4482	<b>0</b>	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RIAD4638	<b>2,988</b>	RIAD4608	<b>881</b>	4.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	<b>486,593</b>	RIADB515	<b>150,834</b>	5.a.
b. Automobile loans.....	RIADK129	<b>0</b>	RIADK133	<b>0</b>	5.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADK205	<b>21,279</b>	RIADK206	<b>918</b>	5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	<b>0</b>	RIAD4627	<b>0</b>	6.
7. All other loans.....	RIAD4644	<b>0</b>	RIAD4628	<b>0</b>	7.
8. Lease financing receivables.....	RIAD4266	<b>0</b>	RIAD4267	<b>0</b>	8.

Dollar amounts in thousands	(Column A) Charge-offs		(Column B) Recoveries		
	Calendar year-to-date		Calendar year-to-date		
9. Total (sum of items 1 through 8).....	RIAD4635	<b>511,021</b>	RIAD4605	<b>152,638</b>	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	<b>0</b>	RIAD5410	<b>0</b>	M.1.
2. Not available					M.2.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	<b>0</b>	RIAD4662	<b>0</b>	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	<b>0</b>	RIAD4664	<b>0</b>	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	<b>0</b>	RIAD4618	<b>0</b>	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	<b>0</b>	RIADF187	<b>0</b>	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	<b>0</b>	RIAD4665	<b>0</b>	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	<b>141,911</b>	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, 2011, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>2,245,002</b>	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	<b>152,638</b>	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	<b>511,021</b>	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	<b>0</b>	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	<b>84,007</b>	5.
6. Adjustments (see instructions for this schedule).....	RIADC233	<b>0</b>	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	<b>1,970,626</b>	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435	<b>0</b>	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.	RIADC389	<b>0</b>	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	<b>301,677</b>	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	<b>0</b>	M.4.

### Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	<b>0</b>	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	<b>0</b>	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	<b>0</b>	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	<b>0</b>	1.d.
e. Safe deposit box rent.....	RIADC015	<b>0</b>	1.e.

Dollar amounts in thousands

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	178,323	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	<b>Net credit card fee income</b>	1.i.1.
2. Amount of component.....	RIAD4461	84,542	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	116,129	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	20,164	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	<b>Click here for value</b>	2.l.1.
2. Amount of component.....	RIAD4464	170,126	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.
1. Describe component.....	TEXT4467	<b>Collection fees</b>	2.m.1.
2. Amount of component.....	RIAD4467	38,223	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468	<b>Click here for value</b>	2.n.1.
2. Amount of component.....	RIAD4468	24,220	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.



Dollar amounts in thousands

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		5.a.1.
2. Amount of component.....	RIAD4498	0	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.
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 fees paid to affiliates

(TEXT4468) Reserves related to litigation and regulatory matters

## 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.....	RCON0081	534,239	1.a.
b. Interest-bearing balances.....	RCON0071	5,450,849	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	94,895	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	7,061,713	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	0	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	56,049,522	4.b.

Dollar amounts in thousands

c. LESS: Allowance for loan and lease losses.....	RCON3123	<b>1,970,626</b>	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	<b>54,078,896</b>	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	<b>0</b>	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	<b>292,534</b>	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	<b>0</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	<b>0</b>	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	<b>0</b>	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	<b>0</b>	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	<b>9,172</b>	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	<b>1,967,522</b>	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	<b>69,489,820</b>	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	<b>40,559,136</b>	13.a.
1. Noninterest-bearing.....	RCON6631	<b>123,106</b>	13.a.1.
2. Interest-bearing.....	RCON6636	<b>40,436,030</b>	13.a.2.
b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	<b>0</b>	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	<b>0</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	<b>18,096,032</b>	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	<b>1,195,837</b>	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	<b>2,376,726</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	<b>62,227,731</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	<b>0</b>	23.
24. Common stock.....	RCON3230	<b>35</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	<b>3,972,737</b>	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	<b>3,232,316</b>	26.a.
b. Accumulated other comprehensive income.....	RCONB530	<b>57,001</b>	26.b.
c. Other equity capital components.....	RCONA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	<b>7,262,089</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	<b>7,262,089</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	<b>69,489,820</b>	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 2011.....	RCON6724	<b>2</b>	M.1.
2. Bank's fiscal year-end date.....	RCON8678	<b>1130</b>	M.2.

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

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	<b>278,775</b>	1.a.

Dollar amounts in thousands

b. Currency and coin.....	RCON0080	<b>366</b>	1.b.
2. Balances due from depository institutions in the U.S:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	<b>575,000</b>	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	<b>355,848</b>	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	<b>17,655</b>	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	<b>0</b>	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	<b>4,757,444</b>	4.
5. Total.....	RCON0010	<b>5,985,088</b>	5.

## Schedule RC-B - Securities

	(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	
Dollar amounts in thousands					
1. U.S. Treasury securities.....	RCON0211	RCON0213	RCON1286	RCON1287	1.
	0	0	2,612,261	2,651,398	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCON1289	RCON1290	RCON1291	RCON1293	2.a.
	0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....	RCON1294	RCON1295	RCON1297	RCON1298	2.b.
	0	0	2,666,854	2,707,423	
3. Securities issued by states and political subdivisions in the U.S.....	RCON8496	RCON8497	RCON8498	RCON8499	3.
	38,685	37,692	0	0	
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCONG300	RCONG301	RCONG302	RCONG303	4.a.1.
	247	284	0	0	
2. Issued by FNMA and FHLMC.....	RCONG304	RCONG305	RCONG306	RCONG307	4.a.2.
	55,963	56,859	478,796	477,252	
3. Other pass-through securities.....	RCONG308	RCONG309	RCONG310	RCONG311	4.a.3.
	0	0	0	0	
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG312	RCONG313	RCONG314	RCONG315	4.b.1.
	0	0	0	0	
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONG316	RCONG317	RCONG318	RCONG319	4.b.2.
	0	0	0	0	
3. All other residential MBS.....	RCONG320	RCONG321	RCONG322	RCONG323	4.b.3.
	0	0	0	0	
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONK142	RCONK143	RCONK144	RCONK145	4.c.1.a.
	0	0	0	0	

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	
	RCONK146	RCONK147	RCONK148	RCONK149	
b. Other pass-through securities.....	0	0	0	0	4.c.1.b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies.....	0	0	0	0	4.c.2.a.
	RCONK154	RCONK155	RCONK156	RCONK157	
b. All other commercial MBS.....	0	0	0	0	4.c.2.b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	0	0	270,027	274,916	5.a.
b. Structured financial products:					5.b.
1. Cash.....	0	0	0	0	5.b.1.
2. Synthetic.....	0	0	0	0	5.b.2.
3. Hybrid.....	0	0	0	0	5.b.3.
6. Other debt securities:					6.
a. Other domestic debt securities.....	0	0	613,771	614,247	6.a.
b. Foreign debt securities.....	0	0	0	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....			RCONA510 336,477	RCONA511 336,477	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).....	94,895	94,835	6,978,186	7,061,713	8.

## Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCON0416	<b>901,785</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA549	<b>1,085,430</b>	M.2.a.1.
2. Over three months through 12 months.....	RCONA550	<b>639,100</b>	M.2.a.2.
3. Over one year through three years.....	RCONA551	<b>2,338,127</b>	M.2.a.3.
4. Over three years through five years.....	RCONA552	<b>2,188,477</b>	M.2.a.4.
5. Over five years through 15 years.....	RCONA553	<b>2,425</b>	M.2.a.5.
6. Over 15 years.....	RCONA554	<b>33,110</b>	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCONA557	<b>0</b>	M.2.b.3.
4. Over three years through five years.....	RCONA558	<b>0</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA559	<b>477,480</b>	M.2.b.5.
6. Over 15 years.....	RCONA560	<b>55,982</b>	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCONA561	<b>0</b>	M.2.c.1.
2. Over three years.....	RCONA562	<b>0</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCONA248	<b>1,616,320</b>	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCON1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCON8782	<b>0</b>	M.4.a.
b. Fair value.....	RCON8783	<b>0</b>	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.
	RCONB838	RCONB839	RCONB840	RCONB841	
a. Credit card receivables.....	0	0	270,027	274,916	M.5.a.
	RCONB842	RCONB843	RCONB844	RCONB845	
b. Home equity lines.....	0	0	0	0	M.5.b.
	RCONB846	RCONB847	RCONB848	RCONB849	
c. Automobile loans.....	0	0	0	0	M.5.c.
	RCONB850	RCONB851	RCONB852	RCONB853	
d. Other consumer loans.....	0	0	0	0	M.5.d.
	RCONB854	RCONB855	RCONB856	RCONB857	
e. Commercial and industrial loans.....	0	0	0	0	M.5.e.
	RCONB858	RCONB859	RCONB860	RCONB861	
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.
	RCONG348	RCONG349	RCONG350	RCONG351	
a. Trust preferred securities issued by financial institutions.....	0	0	0	0	M.6.a.
	RCONG352	RCONG353	RCONG354	RCONG355	
b. Trust preferred securities issued by real estate investment trusts.....	0	0	0	0	M.6.b.
	RCONG356	RCONG357	RCONG358	RCONG359	
c. Corporate and similar loans.....	0	0	0	0	M.6.c.
	RCONG360	RCONG361	RCONG362	RCONG363	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	0	0	0	0	M.6.d.
	RCONG364	RCONG365	RCONG366	RCONG367	
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	0	0	0	0	M.6.e.
	RCONG368	RCONG369	RCONG370	RCONG371	
f. Diversified (mixed) pools of structured financial products.....	0	0	0	0	M.6.f.
	RCONG372	RCONG373	RCONG374	RCONG375	
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) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
1. Loans secured by real estate:					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	6,493	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....			RCON5367	3,882	1.c.2a.
b. Secured by junior liens.....			RCON5368	86	1.c.2b.
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.....			RCON1288	0	2.
a. To commercial banks in the U.S.:					2.a.
1. To U.S. branches and agencies of foreign banks.....	RCONB532	0			2.a.1.
2. To other commercial banks in the U.S.....	RCONB533	0			2.a.2.
b. To other depository institutions in the U.S.....	RCONB534	0			2.b.
c. To banks in foreign countries:					2.c.
1. To foreign branches of other U.S. banks.....	RCONB536	0			2.c.1.
2. To other banks in foreign countries.....	RCONB537	0			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....			RCON1590	0	3.
4. Commercial and industrial loans.....			RCON1766	209,856	4.
a. To U.S. addressees (domicile).....	RCON1763	209,856			4.a.
b. To non-U.S. addressees (domicile).....	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.....			RCONB538	45,453,079	6.a.
b. Other revolving credit plans.....			RCONB539	0	6.b.
c. Automobile loans.....			RCONK137	0	6.c.
d. Other consumer loans (includes single payment, installment, and all student loans).....			RCONK207	10,372,957	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....			RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans:					9.
a. Loans to nondepository financial institutions.....			RCONJ454	0	9.a.
b. Other loans.....			RCONJ464	3,169	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	3,169			9.b.2.



		(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets		(Column B) To Be Completed by All Banks	
Dollar amounts in thousands					
10. Lease financing receivables (net of unearned income).....			RCON2165		0
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	RCONF162	0			
b. All other leases.....	RCONF163	0			
11. LESS: Any unearned income on loans reflected in items 1-9 above...			RCON2123		0
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			RCON2122		56,049,522

## 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):					
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....	RCONK158	0			
2. Other construction loans and all land development and other land loans.....	RCONK159	0			
b. Loans secured by 1-4 family residential properties.....	RCONF576	180			
c. Secured by multifamily (5 or more) residential properties.....	RCONK160	0			
d. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0			
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0			
e. Commercial and industrial loans.....	RCONK256	134			
1. To U.S. addressees (domicile).....	RCONK163	134			
2. To non-U.S. addressees (domicile).....	RCONK164	0			
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK165	1,317,170			
1. Loans secured by farmland.....	RCONK166	0			
2. Loans to depository institutions and acceptances of other banks.....	RCONK167	0			
3. Not applicable					
4. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	RCONK098	1,305,489			
b. Automobile loans.....	RCONK203	0			
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONK204	0			
5. Loans to foreign governments and official institutions.....	RCONK212	0			
6. Other loans.....	RCONK267	0			
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, part I, Memorandum item 1.f.(6), above.....	RCONK168	0			
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:					
1. Three months or less.....	RCONA564	0			
2. Over three months through 12 months.....	RCONA565	0			
3. Over one year through three years.....	RCONA566	10			
4. Over three years through five years.....	RCONA567	0			
5. Over five years through 15 years.....	RCONA568	479			
6. Over 15 years.....	RCONA569	1,639			

Dollar amounts in thousands

b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCONA570	<b>38,914,184</b>	M.2.b.1.
2. Over three months through 12 months.....	RCONA571	<b>4,781,479</b>	M.2.b.2.
3. Over one year through three years.....	RCONA572	<b>9,326,503</b>	M.2.b.3.
4. Over three years through five years.....	RCONA573	<b>1,790,837</b>	M.2.b.4.
5. Over five years through 15 years.....	RCONA574	<b>747,885</b>	M.2.b.5.
6. Over 15 years.....	RCONA575	<b>288,938</b>	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCONA247	<b>35,355</b>	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 B.....	RCON2746	<b>0</b>	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	<b>0</b>	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, items 1.a through 1.e, column B).....	RCONB837	<b>0</b>	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a.....	RCONC391	<b>3,456,879</b>	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.....	RCONC779	<b>5,661,175</b>	M.7.a.
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9.....	RCONC780	<b>5,078,954</b>	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties:			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	<b>0</b>	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	<b>NR</b>	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	<b>NR</b>	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>1,442</b>	M.9.
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:			M.10.a.
1. Construction, land development, and other land loans.....	RCONF578	<b>NR</b>	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF579	<b>NR</b>	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	<b>NR</b>	M.10.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.10.a.3b.
1. Secured by first liens.....	RCONF581	<b>NR</b>	M.10.a.3b.1.
2. Secured by junior liens.....	RCONF582	<b>NR</b>	M.10.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF583	<b>NR</b>	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF584	<b>NR</b>	M.10.a.5.
b. Commercial and industrial loans.....	RCONF585	<b>NR</b>	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.10.c.
1. Credit cards.....	RCONF586	<b>NR</b>	M.10.c.1.
2. Other revolving credit plans.....	RCONF587	<b>NR</b>	M.10.c.2.

Dollar amounts in thousands

3. Automobile loans.....	RCONK196	NR	M.10.c.3.
4. Other consumer loans (includes single payment, installment, and all student loans).....	RCONK208	NR	M.10.c.4.
d. Other loans.....	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:			M.11.a.
1. Construction, and land development, and other land loans.....	RCONF590	NR	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF591	NR	M.11.a.2.
3. Secured by 1-4 family residential properties:			M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF592	NR	M.11.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.11.a.3b.
1. Secured by first liens.....	RCONF593	NR	M.11.a.3b.1.
2. Secured by junior liens.....	RCONF594	NR	M.11.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF595	NR	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF596	NR	M.11.a.5.
b. Commercial and industrial loans.....	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.....	RCONF598	NR	M.11.c.1.
2. Other revolving credit plans.....	RCONF599	NR	M.11.c.2.
3. Automobile loans.....	RCONK195	NR	M.11.c.3.
4. Other consumer loans (includes single payment, installment, and all student loans).....	RCONK209	NR	M.11.c.4.
d. Other loans.....	RCONF601	NR	M.11.d.

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

	(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	
Dollar amounts in thousands				
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.
a. Loans secured by real estate.....	RCONG091	RCONG092	RCONG093	M.12.a.
	0	0	0	
b. Commercial and industrial loans.....	RCONG094	RCONG095	RCONG096	M.12.b.
	0	0	0	
c. Loans to individuals for household, family, and other personal expenditures.....	RCONG097	RCONG098	RCONG099	M.12.c.
	0	0	0	
d. All other loans and all leases.....	RCONG100	RCONG101	RCONG102	M.12.d.
	0	0	0	

### 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.

Dollar amounts in thousands

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	<b>NR</b>	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	<b>NR</b>	M.13.b.
14. Pledged loans and leases.....	RCONG378	<b>44,201,448</b>	M.14.
15. Reverse mortgages:			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	<b>NR</b>	M.15a.1.
2. Proprietary reverse mortgages.....	RCONJ467	<b>NR</b>	M.15a.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	<b>NR</b>	M.15b.1.
2. Proprietary reverse mortgages.....	RCONJ469	<b>NR</b>	M.15b.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	<b>NR</b>	M.15c.1.
2. Proprietary reverse mortgages.....	RCONJ471	<b>NR</b>	M.15c.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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4, have original amounts of \$100,000 or less.....	RCON6999	<b>Yes</b>	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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2).....	RCON5562	<b>0</b>	2.a.
b. "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4.....	RCON5563	<b>114833</b>	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" reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2):					3.
a. With original amounts of \$100,000 or less.....	RCON5564	<b>NR</b>	RCON5565	<b>NR</b>	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	<b>NR</b>	RCON5567	<b>NR</b>	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5568	<b>NR</b>	RCON5569	<b>NR</b>	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, part I, item 4:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	<b>NR</b>	RCON5571	<b>NR</b>	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	<b>NR</b>	RCON5573	<b>NR</b>	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000..	RCON5574	<b>NR</b>	RCON5575	<b>NR</b>	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)" reported in Schedule RC-C, part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3, 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)" reported in Schedule RC-C, part I, item 1.b.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, part I, item 3.....	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)" reported in Schedule RC-C, part I, item 1.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" reported in Schedule RC-C, part I, item 3:					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

1. U.S. Treasury securities.....	RCON3531	NR	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON3532	NR	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCON3533	NR	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG379	NR	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS).....	RCONG380	NR	4.b.
c. All other residential MBS.....	RCONG381	NR	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies.....	RCONK197	NR	4.d.
e. All other commercial MBS.....	RCONK198	NR	4.e.
5. Other debt securities:			5.
a. Structured financial products:			5.a.
1. Cash.....	RCONG383	NR	5.a.1.
2. Synthetic.....	RCONG384	NR	5.a.2.
3. Hybrid.....	RCONG385	NR	5.a.3.
b. All other debt securities.....	RCONG386	NR	5.b.
6. Loans:			6.

Dollar amounts in thousands

a. Loans secured by real estate:			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.....	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.....	RCONF615	NR	6.c.1.
2. Other revolving credit plans.....	RCONF616	NR	6.c.2.
3. Automobile loans.....	RCONK199	NR	6.c.3.
4. Other consumer loans (includes single payment, installment, and all student loans).....	RCONK210	NR	6.c.4.
d. Other loans.....	RCONF618	NR	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCON3541	NR	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCON3543	0	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	RCON3545	0	12.
13. Not available			13.
a. Liability for short positions .....	RCON3546	NR	13.a.
b. Other trading liabilities.....	RCONF624	NR	13.b.
14. Derivatives with a negative fair value.....	RCON3547	0	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	RCON3548	0	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			M.1.
a. Loans secured by real estate:			M.1.a.
1. Construction, land development, and other land loans.....	RCONF625	NR	M.1.a.1.
2. Secured by farmland (including farm residential and other improvements).....	RCONF626	NR	M.1.a.2.
3. Secured by 1-4 family residential properties:			M.1.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONF627	NR	M.1.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:			M.1.a.3b.
1. Secured by first liens.....	RCONF628	NR	M.1.a.3b.1.
2. Secured by junior liens.....	RCONF629	NR	M.1.a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....	RCONF630	NR	M.1.a.4.
5. Secured by nonfarm nonresidential properties.....	RCONF631	NR	M.1.a.5.
b. Commercial and industrial loans.....	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.....	RCONF633	NR	M.1.c.1.
2. Other revolving credit plans.....	RCONF634	NR	M.1.c.2.
3. Automobile loans.....	RCONK200	NR	M.1.c.3.

Dollar amounts in thousands

4. Other consumer loans (includes single payment, installment, and all student loans).....	RCONK211	NR	M.1.c.4.
d. Other loans.....	RCONF636	NR	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			M.2.
a. Fair value.....	RCONF639	NR	M.2.a.
b. Unpaid principal balance.....	RCONF640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (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.....	RCONG299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCONG332	NR	M.3.b.
c. Corporate and similar loans.....	RCONG333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCONG334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCONG335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCONG651	NR	M.3.f.
g. Other collateral or reference assets.....	RCONG652	NR	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCONG387	NR	M.4.a.
b. Pledged loans.....	RCONG388	NR	M.4.b.
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCONF643	NR	M.5.a.
b. Home equity lines.....	RCONF644	NR	M.5.b.
c. Automobile loans.....	RCONF645	NR	M.5.c.
d. Other consumer loans.....	RCONF646	NR	M.5.d.
e. Commercial and industrial loans.....	RCONF647	NR	M.5.e.
f. Other.....	RCONF648	NR	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCONF651	NR	M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCONF652	NR	M.7.a.
b. Other.....	RCONF653	NR	M.7.b.
8. Loans pending securitization.....	RCONF654	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.....	RCONF655	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.....	RCONF656	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.....	RCONF657	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.....	RCONF658	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.....	RCONF659	NR	M.10.b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.

Dollar amounts in thousands

1. Describe component.....	TEXTF660		M.10.c.1.
2. Amount of component.....	RCONF660	<b>NR</b>	M.10.c.2.

### Schedule RC-E - Deposit Liabilities

	(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)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549 <b>122,310</b>		RCONB550 <b>40,106,188</b>	1.
2. U.S. Government.....	RCON2202 <b>42</b>		RCON2520 <b>0</b>	2.
3. States and political subdivisions in the U.S.....	RCON2203 <b>387</b>		RCON2530 <b>13,190</b>	3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551 <b>39,897</b>		RCONB552 <b>277,122</b>	4.
5. Banks in foreign countries.....	RCON2213 <b>0</b>		RCON2236 <b>0</b>	5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216 <b>0</b>		RCON2377 <b>0</b>	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215 <b>162,636</b>	RCON2210 <b>160,119</b>	RCON2385 <b>40,396,500</b>	7.

### Schedule RC-E - Deposit Liabilities

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>2,075,185</b>		M.1.a.
b. Total brokered deposits.....	RCON2365	<b>16,763,383</b>		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):				M.1.c.
1. Brokered deposits of less than \$100,000.....	RCON2343	<b>14,638,193</b>		M.1.c.1.
2. Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	RCONJ472	<b>1,509,674</b>		M.1.c.2.
d. Maturity data for brokered deposits:				M.1.d.
1. Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	<b>6,455,353</b>		M.1.d.1.
2. Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	RCONK219	<b>996,080</b>		M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>512,258</b>		M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	RCON5590	<b>NR</b>		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>1,208,111</b>		M.1.f.



Dollar amounts in thousands

2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					M.2.
a. Savings deposits:					M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>5,506,345</b>			M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>8,670,010</b>			M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>19,777,596</b>			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>5,369,232</b>			M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>1,073,317</b>			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>968,613</b>			M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:					M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:					M.3.a.
1. Three months or less.....	RCONA579	<b>2,670,249</b>			M.3.a.1.
2. Over three months through 12 months.....	RCONA580	<b>5,799,991</b>			M.3.a.2.
3. Over one year through three years.....	RCONA581	<b>8,203,484</b>			M.3.a.3.
4. Over three years.....	RCONA582	<b>3,103,872</b>			M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	<b>8,470,240</b>			M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:					M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:					M.4.a.
1. Three months or less.....	RCONA584	<b>756,072</b>			M.4.a.1.
2. Over three months through 12 months.....	RCONA585	<b>2,418,179</b>			M.4.a.2.
3. Over one year through three years.....	RCONA586	<b>1,966,228</b>			M.4.a.3.
4. Over three years.....	RCONA587	<b>1,302,070</b>			M.4.a.4.
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK221	<b>2,613,414</b>			M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONK222	<b>560,837</b>			M.4.c.

## Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCONB556	<b>447,128</b>			1.
2. Net deferred tax assets.....	RCON2148	<b>1,081,703</b>			2.
3. Interest-only strips receivable (not in the form of a security) on:					3.
a. Mortgage loans.....	RCONA519	<b>0</b>			3.a.
b. Other financial assets.....	RCONA520	<b>0</b>			3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCON1752	<b>160,347</b>			4.
5. Life insurance assets:					5.
a. General account life insurance assets.....	RCONK201	<b>0</b>			5.a.
b. Separate account life insurance assets.....	RCONK202	<b>0</b>			5.b.
c. Hybrid account life insurance assets.....	RCONK270	<b>0</b>			5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item).....					6.
a. Prepaid expenses.....	RCON2166	<b>108,477</b>			6.a.
b. Repossessed personal property (including vehicles).....	RCON1578	<b>0</b>			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCONC010	<b>0</b>			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards....	RCONC436	<b>0</b>			6.d.
e. FDIC loss-sharing indemnification assets.....	RCONJ448	<b>0</b>			6.e.
f. Prepaid deposit insurance assessments.....	RCONJ449	<b>CONF</b>			6.f.

Dollar amounts in thousands

g. Disclose component and the dollar amount of that component:				6.g.
1. Describe component.....	TEXT3549			6.g.1.
2. Amount of component.....	RCON3549		<b>0</b>	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.....	RCON3550		<b>0</b>	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.....	RCON3551		<b>0</b>	6.i.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCON2160		<b>1,967,522</b>	7.

### Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available				1.
a. Interest accrued and unpaid on deposits.....	RCON3645		<b>111,704</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCON3646		<b>2,117,098</b>	1.b.
2. Net deferred tax liabilities.....	RCON3049		<b>0</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCONB557		<b>0</b>	3.
4. All other liabilities.....	RCON2938		<b>147,924</b>	4.
a. Accounts payable.....	RCON3066		<b>0</b>	4.a.
b. Deferred compensation liabilities.....	RCONC011		<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCON2932		<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCONC012		<b>0</b>	4.d.
e. Disclose component and the dollar amount of that component:				4.e.
1. Describe component.....	TEXT3552	<b>Merchant settlement</b>		4.e.1.
2. Amount of component.....	RCON3552		<b>109,217</b>	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.....	RCON3553		<b>0</b>	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.....	RCON3554		<b>0</b>	4.g.2.
5. Total.....	RCON2930		<b>2,376,726</b>	5.

### Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCON3381		<b>4,620,128</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCONB558		<b>5,421,404</b>	2.
3. Mortgage-backed securities.....	RCONB559		<b>161,804</b>	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCONB560		<b>1,119,605</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCON3365		<b>0</b>	5.
6. Loans:				6.
a. Total loans.....	RCON3360		<b>56,853,154</b>	6.a.
b. Loans secured by real estate:				6.b.
1. Loans secured by 1-4 family residential properties.....	RCON3465		<b>10,776</b>	6.b.1.
2. All other loans secured by real estate.....	RCON3466		<b>0</b>	6.b.2.

Dollar amounts in thousands

c. Commercial and industrial loans.....	RCON3387	<b>211,241</b>	6.c.
d. Loans to individuals for household, family, and other personal expenditures:			6.d.
1. Credit cards.....	RCONB561	<b>46,081,023</b>	6.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	<b>10,547,186</b>	6.d.2.
7. Trading assets.....	RCON3401	<b>0</b>	7.
8. Lease financing receivables (net of unearned income).....	RCON3484	<b>0</b>	8.
9. Total assets.....	RCON3368	<b>68,931,470</b>	9.
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>45,033</b>	10.
11. Nontransaction accounts:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>13,772,878</b>	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	<b>6,470,907</b>	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	<b>19,675,342</b>	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase.....	RCON3353	<b>0</b>	12.
13. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCON3355	<b>17,918,430</b>	13.
1. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>0</b>	M.1.

## 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.....	RCON3814	<b>2,014</b>	1.a.
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ477	<b>NR</b>	1.a.1.
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above).....	RCONJ478	<b>NR</b>	1.a.2.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCON3815	<b>163,646,311</b>	1.b.
1. Unused consumer credit card lines.....	RCONJ455	<b>162,498,919</b>	1.b.1.
2. Other unused credit card lines.....	RCONJ456	<b>1,147,392</b>	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCONF164	<b>0</b>	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCONF165	<b>0</b>	1.c.1.b.
2. Not secured by real estate.....	RCON6550	<b>0</b>	1.c.2.
d. Securities underwriting.....	RCON3817	<b>0</b>	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCONJ457	<b>0</b>	1.e.1.
2. Loans to financial institutions.....	RCONJ458	<b>0</b>	1.e.2.
3. All other unused commitments.....	RCONJ459	<b>307,508</b>	1.e.3.
2. Financial standby letters of credit.....	RCON3819	<b>0</b>	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCON3820	<b>0</b>	2.a.
3. Performance standby letters of credit.....	RCON3821	<b>0</b>	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCON3822	<b>0</b>	3.a.
4. Commercial and similar letters of credit.....	RCON3411	<b>0</b>	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCON3433	<b>0</b>	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:					
a. Notional amounts:					
1. Credit default swaps.....	RCONC968	0	RCONC969	0	7.a.1.
2. Total return swaps.....	RCONC970	0	RCONC971	0	7.a.2.
3. Credit options.....	RCONC972	0	RCONC973	0	7.a.3.
4. Other credit derivatives.....	RCONC974	0	RCONC975	0	7.a.4.
b. Gross fair values:					
1. Gross positive fair value.....	RCONC219	0	RCONC221	0	7.b.1.
2. Gross negative fair value.....	RCONC220	0	RCONC222	0	7.b.2.

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

Dollar amounts in thousands			
c. Notational amounts by regulatory capital treatment:			
1. Positions covered under the Market Risk Rule:			
a. Sold protection.....	RCONG401	0	7.c.1.a.
b. Purchased protection.....	RCONG402	0	7.c.1.b.
2. All other positions:			
a. Sold protection.....	RCONG403	0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCONG404	0	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCONG405	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:				
1. Sold credit protection:				
a. Investment grade.....	RCONG406	0	RCONG407	0
b. Subinvestment grade.....	RCONG409	0	RCONG410	0
2. Purchased credit protection:				
a. Investment grade.....	RCONG412	0	RCONG413	0
b. Subinvestment grade.....	RCONG415	0	RCONG416	0

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCON8765	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")....	RCON3430	0	9.
a. Securities borrowed.....	RCON3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCON3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCONC978	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.....	RCON3555	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.....	RCON3556	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.....	RCON3557	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")....	RCON5591	0	10.
a. Commitments to sell when-issued securities.....	RCON3435	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.....	RCON5592	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.....	RCON5593	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.....	RCON5594	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.....	RCON5595	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.....	RCONC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCONC224	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.
	RCON8693	RCON8694	RCON8695	RCON8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCON8697	RCON8698	RCON8699	RCON8700	
b. Forward contracts.....	0	0	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCON8701	RCON8702	RCON8703	RCON8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCON8705	RCON8706	RCON8707	RCON8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCON8709	RCON8710	RCON8711	RCON8712	
1. Written options.....	0	0	0	0	12.d.1.
	RCON8713	RCON8714	RCON8715	RCON8716	
2. Purchased options.....	0	0	0	0	12.d.2.
e. Swaps.....	7,034,469	0	0	0	12.e.
	RCONA126	RCONA127	RCON8723	RCON8724	
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.....	7,034,469	0	0	0	14.
	RCONA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	0				14.a.
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCON8733	RCON8734	RCON8735	RCON8736	
1. Gross positive fair value.....	0	0	0	0	15.a.1.
	RCON8737	RCON8738	RCON8739	RCON8740	
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:					
		RCON8741	RCON8742	RCON8743	RCON8744
1. Gross positive fair value.....		39,857	0	0	0
		RCON8745	RCON8746	RCON8747	RCON8748
2. Gross negative fair value.....		5,645	0	0	0

### 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:						
		RCONG418	RCONG419	RCONG420	RCONG421	RCONG422
a. Net current credit exposure.....		38,792	0	0	0	0
b. Fair value of collateral:						
		RCONG423	RCONG424	RCONG425	RCONG426	RCONG427
1. Cash - U.S. dollar.....		36,980	0	0	0	0
		RCONG428	RCONG429	RCONG430	RCONG431	RCONG432
2. Cash - Other currencies.....		0	0	0	0	0
		RCONG433	RCONG434	RCONG435	RCONG436	RCONG437
3. U.S. Treasury securities.....		0	0	0	0	0
		RCONG438	RCONG439	RCONG440	RCONG441	RCONG442
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		0	0	0	0	0
		RCONG443	RCONG444	RCONG445	RCONG446	RCONG447
5. Corporate bonds.....		0	0	0	0	0
		RCONG448	RCONG449	RCONG450	RCONG451	RCONG452
6. Equity securities.....		0	0	0	0	0
		RCONG453	RCONG454	RCONG455	RCONG456	RCONG457
7. All other collateral.....		0	0	0	0	0
		RCONG458	RCONG459	RCONG460	RCONG461	RCONG462
8. Total fair value of collateral (sum of items 16.b.(1) through (7))....		36,980	0	0	0	0

## 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.....	RCON6164	<b>700</b>	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCON6165	<b>0</b>	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCON3164	<b>0</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCONA590	<b>0</b>	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCONB026	<b>0</b>	2.b.
c. All other identifiable intangible assets.....	RCON5507	<b>9,172</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCON0426	<b>9,172</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land.....	RCON5508	<b>0</b>	3.a.
b. Farmland.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties.....	RCON5510	<b>0</b>	3.c.
d. Multifamily (5 or more) residential properties.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties.....	RCON5512	<b>0</b>	3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b>	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	RCON2150	<b>0</b>	3.g.
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.....	RCONF055	<b>0</b>	5.a.1.a.
b. Over one year through three years.....	RCONF056	<b>0</b>	5.a.1.b.
c. Over three years through five years.....	RCONF057	<b>0</b>	5.a.1.c.
d. Over five years.....	RCONF058	<b>0</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCON2651	<b>0</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCONF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCONF060	<b>15,349,784</b>	5.b.1.a.
b. Over one year through three years.....	RCONF061	<b>1,745,379</b>	5.b.1.b.
c. Over three years through five years.....	RCONF062	<b>1,847</b>	5.b.1.c.
d. Over five years.....	RCONF063	<b>999,022</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCONB571	<b>6,183,948</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCON3190	<b>18,096,032</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCONB569	<b>No</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCONB570	<b>0</b>	7.
8. Primary Internet Web site address of the bank (home page), if any (Example: www.examplebank.com).....	TEXT4087	<b>Click here for value</b>	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?.....	RCON4088	<b>Yes</b>	9.
10. Secured liabilities:			10.



Dollar amounts in thousands

a. Amount of "Federal funds purchased" 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)).....	RCONF065	16,724,889	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:			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. Not applicable			13.a.2.
3. Commercial and industrial loans.....	RCONK179	0	13.a.3.
4. Loans to individuals for household, family, and other personal expenditures:			13.a.4.
a. Credit cards.....	RCONK180	0	13.a.4.a.
b. Automobile loans.....	RCONK181	0	13.a.4.b.
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONK182	0	13.a.4.c.
5. All other loans and all leases.....	RCONK183	0	13.a.5.
a. Loans to depository institutions and acceptances of other banks.....	RCONK184	0	13.a.5.a.
b. Loans to foreign governments and official institutions.....	RCONK185	0	13.a.5.b.
c. Other loans.....	RCONK186	0	13.a.5.c.
1. Loans to finance agricultural production and other loans to farmers included in Schedule RC-M, item 13.a.(5)(c), above.....	RCONK178	0	13a5c1.
d. Lease financing receivables.....	RCONK273	0	13.a.5.d.
b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land.....	RCONK187	0	13.b.1.
2. Farmland.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties.....	RCONK191	0	13.b.5.
6. Not applicable			13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements.....	RCONK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCONJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries.....	RCONK193	0	14.a.

Dollar amounts in thousands

b. Total assets of captive reinsurance subsidiaries.....	RCONK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.	RCONL135	NR	15.b.

(TEXT4087) www.discovercard.com

### 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:					1.a.
1. 1-4 family residential construction loans.....	RCONF172	0	0	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	0	0	0	1.a.2.
b. Secured by farmland.....	RCON3493	0	0	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.....	RCON5398	55	0	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	402	0	1,754	1.c.2.a.
b. Secured by junior liens.....	RCONC238	0	0	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3499	0	0	0	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	0	0	0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	0	0	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834	0	0	0	2.
3. Not applicable					3.
4. Commercial and industrial loans.....	RCON1606	2,191	3,032	770	4.

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.
	RCONB575	RCONB576	RCONB577		
a. Credit cards.....	<b>396,735</b>	<b>448,838</b>	<b>190,003</b>		5.a.
	RCONK213	RCONK214	RCONK215		
b. Automobile loans.....	<b>0</b>	<b>0</b>	<b>0</b>		5.b.
	RCONK216	RCONK217	RCONK218		
c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)...	<b>102,627</b>	<b>49,049</b>	<b>5,041</b>		5.c.
	RCON5389	RCON5390	RCON5391		
6. Loans to foreign governments and official institutions.....	<b>0</b>	<b>0</b>	<b>0</b>		6.
	RCON5459	RCON5460	RCON5461		
7. All other loans.....	<b>0</b>	<b>0</b>	<b>0</b>		7.
	RCON1226	RCON1227	RCON1228		
8. Lease financing receivables.....	<b>0</b>	<b>0</b>	<b>0</b>		8.
	RCON3505	RCON3506	RCON3507		
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	<b>0</b>	<b>0</b>	<b>0</b>		9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	<b>0</b>	<b>109</b>	<b>0</b>		10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	<b>0</b>	<b>109</b>	<b>0</b>		10.a.
	RCONK039	RCONK040	RCONK041		
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	<b>0</b>	<b>0</b>	<b>0</b>		10.b.
	RCONK042	RCONK043	RCONK044		
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:					11.a.
1. Construction, land development, and other land loans:					11.a.1.
	RCONK045	RCONK046	RCONK047		
a. 1-4 family residential construction loans.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.1.a.
	RCONK048	RCONK049	RCONK050		
b. Other construction loans and all land development and other land loans.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.1.b.
	RCONK051	RCONK052	RCONK053		
2. Secured by farmland.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.2.
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.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.3.a.
	RCONK054	RCONK055	RCONK056		
b. Closed-end loans secured by 1-4 family residential properties:					11.a.3.b.
1. Secured by first liens.....	<b>0</b>	<b>0</b>	<b>0</b>		11a3b1.
	RCONK057	RCONK058	RCONK059		
2. Secured by junior liens.....	<b>0</b>	<b>0</b>	<b>0</b>		11a3b2.
	RCONK060	RCONK061	RCONK062		
	RCONK063	RCONK064	RCONK065		
4. Secured by multifamily (5 or more) residential properties.....	<b>0</b>	<b>0</b>	<b>0</b>		11.a.4.

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. Secured by nonfarm nonresidential properties:				
a. Loans secured by owner-occupied nonfarm nonresidential properties.....				11.a.5.
	RCONK066	RCONK067	RCONK068	
	0	0	0	11.a.5.a.
b. Loans secured by other nonfarm nonresidential properties.....				11.a.5.b.
	RCONK069	RCONK070	RCONK071	
	0	0	0	
b. Not applicable				
c. Commercial and industrial loans.....				11.b.
	RCONK075	RCONK076	RCONK077	
	0	0	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:				
1. Credit cards.....				11.d.
	RCONK078	RCONK079	RCONK080	
	0	0	0	11.d.1.
	RCONK081	RCONK082	RCONK083	
	0	0	0	11.d.2.
2. Automobile loans.....				11.d.3.
	RCONK084	RCONK085	RCONK086	
	0	0	0	
	RCONK087	RCONK088	RCONK089	11.e.
e. All other loans and all leases.....				
1. Loans to depository institutions and acceptances of other banks.....				11.e.1.
	RCONK091	RCONK092	RCONK093	
	0	0	0	
	RCONK095	RCONK096	RCONK097	11.e.2.
2. Loans to foreign governments and official institutions.....				11.e.3.
	RCONK099	RCONK100	RCONK101	
	0	0	0	
3. Other loans.....				11.e.3.a.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, item 11.e.(3), above.....				11.e.4.
	RCONK072	RCONK073	RCONK074	
	0	0	0	
	RCONK269	RCONK271	RCONK272	11.f.
4. Lease financing receivables.....				
	RCONK102	RCONK103	RCONK104	
	0	0	0	
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):				
a. Construction, land development, and other land loans:				M.1.
1. 1-4 family residential construction loans.....				M.1.a.
	RCONK105	RCONK106	RCONK107	
	0	0	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....				M.1.a.2.
	RCONK108	RCONK109	RCONK110	
	0	0	0	
	RCONF661	RCONF662	RCONF663	M.1.b.
b. Loans secured by 1-4 family residential properties.....				
	0	0	451	
	RCONK111	RCONK112	RCONK113	M.1.c.
c. Secured by multifamily (5 or more) residential properties.....				
	0	0	0	
d. Secured by nonfarm nonresidential properties:				
				M.1.d.

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 owner-occupied nonfarm nonresidential properties.....	RCONK114	RCONK115	RCONK116		
	0	0	0		M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONK117	RCONK118	RCONK119		
	0	0	0		M.1.d.2.
e. Commercial and industrial loans.....	RCONK257	RCONK258	RCONK259		
	0	0	0		M.1.e.
1. To U.S. addressees (domicile).....	RCONK120	RCONK121	RCONK122		
	0	0	0		M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCONK123	RCONK124	RCONK125		
	0	0	0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCONK126	RCONK127	RCONK128		
	<b>66,913</b>	<b>59,834</b>	<b>3,751</b>		M.1.f.
1. Loans secured by farmland.....	RCONK130	RCONK131	RCONK132		
	0	0	0		M.1.f.1.
2. Loans to depository institutions and acceptances of other banks.....	RCONK134	RCONK135	RCONK136		
	0	0	0		M.1.f.2.
3. Not applicable					M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:					M.1.f.4.
a. Credit cards.....	RCONK274	RCONK275	RCONK276		
	<b>64,662</b>	<b>58,196</b>	<b>3,723</b>		M.1.f.4.a.
b. Automobile loans.....	RCONK277	RCONK278	RCONK279		
	0	0	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).....	RCONK280	RCONK281	RCONK282		
	0	0	0		M.1.f.4.c.
5. Loans to foreign governments and official institutions.....	RCONK283	RCONK284	RCONK285		
	0	0	0		M.1.f.5.
6. Other loans.....	RCONK286	RCONK287	RCONK288		
	0	0	0		M.1.f.6.
a. Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f.(6), above.....	RCONK138	RCONK139	RCONK140		
	0	0	0		M.1.f.6.a.
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.....	RCON6558	RCON6559	RCON6560		
	0	0	0		M.2.
3. Not available					M.3.
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCON1248	RCON1249	RCON1250		
	0	0	0		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	RCON5380	RCON5381	RCON5382		
	0	0	0		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	RCON1254	RCON1255	RCON1256		
	0	0	0		M.3.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	RCONF166	RCONF167	RCONF168		
	0	0	0		M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	RCON1594	RCON1597	RCON1583		
	0	0	0		M.4.

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 and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
	RCONC240	RCONC241	RCONC226		
a. Loans and leases held for sale.....	0	0	0		M.5.a.
b. Loans measured at fair value:					M.5.b.
	RCONF664	RCONF665	RCONF666		
1. Fair value.....	0	0	0		M.5.b.1.
	RCONF667	RCONF668	RCONF669		
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.....				RCON3529	0	RCON3530	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.....	RCONC410	447,083	M.7.
8. Nonaccrual assets sold during the quarter.....	RCONC411	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.....	RCONF236	40,648,251	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....	RCONF237	0	2.
3. Not applicable			3.
4. Average consolidated total assets.....	RCONK652	68,931,470	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2)....	RCONK653	1	4.a.
5. Average tangible equity.....	RCONK654	7,072,416	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCONK655	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.....	RCONG465	1,371,143	7.a.
b. Over one year through three years.....	RCONG466	0	7.b.
c. Over three years through five years.....	RCONG467	0	7.c.
d. Over five years.....	RCONG468	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.....	RCONG469	0	8.a.
b. Over one year through three years.....	RCONG470	0	8.b.
c. Over three years through five years.....	RCONG471	0	8.c.
d. Over five years.....	RCONG472	1,195,837	8.d.

Dollar amounts in thousands

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.....	RCONK656	No	10.
a. Banker's bank deduction.....	RCONK657	NR	10.a.
b. Banker's bank deduction limit.....	RCONK658	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.....	RCONK659	No	11.
a. Custodial bank deduction.....	RCONK660	NR	11.a.
b. Custodial bank deduction limit.....	RCONK661	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	34,345,110	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less..	RCONF050	13819104	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	4,225,951	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	10461	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	1,963,264	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	65845	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	113,926	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	403	M.1.d.2.
2. Estimated amount of uninsured deposits, including related interest accrued and unpaid (see instructions).....	RCON5597	1,623,877	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	6,418	M.5.a.
b. Number of noninterest-bearing transaction accounts of more than \$250,000.....	RCONJ945	11	M.5.b.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCONK663	CONF	M.6.a.
b. Substandard.....	RCONK664	CONF	M.6.b.
c. Doubtful.....	RCONK665	CONF	M.6.c.
d. Loss.....	RCONK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCONK675	CONF	M.7.
8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations.....	RCONK667	CONF	M.8.
9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations.....	RCONK668	CONF	M.9.

Dollar amounts in thousands

10. Commitments to fund construction, land development, and other land loans secured by real estate:			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).....	RCONK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	876,721	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.....	RCONK679	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCONK680	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	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.....	RCONK682	0	M.13.d.
e. Commercial and industrial loans.....	RCONK670	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCONK671	0	M.13.f.
g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans).....	RCONK672	109	M.13.g.
14. Amount of the institution's largest counterparty exposure.....	RCONK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCONK674	CONF	M.15.

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

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.



Dollar amounts in thousands

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.
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.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCONG521	RCONG522	RCONG523	RCONG524	RCONG525	11.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
12. Subordinated notes and debentures.....	RCONG526	RCONG527	RCONG528	RCONG529	RCONG530	12.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
13. All other liabilities.....	RCONG805	RCONG806	RCONG807	RCONG808	RCONG809	13.
	<b>5,645</b>	<b>0</b>	<b>0</b>	<b>5,645</b>	<b>0</b>	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCONG531	RCONG532	RCONG533	RCONG534	RCONG535	14.
	<b>5,645</b>	<b>0</b>	<b>0</b>	<b>5,645</b>	<b>0</b>	
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.
a. Mortgage servicing assets.....	RCONG536	RCONG537	RCONG538	RCONG539	RCONG540	M.1.a.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
b. Nontrading derivative assets.....	RCONG541	RCONG542	RCONG543	RCONG544	RCONG545	M.1.b.
	<b>39,857</b>	<b>0</b>	<b>0</b>	<b>39,857</b>	<b>0</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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG546	RCONG547	RCONG548	RCONG549	RCONG550
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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG551	RCONG552	RCONG553	RCONG554	RCONG555
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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG556	RCONG557	RCONG558	RCONG559	RCONG560
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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
	RCONG561	RCONG562	RCONG563	RCONG564	RCONG565	
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.
	RCONF261	RCONF689	RCONF697	RCONF262	RCONF263	
a. Loan commitments (not accounted for as derivatives).....	0	0	0	0	0	M.2.a.
	RCONG566	RCONG567	RCONG568	RCONG569	RCONG570	
b. Nontrading derivative liabilities.....	5,645	0	0	5,645	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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG571	RCONG572	RCONG573	RCONG574	RCONG575
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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG576	RCONG577	RCONG578	RCONG579	RCONG580
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**

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG581	RCONG582	RCONG583	RCONG584	RCONG585
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:

1. Describe component.....

TEXTG586	

M.2.f.

M.2.f.1.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCONG586	RCONG587	RCONG588	RCONG589	RCONG590
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).....	RCON3210	<b>7,262,089</b>	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCON8434	<b>52,159</b>	2.
3. LESS: Net unrealized loss on available-for-sale equity securities (report loss as a positive value).....	RCONA221	<b>0</b>	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCON4336	<b>4,842</b>	4.
5. LESS: Nonqualifying perpetual preferred stock.....	RCONB588	<b>0</b>	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries.....	RCONB589	<b>0</b>	6.
7. Not available			7.
a. LESS: Disallowed goodwill and other disallowed intangible assets.....	RCONB590	<b>9,172</b>	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value).....	RCONF264	<b>0</b>	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b).....	RCONC227	<b>7,195,916</b>	8.
9. Not available			9.
a. LESS: Disallowed servicing assets and purchased credit card relationships.....	RCONB591	<b>0</b>	9.a.
b. LESS: Disallowed deferred tax assets.....	RCON5610	<b>0</b>	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCONB592	<b>0</b>	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b).....	RCON8274	<b>7,195,916</b>	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCON5306	<b>1,195,837</b>	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCONB593	<b>0</b>	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCON5310	<b>744,475</b>	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCON2221	<b>0</b>	15.
16. Other Tier 2 capital components.....	RCONB594	<b>0</b>	16.
17. Tier 2 capital (sum of items 12 through 16).....	RCON5311	<b>1,940,312</b>	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCON8275	<b>1,940,312</b>	18.
19. Tier 3 capital allocated for market risk.....	RCON1395	<b>0</b>	19.
20. LESS: Deductions for total risk-based capital.....	RCONB595	<b>0</b>	20.
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20).....	RCON3792	<b>9,136,228</b>	21.
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12).....	RCONL136	<b>68,931,470</b>	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above).....	RCONB590	<b>9,172</b>	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCONB591	<b>0</b>	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above).....	RCON5610	<b>0</b>	25.
26. Other additions to (deductions from) assets for leverage capital purposes.....	RCONL137	<b>0</b>	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25).....	RCONL138	<b>68,922,298</b>	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCONC228	<b>0</b>	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCONB503	<b>0</b>	28.b.
29. Adjustment to risk-weighted assets reported in item 62.....	RCONB504	<b>0</b>	29.
30. Adjustment to average total assets reported in item 27.....	RCONB505	<b>0</b>	30.

## Schedule RC-R - Regulatory Capital

	<b>(Column A) Percentage (Banks with Financial Subsidiaries)</b>		<b>(Column B) Percentage (All Banks)</b>		
Dollar amounts in thousands					
31. Tier 1 leverage ratio.....	RCO7273	<b>0.000000</b>	RCO7204	<b>0.104406</b>	31.
32. Tier 1 risk-based capital ratio.....	RCO7274	<b>0.000000</b>	RCO7206	<b>0.123362</b>	32.
33. Total risk-based capital ratio.....	RCO7275	<b>0.000000</b>	RCO7205	<b>0.156625</b>	33.



	(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%
Dollar amounts in thousands						
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCON3429	RCONB660	RCONB661	RCONB662		RCONB663
	0	0	0	0		0
48. Securities lent.....	RCON3433	RCONB664	RCONB665	RCONB666	RCONB667	RCONB668
	0	0	0	0	0	0
49. Retained recourse on small business obligations sold with recourse.....	RCONA250	RCONB669	RCONB670	RCONB671	RCONB672	RCONB673
	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..	RCONB541	RCONB542				RCONB543
	0	0				0
	RCONB675	RCONB676	RCONB677	RCONB678	RCONB679	RCONB680
	0	0	0	0	0	0
51. All other financial assets sold with recourse.....	RCONB681	RCONB682	RCONB683	RCONB684	RCONB685	RCONB686
	0	0	0	0	0	0
52. All other off-balance sheet liabilities.....						
53. Unused commitments:						
	RCON3833	RCONB687	RCONB688	RCONB689	RCONB690	RCONB691
a. With an original maturity exceeding one year.....	294,371	147,186	0	146,026	0	1,160
b. With an original maturity of one year or less to asset-backed commercial paper conduits.....	0	0	0	0	0	0
54. Derivative contracts.....		RCONA167	RCONB693	RCONB694	RCONB695	
		66,806	0	66,806	0	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCONB696	RCONB697	RCONB698	RCONB699
			7,687,952	5,356,411	21,666	58,475,853
56. Risk weight factor						
57. Risk-weighted assets by risk weight category.....			RCONB700	RCONB701	RCONB702	RCONB703
			0	1,071,282	10,833	58,475,853
58. Market risk equivalent assets.....						RCON1651
						0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCONB704
						59,557,968
60. Excess allowance for loan and lease losses.....						RCONA222
						1,226,151
61. Allocated transfer risk reserve.....						RCON3128
						0

	(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%
Dollar amounts in thousands						RCONA223
62. Total risk-weighted assets.....						<b>58,331,817</b>

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.....	RCON8764	<b>39,857</b>	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.
	RCON3809	RCON8766	RCON8767	
a. Interest rate contracts.....	<b>420,094</b>	<b>5,389,809</b>	<b>0</b>	M.2.a.
	RCON3812	RCON8769	RCON8770	
b. Foreign exchange contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.b.
	RCON8771	RCON8772	RCON8773	
c. Gold contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.c.
	RCON8774	RCON8775	RCON8776	
d. Other precious metals contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.d.
	RCON8777	RCON8778	RCON8779	
e. Other commodity contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.e.
	RCONA000	RCONA001	RCONA002	
f. Equity derivative contracts.....	<b>0</b>	<b>0</b>	<b>0</b>	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.
	RCONG597	RCONG598	RCONG599	
1. Investment grade.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.g.1.
	RCONG600	RCONG601	RCONG602	
2. Subinvestment grade.....	<b>0</b>	<b>0</b>	<b>0</b>	M.2.g.2.

### Schedule RC-S - Servicing Securitization and Asset Sale Activities

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCONB705	RCONB706	RCONB707	RCONB708	RCONB709	RCONB710	RCONB711	1.
	0	0	0	0	0	0	0	
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).....	RCONB712	RCONB713	RCONB714	RCONB715	RCONB716	RCONB717	RCONB718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCONC393	RCONC394	RCONC395	RCONC396	RCONC397	RCONC398	RCONC399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCONC400	RCONC401	RCONC402	RCONC403	RCONC404	RCONC405	RCONC406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCONB726	RCONB727	RCONB728	RCONB729	RCONB730	RCONB731	RCONB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCONB733	RCONB734	RCONB735	RCONB736	RCONB737	RCONB738	RCONB739	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCONB740	RCONB741	RCONB742	RCONB743	RCONB744	RCONB745	RCONB746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	
6. Amount of ownership (or seller's) interests carried as:								6.
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCONB761	RCONB762			RCONB763		6.a.
		0	0			0		



## 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.....	RCONA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCONA250	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.....	RCONB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCONB805	0	M.2.b.
c. Other financial assets (includes home equity lines).....	RCONA591	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).....	RCONF699	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..	RCONB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB807	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..	RCONB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCONB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCONC407	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.)....	RCONA345	No	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCONA346	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.).....	RCONB867	No	3.

## Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
4. Personal trust and agency accounts.....	RCONB868	RCONB869	RCONB870	RCONB871	4.
	NR	NR	NR	NR	
5. Employee benefit and retirement-related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	RCONB872	RCONB873	RCONB874	RCONB875	5.a.
	NR	NR	NR	NR	
b. Employee benefit - defined benefit.....	RCONB876	RCONB877	RCONB878	RCONB879	5.b.
	NR	NR	NR	NR	
c. Other employee benefit and retirement-related accounts.....	RCONB880	RCONB881	RCONB882	RCONB883	5.c.
	NR	NR	NR	NR	
6. Corporate trust and agency accounts.....	RCONB884	RCONB885	RCONC001	RCONC002	6.
	NR	NR	NR	NR	
7. Investment management and investment advisory agency accounts.....	RCONB886	RCONJ253	RCONB888	RCONJ254	7.
	NR	NR	NR	NR	
8. Foundation and endowment trust and agency accounts.....	RCONJ255	RCONJ256	RCONJ257	RCONJ258	8.
	NR	NR	NR	NR	
9. Other fiduciary accounts.....	RCONB890	RCONB891	RCONB892	RCONB893	9.
	NR	NR	NR	NR	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCONB894	RCONB895	RCONB896	RCONB897	10.
	NR	NR	NR	NR	
11. Custody and safekeeping accounts.....		RCONB898		RCONB899	11.
		NR		NR	
12. Not applicable					12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCONJ259	RCONJ260	RCONJ261	RCONJ262	13.
	NR	NR	NR	NR	

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	RCONJ263	RCONJ264	RCONJ265	M.1.a.
b. Interest-bearing deposits.....	RCONJ266	RCONJ267	RCONJ268	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCONJ269	RCONJ270	RCONJ271	M.1.c.
d. State, county, and municipal obligations.....	RCONJ272	RCONJ273	RCONJ274	M.1.d.
e. Money market mutual funds.....	RCONJ275	RCONJ276	RCONJ277	M.1.e.
f. Equity mutual funds.....	RCONJ278	RCONJ279	RCONJ280	M.1.f.
g. Other mutual funds.....	RCONJ281	RCONJ282	RCONJ283	M.1.g.
h. Common trust funds and collective investment funds.....	RCONJ284	RCONJ285	RCONJ286	M.1.h.
i. Other short-term obligations.....	RCONJ287	RCONJ288	RCONJ289	M.1.i.
j. Other notes and bonds.....	RCONJ290	RCONJ291	RCONJ292	M.1.j.

	(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	
Dollar amounts in thousands				
k. Investments in unregistered funds and private equity investments.....	RCONJ293	RCONJ294	RCONJ295	M.1.k.
	NR	NR	NR	
l. Other common and preferred stocks.....	RCONJ296	RCONJ297	RCONJ298	M.1.l.
	NR	NR	NR	
m. Real estate mortgages.....	RCONJ299	RCONJ300	RCONJ301	M.1.m.
	NR	NR	NR	
n. Real estate.....	RCONJ302	RCONJ303	RCONJ304	M.1.n.
	NR	NR	NR	
o. Miscellaneous assets.....	RCONJ305	RCONJ306	RCONJ307	M.1.o.
	NR	NR	NR	
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCONJ308	RCONJ309	RCONJ310	M.1.p.
	NR	NR	NR	

### Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
Dollar amounts in thousands					
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCONJ311	NR	RCONJ312	NR	M.1.q.

### Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
Dollar amounts in thousands					
2. Corporate trust and agency accounts:			M.2.		
a. Corporate and municipal trusteeships.....	RCONB927	NR	RCONB928	NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default....	RCONJ313	NR	RCONJ314	NR	M2a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCONB929	NR			M.2.b.

### Schedule RC-T - Fiduciary and Related Services

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets			
Dollar amounts in thousands					
3. Collective investment funds and common trust funds:			M.3.		
a. Domestic equity.....	RCONB931	NR	RCONB932	NR	M.3.a.
b. International/Global equity.....	RCONB933	NR	RCONB934	NR	M.3.b.
c. Stock/Bond blend.....	RCONB935	NR	RCONB936	NR	M.3.c.
d. Taxable bond.....	RCONB937	NR	RCONB938	NR	M.3.d.
e. Municipal bond.....	RCONB939	NR	RCONB940	NR	M.3.e.
f. Short term investments/Money market.....	RCONB941	NR	RCONB942	NR	M.3.f.
g. Specialty/Other.....	RCONB943	NR	RCONB944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCONB945	NR	RCONB946	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:				
		RIADB947	RIADB948	RIADB949
a. Personal trust and agency accounts.....		NR	NR	NR
b. Employee benefit and retirement-related trust and agency accounts.....		NR	NR	NR
c. Investment management agency accounts.....		NR	NR	NR
d. Other fiduciary accounts and related services.....		NR	NR	NR
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).....		NR	NR	NR

## 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:				
		RCONJ981	RCONJ982	RCONJ983
a. Cash and balances due from depository institutions.....		250,000	0	0
b. Held-to-maturity securities.....		0	0	0
c. Available-for-sale securities.....		626,869	0	0
d. Securities purchased under agreements to resell.....		0	0	0
e. Loans and leases held for sale.....		0	0	0
f. Loans and leases, net of unearned income.....		35,346,197	0	0
g. Less: Allowance for loan and lease losses.....		1,311,736	0	0
h. Trading assets (other than derivatives).....		0	0	0
i. Derivative trading assets.....		0	0	0
j. Other real estate owned.....		0	0	0
k. Other assets.....		3,353	0	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				
		RCONK015	RCONK016	RCONK017
a. Securities sold under agreements to repurchase.....		0	0	0



Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
		RCONK018	RCONK019	RCONK020	
b. Derivative trading liabilities.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.b.
		RCONK021	RCONK022	RCONK023	
c. Commercial paper.....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.c.
		RCONK024	RCONK025	RCONK026	
d. Other borrowed money (exclude commercial paper).....	<b>16,723,042</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.d.
		RCONK027	RCONK028	RCONK029	
e. Other liabilities.....	<b>13,724</b>	<b>0</b>	<b>0</b>	<b>0</b>	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	<b>26,592</b>	<b>0</b>	<b>0</b>	<b>0</b>	3.
		RCONK030	RCONK031	RCONK032	
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	4.
		RCONK033	RCONK034	RCONK035	

## General Instructions

Dollar amounts in thousands				
1. Who Must Report on What Forms				1.
a. Close of Business				1.a.
b. Frequency of Reporting				1.b.
c. Differences in Detail of Reports				1.c.
d. Shifts in Reporting Status				1.d.
2. Organization of the Instruction Books				2.
3. Preparation of the Reports				3.
4. Signatures				4.
a. Officer Declaration				4.a.
b. Director Attestation				4.b.
5. Submission of the Reports				5.
a. Submission Date				5.a.
b. Amended Reports				5.b.
6. Retention of Reports				6.
7. Scope of the "Consolidated Bank" Required to be Reported in the Submitted Reports				7.
a. Exclusions from the Coverage of the Consolidated Report				7.a.
8. Rules of Consolidation				8.
9. Reporting by Type of Office (For banks with foreign offices)				9.
10. Publication Requirements for the Report of Condition				10.
11. Release of Individual Bank Reports				11.
12. Applicability of Generally Accepted Accounting Principles to Regulatory Reporting Requirements				12.
13. Accrual Basis Reporting				13.
14. Miscellaneous General Instructions				14.
a. Rounding				14.a.
b. Negative Entries				14.b.
c. Verification				14.c.
d. Transactions Occurring Near the End of a Reporting Period				14.d.
15. Separate Branch Reports				15.

## Glossary

Dollar amounts in thousands

1. Glossary			1.
2. Acceptances			2.
3. Accounting Changes			3.
4. Accounting Errors, Corrections of			4.
5. Accounting Estimates, Changes in			5.
6. Accounting Principles, Changes in			6.
7. Accrued Interest Receivable Related to Credit Card Securitizations			7.
8. Acquisition, Development, or Construction (ADC) Arrangements			8.
9. Agreement Corporation			9.
10. Allowance for Loan and Lease Losses			10.
11. Applicable Income Taxes			11.
12. Associated Company			12.
13. ATS Account			13.
14. Bankers Acceptances			14.
a. Bank-Owned Life Insurance			14.a.
15. Banks, U.S. and Foreign			15.
16. Banks in Foreign Countries			16.
17. Bill-of-Lading Draft			17.
18. Borrowings and Deposits in Foreign Offices			18.
19. Brokered Deposits			19.
20. Broker's Security Draft			20.
21. Business Combinations			21.
22. Call Option			22.
a. Capital Contributions of Cash and Notes Receivable			22.a.
23. Capitalization of Interest Costs			23.
24. Carrybacks and Carryforwards			24.
25. Cash Management Arrangements			25.
26. Certificate of Deposit			26.
27. Changes in Accounting Estimates			27.
28. Changes in Accounting Principles			28.
29. Clearing Accounts			29.
30. Commercial Banks in the U.S.			30.
31. Commercial Letter of Credit			31.
32. Commercial Paper			32.
33. Commodity or Bill-of-Lading Draft			33.
34. Common Stock of Unconsolidated Subsidiaries, Investments in			34.
35. Continuing Contract			35.
36. Corporate Joint Venture			36.
37. Corrections of Accounting Errors			37.
38. Coupon Stripping, Treasury Receipts, and STRIPS			38.
39. Custody Account			39.
40. Dealer Reserve Account			40.
a. Deferred Compensation Agreements			40.a.
41. Deferred Income Taxes			41.
42. Demand Deposits			42.
43. Depository Institutions in the U.S.			43.
44. Deposits			44.
45. Derivative Contracts			45.
a. Discounts			45.a.

Dollar amounts in thousands

46. Dividends			46.
47. Domestic Office			47.
48. Domicile			48.
49. Due Bills			49.
50. Edge and Agreement Corporation			50.
a. Equity-Indexed Certificates of Deposit			50.a.
51. Equity Method of Accounting			51.
52. Extinguishments of Liabilities			52.
53. Extraordinary Items			53.
54. Fails			54.
a. Fair Value			54.a.
55. Federal Funds Transactions			55.
56. Federally-Sponsored Lending Agency			56.
57. Fees, Loan			57.
58. Foreclosed Assets			58.
59. Foreign Banks			59.
60. Foreign Currency Transactions and Translation			60.
61. Foreign Debt Exchange Transactions			61.
62. Foreign Governments and Official Institutions			62.
63. Foreign Office			63.
64. Forward Contracts			64.
65. Functional Currency			65.
66. Futures Contracts			66.
67. Goodwill			67.
68. Hypothecated Deposit			68.
69. IBF			69.
70. Income Taxes			70.
71. Intangible Assets			71.
72. Interest-Bearing Account			72.
73. Interest Capitalization			73.
74. Interest Rate Swaps			74.
75. Internal-Use Computer Software			75.
76. International Banking Facility (IBF)			76.
77. Interoffice Accounts			77.
78. Investments in Common Stock of Unconsolidated Subsidiaries			78.
79. Joint Venture			79.
80. Lease Accounting			80.
81. Letter of Credit			81.
82. Limited-Life Preferred Stock			82.
83. Loan			83.
84. Loan Fees			84.
85. Loan Impairment			85.
86. Loan Secured by Real Estate			86.
87. Loss Contingencies			87.
88. Majority-Owned Subsidiary			88.
89. Mandatory Convertible Debt			89.
91. Mergers			91.
92. Money Market Deposit Account (MMDA)			92.
93. Nonaccrual Status			93.
94. Noninterest-Bearing Account			94.
95. Nontransaction Account			95.

Dollar amounts in thousands

96. NOW Account			96.
97. Offsetting			97.
98. One-Day Transaction			98.
99. Option			99.
100. Organization Costs			100.
101. Other Depository Institutions in the U.S.			101.
102. Other Real Estate Owned			102.
103. Overdraft			103.
104. Participations			104.
105. Participations in Acceptances			105.
106. Participations in Pools of Securities			106.
107. Pass-through Reserve Balances			107.
108. Perpetual Preferred Stock			108.
109. Placements and Takings			109.
110. Pooling of Interests			110.
111. Preauthorized Transfer Account			111.
112. Preferred Stock			112.
113. Premiums and Discounts			113.
114. Purchase Acquisition			114.
a. Purchased Impaired Loans and Debt Securities			114.a.
115. Put Option			115.
116. Real Estate ADC Arrangements			116.
117. Real Estate, Loan Secured By			117.
118. Reciprocal Balances			118.
119. Renegotiated Troubled Debt			119.
120. Reorganizations			120.
121. Repurchase/Resale Agreements			121.
122. Reserve Balances, Pass-through			122.
123. Retail Sweep Arrangements			123.
124. Sales of Assets for Risk-Based Capital Purposes			124.
125. Savings Deposits			125.
126. Securities Activities			126.
127. Securities Borrowing/Lending Transactions			127.
128. Securities, Participations in Pools of			128.
129. Servicing Assets and Liabilities			129.
130. Settlement Date Accounting			130.
131. Shell Branches			131.
132. Short Position			132.
133. Significant Subsidiary			133.
134. Standby Letter of Credit			134.
135. Start-Up Activities			135.
136. STRIPS			136.
137. Subordinated Notes and Debentures			137.
138. Subsidiaries			138.
139. Suspense Accounts			139.
140. Syndications			140.
141. Telephone Transfer Account			141.
142. Term Federal Funds			142.
143. Time Deposits			143.
144. Trade Date and Settlement Date Accounting			144.
145. Trading Account			145.

Dollar amounts in thousands

146. Transction Account			146.
147. Transfers of Financial Assets			147.
148. Traveler's Letter of Credit			148.
149. Treasury Receipts			149.
150. Treasury Stock			150.
151. Troubled Debt Restructurings			151.
152. Trust Preferred Securities			152.
153. U.S. Banks			153.
154. U.S. Territories and Possessions			154.
155. Valuation Allowance			155.
156. When-Issued Securities Transactions			156.