

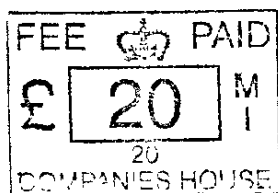
In accordance with
Regulation 32 of the
Overseas Companies
Regulations 2009.

OS AA01

Statement of details of parent law and other
information for an overseas company



Companies House



CIC-100-21215

✓ What this form is for
You may use this form to
accompany your accounts
disclosed under parent law.

✗ What this form is NOT for
You cannot use this form for
an alteration of manner
with accounting requirements.

THURSDAY



L8HP3V6G

LD2

07/11/2019

#52

COMPANIES HOUSE

Part 1 Corporate company name

Corporate name of overseas company ① HSBC BANK USA, NATIONAL ASSOCIATION

UK establishment number B R 0 0 7 6 2 5

→ Filling in this form
Please complete in typescript or in
bold black capitals.

All fields are mandatory unless
specified or indicated by *

① This is the name of the company in
its home state.

Part 2 Statement of details of parent law and other information for an overseas company

A1 Legislation

Please give the legislation under which the accounts have been prepared and,
if applicable, the legislation under which the accounts have been audited.

Legislation ② UNITED STATES FEDERAL REGULATION

② This means the relevant rules or
legislation which regulates the
preparation and, if applicable, the
audit of accounts.

A2 Accounting principles

Accounts Have the accounts been prepared in accordance with a set of generally accepted
accounting principles?

Please tick the appropriate box.

☐ No. Go to Section A3.

☒ Yes. Please enter the name of the organisation or other
body which issued those principles below, and then go to Section A3.

③ Please insert the name of the
appropriate accounting organisation
or body.

Name of organisation or body ③ FINANCIAL ACCOUNTING STANDARDS BOARD (for US GAAP)

A3 Accounts

Accounts Have the accounts been audited? Please tick the appropriate box.

☒ No. Go to Section A5.

☐ Yes. Go to Section A4

OS AA01**Statement of details of parent law and other information for an overseas company**

A4 Audited accounts	
Audited accounts	<p>Have the accounts been audited in accordance with a set of generally accepted auditing standards?</p> <p>Please tick the appropriate box.</p> <p><input type="checkbox"/> No. Go to Part 3 'Signature'.</p> <p><input type="checkbox"/> Yes. Please enter the name of the organisation or other body which issued those standards below, and then go to Part 3 'Signature'.</p>
Name of organisation or body ^①	<p>^① Please insert the name of the appropriate accounting organisation or body.</p>
A5 Unaudited accounts	
Unaudited accounts	<p>Is the company required to have its accounts audited?</p> <p>Please tick the appropriate box.</p> <p><input checked="" type="checkbox"/> No.</p> <p><input type="checkbox"/> Yes.</p>
Part 3 Signature	
Signature	<p>I am signing this form on behalf of the overseas company.</p> <p>Signature <i>X Helen Rayner X</i></p> <p><i>Deputy Corporate Secretary</i></p> <p>This form may be signed by: Director, Secretary, Permanent representative.</p>

OS AA01

Statement of details of parent law and other information for an overseas company



Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name JONATHAN BEATER

Company name HSBC HOLDINGS PLC

Address 8 CANADA SQUARE

CANARY WHARF

Post town LONDON

County/Region

Postcode E 1 4 5 H Q

Country UNITED KINGDOM

FX

Telephone



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and, if appropriate, the registered number, match the information held on the public Register.
- ☐ You have completed all sections of the form, if appropriate.
- ☐ You have signed the form.



Important information

Please note that all this information will appear on the public record.



Where to send

You may return this form to any Companies House address:

England and Wales:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.

Scotland:

The Registrar of Companies, Companies House,
Fourth floor, Edinburgh Quay 2,
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF.
DX ED235 Edinburgh 1
or LP - 4 Edinburgh 2 (Legal Post).

Northern Ireland:

The Registrar of Companies, Companies House,
Second Floor, The Linenhall, 32-38 Linenhall Street,
Belfast, Northern Ireland, BT2 8BG.
DX 481 N.R. Belfast 1.



Further information

For further information, please see the guidance notes on the website at www.companieshouse.gov.uk or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.companieshouse.gov.uk

Report at the close of business December 31, 2016

As a result of the rapid increase in the number of people who are using the Internet, the number of people who are using the Internet to find a job has also increased. In fact, a recent study by the Bureau of Labor Statistics found that the number of people who used the Internet to find a job in the last 12 months was 1.5 million, up from 1.1 million in the previous 12 months. This is a significant increase, and it shows that the Internet is becoming an important tool for job seekers.

[illegible]

— — — — —

¹ *de* et *sub* (*in*, *super*, *infra*) *propria* (*contra*) *positione* *ad* *exteriora* (*interiora*) *terre* (*superiora*) *inferiora*.

1. The first step is to determine the type of response of the system. This is done by looking at the input-output relationship. If the system is linear, then the response will be a straight line. If the system is nonlinear, then the response will be a curve. The type of response will determine the type of analysis that is needed.

1. \mathcal{L} is the full \mathcal{L} -algebraic lattice of \mathcal{L} -subalgebras of \mathcal{L} (i.e. \mathcal{L} is projective in $\mathbf{Alg}(\mathcal{L})$);

[illegible]

For $\mu = 0$, the cost function $J(\theta)$ is convex and the gradient descent algorithm converges to the global minimum. For $\mu > 0$, the cost function $J(\theta)$ is non-convex and the gradient descent algorithm may converge to a local minimum. The cost function $J(\theta)$ is non-convex for $\mu > 0$ because the cost function $J(\theta)$ is not a convex function of θ .

[illegible]

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11/11/11

The author is grateful to the staff of the Department for the help and facilities provided during the preparation of the manuscript.

There are a number of other factors that appear to influence the effect of the level of the tax on the supply of the good. For example, the supply of the good may be more elastic than the demand for the good, or the supply of the good may be more inelastic than the demand for the good. These factors will be discussed in more detail in the next section.

HSL Co., Inc. is a National Association member.

4150

274

Federal Financial Institutions Examination Council



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

Institution Name	HSBC BANK USA, NATIONAL ASSOCIATION
City	MC LEAN
State	VA
Zip Code	22102
Call Report Report Date	12/31/2016
Report Type	031
RSSD-ID	413208
FDIC Certificate Number	57890
OCC Charter Number	24522
ABA Routing Number	21001088
Last updated on	4/15/2019



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

Report at the close of business December 31, 2016

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

(20161231)

(RCON 9999)

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **57890** (RSSD 9050)

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

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

HSBC BANK USA, NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

MC LEAN

City (RSSD 9130)

VA

State Abbreviation (RSSD 9200)

22102

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, DC 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8.00 a.m. and 5 00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

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

Legend: NR - Not Reported, CONF - Confidential

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF _____
Name (TEXT C490)

CONF _____
Title (TEXT C491)

CONF _____
E-mail Address (TEXT C492)

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

CONF _____
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF _____
Name (TEXT C495)

CONF _____
Title (TEXT C496)

CONF _____
E-mail Address (TEXT 4086)

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

CONF _____
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF _____
Name (TEXT C366)

CONF _____
Title (TEXT C367)

CONF _____
E-mail Address (TEXT C368)

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

CONF _____
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF _____
Name (TEXT C371)

CONF _____
Title (TEXT C372)

CONF _____
E-mail Address (TEXT C373)

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

CONF _____
Area Code / FAX Number (TEXT C375)

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

Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-money laundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

CONF
Name (TEXT C437) _____

CONF
Title (TEXT C438) _____

CONF
E-mail Address (TEXT C439) _____

CONF
Area Code / Phone Number / Extension (TEXT C440) _____

Secondary Contact

CONF
Name (TEXT C442) _____

CONF
Title (TEXT C443) _____

CONF
E-mail Address (TEXT C444) _____

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

Third Contact

CONF
Name (TEXT C870) _____

CONF
Title (TEXT C871) _____

CONF
E-mail Address (TEXT C368) _____

CONF
Area Code / Phone Number / Extension (TEXT C873) _____

Fourth Contact

CONF
Name (TEXT C875) _____

CONF
Title (TEXT C876) _____

CONF
E-mail Address (TEXT C877) _____

CONF
Area Code / Phone Number / Extension (TEXT C878) _____

Bank Demographic Information

Dollar amounts in thousands

1 Reporting date	RCON9999	20161231	1
2 FDIC certificate number	RSSD9050	57890	2
3 Legal title of bank	RSSD9017	Click here for value	3
4 City	RSSD9130	Tysons	4
5 State abbreviation	RSSD9200	VA	5
6 Zip code	RSSD9220	22102	6
7 Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.)	RCON9224	Click here for value	7

(RCON9224) 1IE8VN30JCEQV1H4R804

(RSSD9017) HSBC Bank USA N A

Contact Information

Dollar amounts in thousands

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

Dollar amounts in thousands

1 Name	TEXTC437	CONF	4 a 1
2 Title	TEXTC438	CONF	4 a 2
3 E-mail Address	TEXTC439	CONF	4 a 3
4 Telephone	TEXTC440	CONF	4 a 4
b Secondary Contact			4 b
1 Name	TEXTC442	CONF	4 b 1
2 Title	TEXTC443	CONF	4 b 2
3 E-mail Address	TEXTC444	CONF	4 b 3
4 Telephone	TEXTC445	CONF	4 b 4
c Third Contact			4 c
1 Name	TEXTC870	CONF	4 c 1
2 Title	TEXTC871	CONF	4 c 2
3 E-mail Address	TEXTC872	CONF	4 c 3
4 Telephone	TEXTC873	CONF	4 c 4
d Fourth Contact			4 d
1 Name	TEXTC875	CONF	4 d 1
2 Title	TEXTC876	CONF	4 d 2
3 E-mail Address	TEXTC877	CONF	4 d 3
4 Telephone	TEXTC878	CONF	4 d 4
5 Chief Executive Officer Contact Information			5
a Chief Executive Officer			5 a
1 Name	TEXTFT42	CONF	5 a 1
2 E-mail Address	TEXTFT44	CONF	5 a 2
3 Telephone	TEXTFT43	CONF	5 a 3
4 FAX	TEXTFT45	CONF	5 a 4

Schedule RI - Income Statement

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

Dollar amounts in thousands

1 Interest income			1
a Interest and fee income on loans			1 a
1 In domestic offices:			1 a 1
a Loans secured by real estate			1 a 1 a
1 Loans secured by 1-4 family residential properties	RIAD4435	648,471	1 a 1 a 1
2 All other loans secured by real estate	RIAD4436	357,470	1 a 1 a 2
b Loans to finance agricultural production and other loans to farmers	RIAD4024	12,138	1 a 1 b
c Commercial and industrial loans	RIAD4012	810,723	1 a 1 c
d Loans to individuals for household, family, and other personal expenditures			1 a 1 d
1 Credit cards	RIADB485	71,126	1 a 1 d 1
2 Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RIADB486	24,345	1 a 1 d 2
e Loans to foreign governments and official institutions	RIAD4056	3,179	1 a 1 e
f All other loans in domestic offices	RIADB487	223,335	1 a 1 f
2 In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	18,306	1 a 2
3 Total interest and fee income on loans (sum of items 1 a (1)(a) through 1 a (2))	RIAD4010	2,169,093	1 a 3
b Income from lease financing receivables	RIAD4065	21	1 b
c Interest income on balances due from depository institutions ¹	RIAD4115	164,704	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	350,763	1 d 1
2 Mortgage-backed securities	RIADB489	579,283	1 d 2
3 All other securities (includes securities issued by states and political subdivisions in the U S)	RIAD4060	25,332	1 d 3
e Interest income from trading assets	RIAD4069	262,284	1 e
f Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	198,531	1 f
g Other interest income	RIAD4518	42,733	1 g
h Total interest income (sum of items 1 a (3) through 1 g)	RIAD4107	3,792,744	1 h
2 Interest expense			2
a Interest on deposits			2 a
1 Interest on deposits in domestic offices			2 a 1
a Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	10,328	2 a 1 a
b Nontransaction accounts			2 a 1 b
1 Savings deposits (includes MMDAs)	RIAD0093	149,352	2 a 1 b 1
2 Time deposits of \$100,000 or more	RIADA517	349,531	2 a 1 b 2
3 Time deposits of less than \$100,000	RIADA518	167,426	2 a 1 b 3
2 Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	59,020	2 a 2
b Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	52,400	2 b
c Interest on trading liabilities and other borrowed money	RIAD4185	131,488	2 c
d Interest on subordinated notes and debentures	RIAD4200	255,975	2 d
e Total interest expense (sum of items 2 a through 2 d)	RIAD4073	1,175,520	2 e
3 Net interest income (item 1 h minus 2 e)	RIAD4074	2,617,224	3
4 Provision for loan and lease losses	RIAD4230	371,687	4
5 Noninterest income			5
a Income from fiduciary activities ¹	RIAD4070	75,373	5 a
b Service charges on deposit accounts in domestic offices	RIAD4080	118,303	5 b

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

¹ For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5 a, must equal the amount reported in Schedule RC-T, item 22

Dollar amounts in thousands

c Trading revenue ²	RIADA220	222,424	5 c
d Not available			5 d
1 Fees and commissions from securities brokerage	RIADC886	6,740	5 d 1
2 Investment banking, advisory, and underwriting fees and commissions	RIADC888	79,347	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	1,425	5 d 5
e Venture capital revenue	RIADB491	0	5 e
f Net servicing fees	RIADB492	-696	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	-86,228	5 i
j Net gains (losses) on sales of other real estate owned	RIAD5415	6,122	5 j
k Net gains (losses) on sales of other assets (excluding securities)	RIADB496	-1,362	5 k
l Other noninterest income	RIADB497	739,437	5 l
m Total noninterest income (sum of items 5 a through 5 l)	RIAD4079	1,160,885	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	63,476	6 b
7 Noninterest expense			7
a Salaries and employee benefits	RIAD4135	976,466	7 a
b Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	184,372	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	6,498	7 c 2
d Other noninterest expense	RIAD4092	2,027,355	7 d
e Total noninterest expense (sum of items 7 a through 7 d)	RIAD4093	3,194,691	7 e
8 Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5 m, 6 a, 6 b, and 7 e)	RIAD4301	275,207	8
9 Applicable income taxes (on item 8)	RIAD4302	112,341	9
10 Income (loss) before discontinued operations (item 8 minus item 9)	RIAD4300	162,866	10
11 Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations)	RIADFT28	0	11
12 Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	162,866	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	522	13
14 Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	162,344	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	85	M 1
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets			
2 Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431	20,404	M 2
3 Income on tax-exempt loans and leases to states and political subdivisions in the U S (included in Schedule RI, items 1 a and 1 b)	RIAD4313	0	M 3
4 Income on tax-exempt securities issued by states and political subdivisions in the U S (included in Schedule RI, item 1 d (3))	RIAD4507	456	M 4
5 Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	5792	M 5
6 Not applicable			M 6
7 If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	0	M 7
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

2 For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5 c, must equal the sum of Memorandum items 8 a through 8 e

* Describe on Schedule RI-E—Explanations

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

Dollar amounts in thousands

<i>Memorandum items 8 a through 8 e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year</i>			
a Interest rate exposures	RIAD8757	-102,288	M 8 a
b Foreign exchange exposures	RIAD8758	419,164	M 8 b
c Equity security and index exposures	RIAD8759	2,732	M 8 c
d Commodity and other exposures	RIAD8760	-26,515	M 8 d
e Credit exposures	RIADF186	-70,669	M 8 e
<i>Memorandum items 8 f and 8 g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8 a through 8 e, above</i>			
f Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8 a through 8 e above)	RIADK090	39,347	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	4,341	M 8 g
9 Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M 9
a Net gains (losses) on credit derivatives held for trading	RIADC889	0	M 9 a
b Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	-70,165	M 9 b
10 Credit losses on derivatives (see instructions)	RIADA251	0	M 10
11 Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	No	M 11
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8 b and 8 c (included in Schedule RI, item 1 a (1)(a)(1))</i>			
12 Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties	RIADF228	NR	M 12
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option</i>			
13 Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M 13
a Net gains (losses) on assets	RIADF551	93,479	M 13 a
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	0	M 13 a 1
b Net gains (losses) on liabilities	RIADF553	-381,611	M 13 b
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	-72,689	M 13 b 1
14 Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities			M 14
a Total other-than-temporary impairment losses	RIADJ319	0	M 14 a
b Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	0	M 14 b
c Net impairment losses recognized in earnings (included in Schedule RI, items 6 a and 6.b) (Memorandum item 14 a minus Memorandum item 14 b)	RIADJ321	0	M 14 c
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5</i>			
15 Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15 a through 15.d must equal Schedule RI, item 5.b)			M 15
a Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH032	5,555	M 15 a
b Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH033	25,956	M 15 b
c Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH034	0	M 15 c
d All other service charges on deposit accounts	RIADH035	86,791	M 15 d

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1 Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIAD3217	23,774,778	1
2 Cumulative effect of changes in accounting principles and corrections of material accounting errors	RIADB507	0	2
3 Balance end of previous calendar year as restated (sum of items 1 and 2)	RIADB508	23,774,778	3
4 Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	162,344	4
5 Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	0	5
6 Treasury stock transactions, net	RIADB510	0	6
7 Changes incident to business combinations, net	RIAD4356	0	7
8 LESS Cash dividends declared on preferred stock	RIAD4470	135,938	8
9 LESS Cash dividends declared on common stock	RIAD4460	0	9
10 Other comprehensive income ¹	RIADB511	-208,821	10
11 Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)	RIAD4415	-20,439	11
12 Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27 a)	RIAD3210	23,571,924	12

* Describe on Schedule RI-E—Explanations

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

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

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date	
1	Loans secured by real estate			1
a	Construction, land development, and other land loans in domestic offices			1 a
1	1-4 family residential construction loans	RIADC891 0	RIADC892 0	1 a 1
2	Other construction loans and all land development and other land loans	RIADC893 0	RIADC894 599	1 a 2
b	Secured by farmland in domestic offices	RIAD3584 0	RIAD3585 0	1 b
c	Secured by 1-4 family residential properties in domestic offices			1 c
1	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RIAD5411 6,216	RIAD5412 4,349	1 c 1
2	Closed-end loans secured by 1-4 family residential properties			1 c 2
a	Secured by first liens	RIADC234 44,971	RIADC217 12,039	1 c 2 a
b	Secured by junior liens	RIADC235 1,576	RIADC218 862	1 c 2 b
d	Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588 19	RIAD3589 86	1 d
e	Secured by nonfarm nonresidential properties in domestic offices			1 e
1	Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895 0	RIADC896 0	1 e 1
2	Loans secured by other nonfarm nonresidential properties	RIADC897 566	RIADC898 5,557	1 e 2
f	In foreign offices	RIADB512 0	RIADB513 0	1 f
2	Loans to depository institutions and acceptances of other banks			2
a	To U.S. banks and other U.S. depository institutions	RIAD4653 0	RIAD4663 0	2 a
b	To foreign banks	RIAD4654 0	RIAD4664 0	2 b
3	Loans to finance agricultural production and other loans to farmers	RIAD4655 0	RIAD4665 7	3
4	Commercial and industrial loans			4
a	To U.S. addressees (domicile)	RIAD4645 124,536	RIAD4617 9,759	4 a
b	To non-U.S. addressees (domicile)	RIAD4646 92,956	RIAD4618 0	4 b
5	Loans to individuals for household, family, and other personal expenditures			5
a	Credit cards	RIADB514 30,511	RIADB515 6,132	5 a
b	Automobile loans	RIADK129 4	RIADK133 0	5 b
c	Other (includes revolving credit plans other than credit cards and other consumer loans)	RIADK205 7,661	RIADK206 1,817	5 c
6	Loans to foreign governments and official institutions	RIAD4643 0	RIAD4627 0	6
7	All other loans	RIAD4644 46	RIAD4628 698	7
8	Lease financing receivables			8
a	Leases to individuals for household, family, and other personal expenditures	RIADF185 0	RIADF187 0	8 a
b	All other leases	RIADC880 0	RIADF188 0	8 b
9	Total (sum of items 1 through 8)	RIAD4635 309,062	RIAD4605 41,905	9
1	Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	RIAD5409 0	RIAD5410 0	M 1
2	Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)	RIAD4652 0	RIAD4662 0	M 2
3	Not applicable			M 3

Dollar amounts in thousands

Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes

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

RIADC388	6,420 M 4
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1 Balance most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	RIADB522	912,403	1
2 Recoveries (must equal part I, item 9, column B, above)	RIAD4605	41,905	2
3 LESS Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	RIADC079	309,062	3
4 LESS Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	0	4
5 Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	371,687	5
6 Adjustments (see instructions for this schedule)	RIADC233	0	6
7 Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4 c)	RIAD3123	1,016,933	7
1 Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M 1
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes</i>			
2 Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0	M 2
3 Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	2,447	M 3
<i>Memorandum item 4 is to be completed by all banks</i>			
4 Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above)	RIADC781	686	M 4

Schedule RI-C - Disaggregated Data on the Allowance for Loan and Lease Losses

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets

Dollar amounts in thousands		(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
1	Real estate loans	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	a Construction loans	0	0	1,783,705	22,865	0	0
	b Commercial real estate loans	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
		31,650	0	7,225,100	20,408	0	0
	c Residential real estate loans	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
		735,123	9,374	19,677,766	36,540	62,867	686
2	Commercial loans ²	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
		902,785	307,843	39,134,409	577,884	0	0
3	Credit cards	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
		4,570	1,282	683,203	33,125	0	0
4	Other consumer loans	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
		0	0	375,639	7,326	0	0
5	Unallocated, if any...				RCFDM745		
					0		
6	Total (for each column, sum of items 1 a through 5) ³	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
		1,674,128	318,499	68,879,822	897,748	62,867	686

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

3 The sum of item 6, columns B, D, and F, must equal Schedule RC-C, Part I, Memorandum item 7 b (item 6, column F, must equal Schedule RI-B, Part I), Memorandum item 4

Schedule RI-D - Income from Foreign Offices

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

Dollar amounts in thousands

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

Schedule RI-E - Explanations

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

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

Dollar amounts in thousands

1 Other noninterest income (from Schedule RI, item 5 l) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5 l			1
a Income and fees from the printing and sale of checks	RIADC013	0	1 a
b Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0	1 b
c Income and fees from automated teller machines (ATMs)	RIADC016	0	1 c
d Rent and other income from other real estate owned	RIAD4042	0	1 d
e Safe deposit box rent	RIADC015	0	1 e
f Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	-67,477	1 f
g Bank card and credit card interchange fees	RIADF555	76,043	1 g
h Gains on bargain purchases	RIADJ447	0	1 h
i Income and fees from wire transfers	RIADT047	0	1 i
j Disclose component and the dollar amount of that component			1 j
1 Describe component	TEXT4461	Click here for value	1 j 1
2 Amount of component	RIAD4461	182,609	1 j 2
k Disclose component and the dollar amount of that component			1 k
1 Describe component	TEXT4462	Click here for value	1 k 1
2 Amount of component	RIAD4462	202,138	1 k 2
l Disclose component and the dollar amount of that component			1 l
1 Describe component	TEXT4463	Click here for value	1 l 1
2 Amount of component	RIAD4463	156,193	1 l 2
2 Other noninterest expense (from Schedule RI, item 7 d) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7 d			2
a Data processing expenses	RIADC017	0	2 a

Dollar amounts in thousands

b Advertising and marketing expenses	RIAD0497	0	2 b
c Directors' fees	RIAD4136	0	2 c
d Printing, stationery, and supplies	RIADC018	0	2 d
e Postage	RIAD8403	0	2 e
f Legal fees and expenses	RIAD4141	95,539	2 f
g FDIC deposit insurance assessments	RIAD4146	CONF	2 g
h Accounting and auditing expenses	RIADF556	0	2 h
i Consulting and advisory expenses	RIADF557	0	2 i
j Automated teller machine (ATM) and interchange expenses	RIADF558	0	2 j
k Telecommunications expenses	RIADF559	0	2 k
l Other real estate owned expenses	RIADY923	0	2 l
m Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)	RIADY924	0	2 m
n Disclose component and the dollar amount of that component:			2 n
1 Describe component.	TEXT4464	Click here for value	2 n 1
2 Amount of component	RIAD4464	1,391,244	2 n 2
o Disclose component and the dollar amount of that component			2 o
1 Describe component	TEXT4467	Click here for value	2 o 1
2 Amount of component	RIAD4467	97,675	2 o 2
p Disclose component and the dollar amount of that component			2 p
1 Describe component.	TEXT4468		2 p 1
2 Amount of component.	RIAD4468	0	2 p 2
3 Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation)			3
a Disclose component, the gross dollar amount of that component, and its related income tax			3 a
1 Describe component	TEXTFT29	NR	3 a 1
2 Amount of component	RIADFT29	0	3 a 2
3 Applicable income tax effect	RIADFT30	0	3 a 3
b Disclose component, the gross dollar amount of that component, and its related income tax			3 b
1 Describe component.	TEXTFT31	NR	3 b 1
2 Amount of component	RIADFT31	0	3 b 2
3 Applicable income tax effect	RIADFT32	0	3 b 3
4 Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects)			4
a Disclose component and the dollar amount of that component.			4 a
1 Describe component	TEXTB526	NR	4 a 1
2 Amount of component	RIADB526	0	4 a 2
b Disclose component and the dollar amount of that component			4 b
1 Describe component	TEXTB527	NR	4 b 1
2 Amount of component	RIADB527	0	4 b 2
5 Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions)			5
a Disclose component and the dollar amount of that component			5 a
1 Describe component	TEXT4498	Click here for value	5 a 1
2 Amount of component	RIAD4498	-20,440	5 a 2
b Disclose component and the dollar amount of that component			5 b
1 Describe component	TEXT4499	NR	5 b 1
2 Amount of component	RIAD4499	0	5 b 2
6 Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments)			6
a Disclose component and the dollar amount of that component			6 a
1 Describe component	TEXT4521	NR	6 a 1
2 Amount of component	RIAD4521	0	6 a 2
b Disclose component and the dollar amount of that component			6 b

Dollar amounts in thousands

1 Describe component	TEXT4522	NR	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	Click here for value	7 b

(TEXT4461) Income from Affiliates

(TEXT4462) Commitment facility line fees

(TEXT4463) Non-deposit customer related service fees

(TEXT4464) Operating expenses paid to Affiliates

(TEXT4467) Service contracts outsourced

(TEXT4498) Employee benefit plans and other

(TEXT4769) Fee income on letters of credit \$70,134, Loan syndication fees \$78,403, Net Losses on credit derivatives that economically hedge credit exposures held outside the trading account \$(70,165), Losses from from hedging activities \$14,881

Schedule RC - Balance Sheet

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter

Dollar amounts in thousands

1	Cash and balances due from depository institutions (from Schedule RC-A)			1
a	Noninterest-bearing balances and currency and coin ¹	RCFD0081	1,235,404	1 a
b	Interest-bearing balances ²	RCFD0071	19,615,223	1 b
2	Securities			2
a	Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	12,806,098	2 a
b	Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	36,910,249	2 b
3	Federal funds sold and securities purchased under agreements to resell			3
a	Federal funds sold in domestic offices	RCONB987	0	3 a
b	Securities purchased under agreements to resell ³	RCFDB989	30,022,758	3 b
4	Loans and lease financing receivables (from Schedule RC-C)			4
a	Loans and leases held for sale	RCFD5369	1,631,346	4 a
b	Loans and leases, net of unearned income	RCFDB528	70,616,817	4 b
c	LESS: Allowance for loan and lease losses	RCFD3123	1,016,933	4 c
d	Loans and leases, net of unearned income and allowance (item 4 b minus 4.c)	RCFDB529	69,599,884	4 d
5	Trading assets (from Schedule RC-D)	RCFD3545	17,026,847	5
6	Premises and fixed assets (including capitalized leases)	RCFD2145	202,122	6
7	Other real estate owned (from Schedule RC-M)	RCFD2150	26,861	7
8	Investments in unconsolidated subsidiaries and associated companies	RCFD2130	42,920	8
9	Direct and indirect investments in real estate ventures	RCFD3656	1	9
10	Intangible assets			10
a	Goodwill	RCFD3163	1,611,655	10 a
b	Other intangible assets (from Schedule RC-M)	RCFD0426	34,117	10 b
11	Other assets (from Schedule RC-F)	RCFD2160	6,440,560	11
12	Total assets (sum of items 1 through 11)	RCFD2170	197,206,045	12
13	Deposits			13
a	In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	130,611,323	13 a
1	Noninterest-bearing ⁴	RCON6631	26,979,070	13 a 1
2	Interest-bearing	RCON6636	103,632,253	13 a 2
b	In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	15,926,768	13 b
1	Noninterest-bearing	RCFN6631	740,980	13 b 1
2	Interest-bearing	RCFN6636	15,185,788	13 b 2
14	Federal funds purchased and securities sold under agreements to repurchase			14
a	Federal funds purchased in domestic offices ⁵	RCONB993	0	14 a
b	Securities sold under agreements to repurchase ⁶	RCFDB995	3,672,481	14 b
15	Trading liabilities (from Schedule RC-D)	RCFD3548	4,910,447	15
16	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	10,002,757	16
17	Not applicable			17
18	Not applicable			18
19	Subordinated notes and debentures ¹	RCFD3200	4,535,598	19
20	Other liabilities (from Schedule RC-G)	RCFD2930	3,974,032	20
21	Total liabilities (sum of items 13 through 20)	RCFD2948	173,633,406	21

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

Dollar amounts in thousands

22 Not applicable			22
23 Perpetual preferred stock and related surplus	RCFD3838	2,500,000	23
24 Common stock	RCFD3230	2,002	24
25 Surplus (exclude all surplus related to preferred stock)	RCFD3839	18,486,823	25
26 Not available			26
a Retained earnings	RCFD3632	3,201,779	26 a
b Accumulated other comprehensive income ²	RCFDB530	-618,680	26 b
c Other equity capital components ³	RCFDA130	0	26 c
27 Not available			27
a Total bank equity capital (sum of items 23 through 26 c)	RCFD3210	23,571,924	27 a
b Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	715	27 b
28 Total equity capital (sum of items 27 a and 27 b)	RCFDG105	23,572,639	28
29 Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	197,206,045	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 2015	RCFD6724	NR	M 1
2 Bank's fiscal year-end date	RCON8678	NR	M 2

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

Exclude assets held for trading

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices	
1 Cash items in process of collection, unposted debits, and currency and coin	RCFD0022	739,868		1
a Cash items in process of collection and unposted debits			RCON0020 390,629	1 a
b Currency and coin			RCON0080 348,896	1 b
2 Balances due from depository institutions in the U.S.			RCON0082 249,684	2
a U.S. branches and agencies of foreign banks (including their IBFs)	RCFD0083	669		2 a
b Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085	249,015		2 b
3 Balances due from banks in foreign countries and foreign central banks			RCON0070 1,079,641	3
a Foreign branches of other U.S. banks	RCFD0073	0		3 a
b Other banks in foreign countries and foreign central banks	RCFD0074	1,080,793		3 b
4 Balances due from Federal Reserve Banks	RCFD0090	18,780,282	RCON0090 17,779,975	4
5 Total	RCFD0010	20,850,627	RCON0010 19,848,825	5

2 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments

3 Includes treasury stock and unearned Employee Stock Ownership Plan shares

Schedule RC-B - Securities

Exclude assets held for trading

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
1 U.S. Treasury securities	RCFD0211	0	RCFD0213	0	RCFD1286	21,366,055	RCFD1287	20,908,855	1
2 U.S. Government agency obligations (exclude mortgage-backed securities)									2
a Issued by U.S. Government agencies ¹	RCFD1289	0	RCFD1290	0	RCFD1291	0	RCFD1293	0	2 a
b Issued by U.S. Government-sponsored agencies ²	RCFD1294	0	RCFD1295	0	RCFD1297	4,131,740	RCFD1298	4,236,600	2 b
3 Securities issued by states and political subdivisions in the U.S.	RCFD8496	12,912	RCFD8497	13,505	RCFD8498	0	RCFD8499	0	3
4 Mortgage-backed securities (MBS)									4
a Residential mortgage pass-through securities									4 a
1 Guaranteed by GNMA	RCFDG300	2,556,910	RCFDG301	2,558,631	RCFDG302	3,102,653	RCFDG303	3,046,416	4 a1
2 Issued by FNMA and FHLMC	RCFDG304	2,464,674	RCFDG305	2,466,380	RCFDG306	4,536,070	RCFDG307	4,418,410	4 a2
3 Other pass-through securities	RCFDG308	0	RCFDG309	0	RCFDG310	162	RCFDG311	162	4 a3
b Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS)									4 b
1 Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDG312	5,608,694	RCFDG313	5,638,170	RCFDG314	2,554,275	RCFDG315	2,514,552	4 b1
2 Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDG316	0	RCFDG317	0	RCFDG318	0	RCFDG319	0	4 b2
3 All other residential MBS	RCFDG320	5,420	RCFDG321	5,912	RCFDG322	0	RCFDG323	0	4 b3
c Commercial MBS:									4 c
1 Commercial mortgage pass-through securities									4 c1
a Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDK142	0	RCFDK143	0	RCFDK144	0	RCFDK145	0	4 c1a
b Other pass-through securities	RCFDK146	0	RCFDK147	0	RCFDK148	0	RCFDK149	0	4 c1b
2 Other commercial MBS									4 c2
a Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDK150	2,157,488	RCFDK151	2,153,895	RCFDK152	954,468	RCFDK153	944,916	4 c2a
b All other commercial MBS	RCFDK154	0	RCFDK155	0	RCFDK156	0	RCFDK157	0	4 c2b
5 Asset-backed securities and structured financial products									5
a Asset-backed securities (ABS)	RCFDC026	0	RCFDC988	0	RCFDC989	177,158	RCFDC027	166,118	5 a
b Structured financial products									5 b
1 Cash	RCFDG336	0	RCFDG337	0	RCFDG338	0	RCFDG339	0	5 b1
2 Synthetic	RCFDG340	0	RCFDG341	0	RCFDG342	0	RCFDG343	0	5 b2
3 Hybrid	RCFDG344	0	RCFDG345	0	RCFDG346	0	RCFDG347	0	5 b3
6 Other debt securities									6
a Other domestic debt securities	RCFD1737	0	RCFD1738	0	RCFD1739	0	RCFD1741	0	6 a
b Other foreign debt securities	RCFD1742	0	RCFD1743	0	RCFD1744	521,963	RCFD1746	520,559	6 b
7 Investments in mutual funds and other equity securities with readily determinable fair values ²					RCFDA510	158,900	RCFDA511	153,661	7
8 Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2 a) (total of column D must equal Schedule RC, item 2 b)	RCFD1754	12,806,098	RCFD1771	12,836,493	RCFD1772	37,503,444	RCFD1773	36,910,249	8

Dollar amounts in thousands

1 Pledged securities ¹	RCFD0416	10,054,030	M 1
2 Maturity and repricing data for debt securities (excluding those in nonaccrual status)			M 2
a Securities issued by the U S Treasury, U S Government agencies, and states and political subdivisions in the U S , other non-mortgage debt securities, and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of			M 2 a
1 Three months or less	RCFDA549	279,358	M 2 a 1
2 Over three months through 12 months	RCFDA550	262,770	M 2 a 2
3 Over one year through three years	RCFDA551	3,133,582	M 2 a 3
4 Over three years through five years	RCFDA552	7,223,301	M 2 a 4
5 Over five years through 15 years	RCFDA553	10,793,732	M 2 a 5
6 Over 15 years	RCFDA554	4,152,301	M 2 a 6
b Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of			M 2 b
1 Three months or less	RCFDA555	63,808	M 2 b 1
2 Over three months through 12 months	RCFDA556	129	M 2 b 2
3 Over one year through three years	RCFDA557	52,524	M 2 b 3
4 Over three years through five years	RCFDA558	421,173	M 2 b 4
5 Over five years through 15 years	RCFDA559	2,351,193	M 2 b 5
6 Over 15 years	RCFDA560	9,597,745	M 2 b 6
c Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS, exclude mortgage pass-through securities) with an expected average life of ⁶			M 2 c
1 Three years or less	RCFDA561	1,283,911	M 2 c 1
2 Over three years	RCFDA562	9,947,159	M 2 c 2
d Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2 a through 2 c above)	RCFDA248	481,141	M 2 d
3 Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	0	M 3
4 Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6)			M 4
a Amortized cost	RCFD8782	0	M 4 a
b Fair value	RCFD8783	0	M 4 b

1 Includes Small Business Administration "Guaranteed Loan Pool Certificates," U S Maritime Administration obligations, and Export-Import Bank participation certificates

2 Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority

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

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

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

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		
Memorandum items 5 a through 5 f are to be completed by banks with \$1 billion or more in total assets							
5 Asset-backed securities (ABS) (for each column, sum of Memorandum items 5 a through 5.f must equal Schedule RC-B, item 5 a)							
a. Credit card receivables	RCFDB838	0	RCFDB839	0	RCFDB840	0	M5a
b. Home equity lines	RCFDB842	0	RCFDB843	0	RCFDB844	69,444	M5b
c. Automobile loans	RCFDB846	0	RCFDB847	0	RCFDB848	0	M5c
d. Other consumer loans	RCFDB850	0	RCFDB851	0	RCFDB852	0	M5d
e. Commercial and industrial loans	RCFDB854	0	RCFDB855	0	RCFDB856	0	M5e
f. Other	RCFDB858	0	RCFDB859	0	RCFDB860	107,714	M5f
6 Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6 a through 6.g must equal Schedule RC-B, sum of items 5 b(1) through(3))							
a. Trust preferred securities issued by financial institutions	RCFDG348	0	RCFDG349	0	RCFDG350	0	M6a
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	0	RCFDG353	0	RCFDG354	0	M6b
c. Corporate and similar loans	RCFDG356	0	RCFDG357	0	RCFDG358	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U S government-sponsored enterprises (GSEs)	RCFDG360	0	RCFDG361	0	RCFDG362	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	0	RCFDG365	0	RCFDG366	0	M6e
f. Diversified (mixed) pools of structured financial products	RCFDG368	0	RCFDG369	0	RCFDG370	0	M6f
g. Other collateral or reference assets	RCFDG372	0	RCFDG373	0	RCFDG374	0	M6g

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

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

Schedule RC-C Part I - Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1	Loans secured by real estate ¹	RCFD1410	NR		1
a	Construction, land development, and other land loans				1 a
1	1-4 family residential construction loans	RCFDF158	0	RCONF158	0
2	Other construction loans and all land development and other land loans	RCFDF159	1,783,705	RCONF159	1,783,705
b	Secured by farmland (including farm residential and other improvements)	RCFD1420	0	RCON1420	0
c	Secured by 1-4 family residential properties				1 c
1	Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	1,344,125	RCON1797	1,344,125
2	Closed-end loans secured by 1-4 family residential properties				1 c 2
a	Secured by first liens	RCFD5367	18,098,667	RCON5367	18,098,667
b	Secured by junior liens	RCFD5368	68,742	RCON5368	68,742
d	Secured by multifamily (5 or more) residential properties	RCFD1460	1,858,344	RCON1460	1,858,344
e	Secured by nonfarm nonresidential properties				1 e
1	Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	1,039,563	RCONF160	1,039,563
2	Loans secured by other nonfarm nonresidential properties	RCFDF161	6,233,815	RCONF161	6,233,815
2	Loans to depository institutions and acceptances of other banks				2
a	To commercial banks in the U S			RCONB531	37,341
1	To U S branches and agencies of foreign banks	RCFDB532	9,025		2 a 1
2	To other commercial banks in the U S	RCFDB533	28,317		2 a 2
b	To other depository institutions in the U S	RCFDB534	0	RCONB534	0
c	To banks in foreign countries			RCONB535	1,153,515
1	To foreign branches of other U S banks	RCFDB536	0		2 c 1
2	To other banks in foreign countries	RCFDB537	1,153,515		2 c 2
3	Loans to finance agricultural production and other loans to farmers	RCFD1590	219,448	RCON1590	210,848
4	Commercial and industrial loans				4
a	To U S addressees (domicile)	RCFD1763	21,209,834	RCON1763	21,182,684
b	To non-U.S. addressees (domicile)	RCFD1764	8,982,343	RCON1764	8,553,671
5	Not applicable				5
6	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)				6
a	Credit cards	RCFDB538	687,773	RCONB538	687,773
b	Other revolving credit plans	RCFDB539	89,522	RCONB539	89,522
c	Automobile loans	RCFDK137	63	RCONK137	63
d	Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	357,875	RCONK207	198,547
7	Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	161,440	RCON2081	161,440
8	Obligations (other than securities and leases) of states and political subdivisions in the U S	RCFD2107	0	RCON2107	0
9	Loans to nondepository financial institutions and other loans	RCFD1563	8,922,046		9
a	Loans to nondepository financial institutions			RCONJ454	7,925,853
b	Other loans				9 b
1	Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	12,144
2	All other loans (exclude consumer loans)			RCONJ451	675,225
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)	RCFDF162	0		10 a
b	All other leases	RCFDF163	0		10 b
11	LESS Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0
12	Total loans and leases, net of unearned income (item 12, column A must equal Schedule RC, sum of items 4 a and 4 b)	RCFD2122	72,248,162	RCON2122	71,315,587

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

Dollar amounts in thousands

1 Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1)			M 1
a Construction, land development, and other land loans in domestic offices			M 1 a
1 1-4 family residential construction loans	RCONK158	0	M 1 a 1
2 Other construction loans and all land development and other land loans	RCONK159	0	M 1 a 2
b Loans secured by 1-4 family residential properties in domestic offices	RCONF576	665,835	M 1 b
c Secured by multifamily (5 or more) residential properties in domestic offices	RCONK160	0	M 1 c
d Secured by nonfarm nonresidential properties in domestic offices			M 1 d
1 Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	0	M 1 d 1
2 Loans secured by other nonfarm nonresidential properties	RCONK162	0	M 1 d 2
e Commercial and industrial loans			M 1 e
1 To U S addressees (domicile)	RCFDK163	181,358	M 1 e 1
2 To non-U S addressees (domicile)	RCFDK164	27,037	M 1 e 2
f All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK165	4,070	M 1 f
Itemize loan categories included in Memorandum item 1 f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1 a through 1 f)	RCONK166	0	M 1 f 1
1 Loans secured by farmland in domestic offices.			M 1 f 2
2 Not applicable			M 1 f 3
3 Loans to finance agricultural production and other loans to farmers	RCFDK168	0	M 1 f 4
4 Loans to individuals for household, family, and other personal expenditures			M 1 f 4 a
a Credit cards	RCFDK098	0	M 1 f 4 b
b Automobile loans	RCFDK203	0	M 1 f 4 c
c Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK204	0	M 2
2 Maturity and repricing data for loans and leases (excluding those in nonaccrual status)			M 2 a
a Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1 c (2)(a), column B) with a remaining maturity or next repricing date of			M 2 a 1
1 Three months or less	RCONA564	1,722,174	M 2 a 2
2 Over three months through 12 months	RCONA565	3,603,709	M 2 a 3
3 Over one year through three years	RCONA566	4,263,505	M 2 a 4
4 Over three years through five years	RCONA567	3,203,880	M 2 a 5
5 Over five years through 15 years	RCONA568	3,955,245	M 2 a 6
6 Over 15 years	RCONA569	538,185	M 2 b
b All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1 c (2)(a), column B) with a remaining maturity or next repricing date of			M 2 b 1
1 Three months or less	RCFDA570	46,845,860	M 2 b 2
2 Over three months through 12 months	RCFDA571	2,354,066	M 2 b 3
3 Over one year through three years	RCFDA572	3,017,669	M 2 b 4
4 Over three years through five years	RCFDA573	429,467	M 2 b 5
5 Over five years through 15 years	RCFDA574	589,633	M 2 b 6
6 Over 15 years	RCFDA575	45,069	M 2 c
c Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCFDA247	15,156,103	M 3
3 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A ⁴	RCFD2746	300,257	M 4
4 Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1 c (2)(a), column B)	RCON5370	8,088,767	M 5
5 Loans secured by real estate to non-U S addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1 a (1) through 1 e (2), column A, as appropriate)	RCFDB837	797,793	M 6
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes	RCFDC391	0	M 7
6 Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6 a, column A			
Memorandum item 7 is to be completed by all banks			
7 Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale)			

4 Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A

Dollar amounts in thousands

a Outstanding balance	RCFDC779	90,603	M 7 a
b Amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	62,867	M 7 b
8 Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices			M 8
a Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1 c (2)(a) and 1 c (2)(b))	RCONF230	0	M 8 a
Memorandum items 8 b and 8 c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8 a) as of December 31, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B)			
b Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	NR	M 8 b
c Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8 a above	RCONF232	NR	M 8 c

Dollar amounts in thousands

9 Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1 c (1), 1 c (2)(a), and 1 c (2)(b))

RCONF577

442,404

M 9

Dollar amounts in thousands

Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option

10 Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9)

a Loans secured by real estate

1 Construction, land development, and other land loans

2 Secured by farmland (including farm residential and other improvements)

3 Secured by 1-4 family residential properties

a Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

b Closed-end loans secured by 1-4 family residential properties

1 Secured by first liens

2 Secured by junior liens

4 Secured by multifamily (5 or more) residential properties

5 Secured by nonfarm nonresidential properties

b Commercial and industrial loans

c Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)

1 Credit cards

2 Other revolving credit plans

3 Automobile loans

4 Other consumer loans

d Other loans

11 Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10)

a Loans secured by real estate

1 Construction, and land development, and other land loans

2 Secured by farmland (including farm residential and other improvements)

3 Secured by 1-4 family residential properties

a Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

b Closed-end loans secured by 1-4 family residential properties

1 Secured by first liens

2 Secured by junior liens

4 Secured by multifamily (5 or more) residential properties

5 Secured by nonfarm nonresidential properties

b Commercial and industrial loans

c Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)

1 Credit cards

2 Other revolving credit plans

3 Automobile loans

4 Other consumer loans

d Other loans

(Column A) Consolidated Bank		(Column B) Domestic Offices		
				M 10
RCFDF608	0			M 10 a
		RCONF578	0	M10a1
		RCONF579	0	M10a2
				M10a3
		RCONF580	0	M10a3a
				M10a3b
		RCONF581	0	M10a3c1
		RCONF582	0	M10a3c2
		RCONF583	0	M10a4
		RCONF584	0	M10a5
RCFDF585	547,506	RCONF585	547,506	M 10 b
				M 10 c
RCFDF586	0	RCONF586	0	M10c1
RCFDF587	0	RCONF587	0	M10c2
RCFDK196	0	RCONK196	0	M10c3
RCFDK208	0	RCONK208	0	M10c4
RCFDF589	0	RCONF589	0	M 10 d
				M 11
RCFDF609	0			M 11 a
		RCONF590	0	M11a1
		RCONF591	0	M11a2
				M11a3
		RCONF592	0	M11a3a
				M11a3b
		RCONF593	0	M11a3c1
		RCONF594	0	M11a3c2
		RCONF595	0	M11a4
		RCONF596	0	M11a5
RCFDF597	547,506	RCONF597	547,506	M 11 b
				M 11 c
RCFDF598	0	RCONF598	0	M11c1
RCFDF599	0	RCONF599	0	M11c2
RCFDK195	0	RCONK195	0	M11c3
RCFDK209	0	RCONK209	0	M11c4
RCFDF601	0	RCONF601	0	M 11 d

Dollar amounts in thousands		(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12 Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year					M 12
a Loans secured by real estate.	RCFDG091	0	RCFDG092	0	M12a
b Commercial and industrial loans	RCFDG094	0	RCFDG095	0	M12b
c Loans to individuals for household, family, and other personal expenditures	RCFDG097	0	RCFDG098	0	M12c
d All other loans and all leases	RCFDG100	0	RCFDG101	0	M12d

Dollar amounts in thousands					
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1 a, column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35 a) as of December 31, 2015					
13 Construction, land development, and other land loans in domestic offices with interest reserves					
a Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1 a, column B)	RCONG376	0			M 13 a
b Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1 a (1)(a)(2))	RIADG377	0			M 13 b
Memorandum item 14 is to be completed by all banks	RCFDG378	18,260,038			M 14
14 Pledged loans and leases					
Memorandum item 15 is to be completed for the December report only					
15 Reverse mortgages in domestic offices:					
a Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1 c, above)					M 15 a
1 Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	0			M 15 a 1
2 Proprietary reverse mortgages	RCONJ467	0			M 15 a 2
b Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages					M 15 b
1 Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	0			M 15 b 1
2 Proprietary reverse mortgages	RCONJ469	0			M 15 b 2
c Principal amount of reverse mortgage originations that have been sold during the year					M 15 c
1 Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ470	0			M 15 c 1
2 Proprietary reverse mortgages	RCONJ471	0			M 15 c 2

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

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

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

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

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

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

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

a "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1 e (1) and 1 e (2), column B

b "Commercial and industrial loans to U S addressees" in domestic offices reported in Schedule RC-C, part I, item 4 a, column B

RCON6999	No	1
		2
RCON5562	NR	2 a
RCON5563	NR	2 b

Dollar amounts in thousands

3 Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1 e (1) and 1 e (2), column B

a With original amounts of \$100,000 or less

b With original amounts of more than \$100,000 through \$250,000

c With original amounts of more than \$250,000 through \$1,000,000

4 Number and amount currently outstanding of "Commercial and industrial loans to U S addressees" in domestic offices reported in Schedule RC-C, part I, item 4 a, column B

a With original amounts of \$100,000 or less

b With original amounts of more than \$100,000 through \$250,000

c With original amounts of more than \$250,000 through \$1,000,000

(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
				3
RCON5564	10	RCON5565	465	3 a
RCON5566	57	RCON5567	4,395	3 b
RCON5568	195	RCON5569	63,394	3 c
				4
RCON5570	2667	RCON5571	106,189	4 a
RCON5572	576	RCON5573	71,300	4 b
RCON5574	632	RCON5575	183,270	4 c

Dollar amounts in thousands

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

If YES, complete items 6 a and 6 b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6 a and 6 b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

a "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1 b, column B

b "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B

RCON6860	No	5
		6
RCON5576	NR	6 a
RCON5577	NR	6 b

Dollar amounts in thousands		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
7 Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1 b, column B					7
a With original amounts of \$100,000 or less		RCON5578	0	RCON5579	0 7 a
b With original amounts of more than \$100,000 through \$250,000		RCON5580	0	RCON5581	0 7 b
c With original amounts of more than \$250,000 through \$500,000		RCON5582	0	RCON5583	0 7 c
8 Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B					8
a With original amounts of \$100,000 or less		RCON5584	1	RCON5585	50 8 a
b With original amounts of more than \$100,000 through \$250,000		RCON5586	0	RCON5587	0 8 b
c With original amounts of more than \$250,000 through \$500,000		RCON5588	2	RCON5589	900 8 c

Schedule RC-D - Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters

Dollar amounts in thousands		(Column A) Consolidated Bank	(Column B) Domestic Offices			
1 U S Treasury securities		RCFD3531	3,559,581	RCON3531	3,559,581	1
2 U S Government agency obligations (exclude mortgage-backed securities)		RCFD3532	0	RCON3532	0	2
3 Securities issued by states and political subdivisions in the U S		RCFD3533	0	RCON3533	0	3
4 Mortgage-backed securities (MBS)						4
a Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA		RCFDG379	247,309	RCONG379	247,309	4 a
b Other residential MBS issued or guaranteed by U S Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ¹		RCFDG380	0	RCONG380	0	4 b
c All other residential MBS		RCFDG381	95,884	RCONG381	95,884	4 c
d Commercial MBS issued or guaranteed by U S Government agencies or sponsored agencies ¹		RCFDK197	0	RCONK197	0	4 d
e All other commercial MBS		RCFDK198	0	RCONK198	0	4 e
5 Other debt securities						5
a Structured financial products						5 a
1 Cash		RCFDG383	183,710	RCONG383	183,710	5 a 1
2 Synthetic		RCFDG384	0	RCONG384	0	5 a 2
3 Hybrid		RCFDG385	0	RCONG385	0	5 a 3
b All other debt securities		RCFDG386	6,566,528	RCONG386	6,566,528	5 b
6 Loans						6
a Loans secured by real estate		RCFDF610	0			6 a
1 Construction, land development, and other land loans				RCONF604	0	6 a 1
2 Secured by farmland (including farm residential and other improvements)				RCONF605	0	6 a 2
3 Secured by 1-4 family residential properties						6 a 3
a Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF606	0	6 a 3 a
b Closed-end loans secured by 1-4 family residential properties						6 a 3 b
1 Secured by first liens				RCONF607	0	6 a 3 b 1
2 Secured by junior liens				RCONF611	0	6 a 3 b 2
4 Secured by multifamily (5 or more) residential properties				RCONF612	0	6 a 4
5 Secured by nonfarm nonresidential properties				RCONF613	0	6 a 5
b Commercial and industrial loans		RCFDF614	177,737	RCONF614	177,737	6 b
c Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)						6 c
1 Credit cards		RCFDF615	0	RCONF615	0	6 c 1
2 Other revolving credit plans		RCFDF616	0	RCONF616	0	6 c 2
3 Automobile loans		RCFDK199	0	RCONK199	0	6 c 3
4 Other consumer loans		RCFDK210	0	RCONK210	0	6 c 4
d Other loans		RCFDF618	0	RCONF618	0	6 d
7 Not applicable						7
8 Not applicable						8
9 Other trading assets		RCFD3541	1,786,077	RCON3541	1,786,077	9
10 Not applicable						10
11 Derivatives with a positive fair value		RCFD3543	4,410,021	RCON3543	4,410,021	11
12 Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)		RCFD3545	17,026,847	RCON3545	17,026,847	12
13 Not available						13
a Liability for short positions		RCFD3546	1,060,447	RCON3546	1,060,447	13 a

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
b Other trading liabilities		RCFDF624	61,136	RCONF624	61,136	13 b
14 Derivatives with a negative fair value		RCFD3547	3,788,864	RCON3547	3,788,864	14
15 Total trading liabilities (sum of items 13 a through 14) (total of column A must equal Schedule RC, item 15)		RCFD3548	4,910,447	RCON3548	4,910,447	15
1 Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6 a through 6 d)						
a Loans secured by real estate		RCFDF790	0			M 1
1 Construction, land development, and other land loans				RCONF625	0	M 1 a
2 Secured by farmland (including farm residential and other improvements)				RCONF626	0	M 1 a.1
3 Secured by 1-4 family residential properties						M 1 a.2
a Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit				RCONF627	0	M 1 a.3
b Closed-end loans secured by 1-4 family residential properties						M 1 a.3a
1 Secured by first liens				RCONF628	0	M 1 a.3b
2 Secured by junior liens				RCONF629	0	M 1 a.3c
4 Secured by multifamily (5 or more) residential properties				RCONF630	0	M 1 a.4
5 Secured by nonfarm nonresidential properties				RCONF631	0	M 1 a.5
b Commercial and industrial loans		RCFDF632	176,270	RCONF632	176,270	M 1 b
c Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)						M 1 c
1 Credit cards		RCFDF633	0	RCONF633	0	M 1 c.1
2 Other revolving credit plans		RCFDF634	0	RCONF634	0	M 1 c.2
3 Automobile loans		RCFDK200	0	RCONK200	0	M 1 c.3
4 Other consumer loans		RCFDK211	0	RCONK211	0	M 1 c.4
d Other loans		RCFDF636	0	RCONF636	0	M 1 d
2 Loans measured at fair value that are past due 90 days or more						
a Fair value		RCFDF639	0	RCONF639	0	M 2
b Unpaid principal balance		RCFDF640	0	RCONF640	0	M 2 a
3 Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3 a through 3 g must equal Schedule RC-D, sum of items 5 a (1) through (3))						
a Trust preferred securities issued by financial institutions		RCFDG299	92,561	RCONG299	92,561	M 2 b
b Trust preferred securities issued by real estate investment trusts		RCFDG332	91,149	RCONG332	91,149	M 3
c Corporate and similar loans		RCFDG333	0	RCONG333	0	M 3 a
d 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)		RCFDG334	0	RCONG334	0	M 3 b
e 1-4 family residential MBS not issued or guaranteed by GSEs		RCFDG335	0	RCONG335	0	M 3 c
f Diversified (mixed) pools of structured financial products		RCFDG651	0	RCONG651	0	M 3 d
g Other collateral or reference assets		RCFDG652	0	RCONG652	0	M 3 e
4 Pledged trading assets						
a Pledged securities		RCFDG387	2,771,542	RCONG387	2,771,542	M 3 f
						M 3 g
						M 4
						M 4 a

Dollar amounts in thousands

	(Column A) Consolidated Bank	(Column B) Domestic Offices	
b Pledged loans	RCFDG388	0	RCONG388 0 M 4 b

Dollar amounts in thousands

Memorandum items 5 through 10 are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$1 billion or more in any of the four preceding calendar quarters

5 Asset-backed securities

a Credit card receivables

b Home equity lines

c Automobile loans

d Other consumer loans

e Commercial and industrial loans

f Other

6 Retained beneficial interests in securitizations (first-loss or equity tranches)

7 Equity securities (included in Schedule RC-D, item 9, above)

a Readily determinable fair values

b Other

8 Loans pending securitization

9 Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item) ¹

a Disclose component and the dollar amount of that component

1 Describe component

2 Amount of component

b Disclose component and the dollar amount of that component

(TEXTF656)

c Disclose component and the dollar amount of that component

(TEXTF657)

10 Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13 b, that are greater than \$1,000,000 and exceed 25% of the item)

a Disclose component and the dollar amount of that component

1 Describe component

2 Amount of component

b Disclose component and the dollar amount of that component

(TEXTF659)

c Disclose component and the dollar amount of that component

(TEXTF660)

			M 5
RCFDF643	0		M 5 a
RCFDF644	0		M 5 b
RCFDF645	0		M 5 c
RCFDF646	85,217		M 5 d
RCFDF647	0		M 5 e
RCFDF648	0		M 5 f
RCFDF651	0		M 6
			M 7
RCFDF652	14,142		M 7 a
RCFDF653	0		M 7 b
RCFDF654	0		M 8
			M 9
			M 9 a
TEXTF655	Click here for value		M 9 a 1
RCFDF655	1,771,935		M 9 a 2
			M 9 b
RCFDF656	0		M 9 b 1
			M 9 c
RCFDF657	0		M 9 c 1
			M 10
			M 10 a
TEXTF658	Click here for value		M 10 a 1
RCFDF658	61,136		M 10 a 2
			M 10 b
RCFDF659	0		M 10 b 1
			M 10 c
RCFDF660	0		M 10 c 1

(TEXTF655) Precious Metals Inventory

(TEXTF658) Precious Metals Payables

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of					
1	Individuals, partnerships, and corporations (include all certified and official checks)	RCONB549 28,631,817		RCONB550 95,753,145	1
2	U S Government	RCON2202 172		RCON2520 21,459	2
3	States and political subdivisions in the U S	RCON2203 548		RCON2530 574,820	3
4	Commercial banks and other depository institutions in the U S	RCONB551 261,748		RCONB552 411,955	4
5	Banks in foreign countries	RCON2213 3,644,257		RCON2236 563,378	5
6	Foreign governments and official institutions (including foreign central banks)	RCON2216 29,376		RCON2377 718,648	6
7	Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13 a)	RCON2215 32,567,918	RCON2210 29,057,290	RCON2385 98,043,405	7

Dollar amounts in thousands

1 Selected components of total deposits (i.e., sum of item 7, columns A and C)			M 1
a Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	RCON6835	0	M 1 a
b Total brokered deposits	RCON2365	19,552,580	M 1 b
c Fully insured brokered deposits (included in Memorandum item 1 b above) ²			M 1 c
1 Brokered deposits of less than \$100,000	RCON2343	9,103,172	M 1 c 1
2 Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts	RCONJ472	3,712,705	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	2,593,338	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	3,712,705	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	6,736,703	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	449,368	M 1 e
f Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0	M 1 f
2 Components of total nontransaction accounts (sum of Memorandum items 2 a through 2 d must equal item 7, column C above)			M 2
a Savings deposits			M 2 a
1 Money market deposit accounts (MMDAs)	RCON6810	21,500,314	M 2 a 1
2 Other savings deposits (excludes MMDAs)	RCON0352	42,675,279	M 2 a 2
b Total time deposits of less than \$100,000	RCON6648	7,785,533	M 2 b
c Total time deposits of \$100,000 through \$250,000	RCONJ473	239,174	M 2 c
d Total time deposits of more than \$250,000	RCONJ474	25,843,105	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	0	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	223,324	M 3 a 1
2 Over three months through 12 months	RCONA580	1,002,789	M 3 a 2
3 Over one year through three years	RCONA581	1,452,041	M 3 a 3
4 Over three years	RCONA582	5,107,379	M 3 a 4
b Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3 a (1) and 3 a (2) above) ³	RCONA241	1,226,113	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	11,168,576	M 4 a 1
2 Over three months through 12 months	RCONA585	6,066,407	M 4 a 2
3 Over one year through three years	RCONA586	3,971,520	M 4 a 3
4 Over three years	RCONA587	4,875,776	M 4 a 4
b Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4 a (1) and 4 a (2) above) ³	RCONK221	166,916	M 4 b
c Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4 a (1) and 4 a (2) above) ³	RCONK222	16,468,067	M 4 c
5 Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCONP752	Yes	M 5
Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above			M 6
6 Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6 a, 6 b, and 6 c must equal item 1, column A, above)			
a Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753	69,941	M 6 a
b Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP754	3,744,022	M 6 b

2 The dollar amounts used as the basis for reporting in Memorandum items 1 c (1) and (2) reflect the deposit insurance limits in effect on the report date
3 Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year

Dollar amounts in thousands

c Total deposits in all other transaction accounts of individuals, partnerships, and corporations .	RCONP755	24,817,854	M 6 c
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7 a (1), 7 a (2), 7 b (1), and 7 b (2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above)			M 7
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7 a (1) and 7 a (2) must be less than or equal to Memorandum item 2 a (1) above)			M 7 a
1 Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756	5,398,827	M 7 a 1
2 Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	15,828,961	M 7 a 2
b Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7 b (1) and 7 b (2) must be less than or equal to Memorandum item 2.a (2) above).			M 7 b
1 Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.	RCONP758	29,969,430	M 7 b 1
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	12,362,280	M 7 b 2

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

Dollar amounts in thousands

Deposits of			
1 Individuals, partnerships, and corporations (include all certified and official checks) .	RCFNB553	3,213,958	1
2 U S banks (including IBFs and foreign branches of U S banks) and other U S depository institutions	RCFNB554	0	2
3 Foreign banks (including U S branches and agencies of foreign banks, including their IBFs)	RCFN2625	12,671,565	3
4 Foreign governments and official institutions (including foreign central banks)...	RCFN2650	41,220	4
5 U S Government and states and political subdivisions in the U S	RCFNB555	25	5
6 Total	RCFN2200	15,926,768	6
1 Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	4,297,805	M 1

Schedule RC-F - Other Assets

Dollar amounts in thousands

1 Accrued interest receivable ¹	RCFDB556	475,666	1
2 Net deferred tax assets ²	RCFD2148	1,806,438	2
3 Interest-only strips receivable (not in the form of a security) on ³			3
a Mortgage loans	RCFDA519	0	3 a
b Other financial assets	RCFDA520	0	3 b
4 Equity securities that DO NOT have readily determinable fair values ⁴	RCFD1752	968,066	4
5 Life insurance assets			5
a General account life insurance assets	RCFDK201	8,280	5 a
b Separate account life insurance assets	RCFDK202	224,183	5 b
c Hybrid account life insurance assets	RCFDK270	0	5 c
6 All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCFD2168	2,957,927	6
a Prepaid expenses	RCFD2166	0	6 a
b Repossessed personal property (including vehicles)	RCFD1578	0	6 b
c Derivatives with a positive fair value held for purposes other than trading	RCFDC010	0	6 c
d Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0	6 d
e FDIC loss-sharing indemnification assets	RCFDJ448	0	6 e
f Computer software	RCFDFT33	0	6 f
g Accounts receivable	RCFDFT34	0	6 g
h Receivables from foreclosed government-guaranteed mortgage loans	RCFDFT35	0	6 h
i Disclose component and the dollar amount of that component			6 i
1 Describe component	TEXT3549		6 i 1
2 Amount of component	RCFD3549	0	6 i 2
j Disclose component and the dollar amount of that component			6 j
1 Describe component	TEXT3550		6 j 1
2 Amount of component	RCFD3550	0	6 j 2
k Disclose component and the dollar amount of that component			6 k
1 Describe component	TEXT3551		6 k 1
2 Amount of component	RCFD3551	0	6 k 2
7 Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	6,440,560	7

1 Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets

2 See discussion of deferred income taxes in Glossary entry on "Income taxes"

3 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2 b, or as trading assets in Schedule RC, item 5, as appropriate

4 Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1 Not available			1
a Interest accrued and unpaid on deposits in domestic offices ⁵	RCON3645	83,387	1 a
b Other expenses accrued and unpaid (includes accrued income taxes payable).	RCFD3646	1,336,396	1 b
2 Net deferred tax liabilities ²	RCFD3049	0	2
3 Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	139,093	3
4 All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCFD2938	2,415,156	4
a. Accounts payable	RCFD3066	0	4 a
b Deferred compensation liabilities	RCFDC011	0	4 b
c Dividends declared but not yet payable	RCFD2932	0	4 c
d Derivatives with a negative fair value held for purposes other than trading	RCFDC012	731,853	4 d
e Disclose component and the dollar amount of that component			4 e
1 Describe component	TEXT3552		4 e 1
2 Amount of component	RCFD3552	0	4 e 2
f Disclose component and the dollar amount of that component			4 f
1 Describe component	TEXT3553		4 f 1
2 Amount of component	RCFD3553	0	4 f 2
g Disclose component and the dollar amount of that component			4 g
1 Describe component	TEXT3554		4 g 1
2 Amount of component	RCFD3554	0	4 g 2
5 Total	RCFD2930	3,974,032	5

⁵ For savings banks, include "dividends" accrued and unpaid on deposits

² See discussion of deferred income taxes in Glossary entry on "income taxes"

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

Dollar amounts in thousands

1 Not applicable			1
2 Not applicable			2
3 Securities purchased under agreements to resell	RCONB989	30,022,758	3
4 Securities sold under agreements to repurchase	RCONB995	3,672,481	4
5 Other borrowed money	RCON3190	10,002,757	5
EITHER			
6 Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	0	6
OR			
7 Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	12,628,625	7
8 Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	193,902,244	8
9 Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	157,700,980	9

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10 U.S. Treasury securities	RCON0211	0	RCON1287	20,908,855	10
11 U.S. Government agency obligations (exclude mortgage-backed securities)	RCON8492	0	RCON8495	4,236,600	11
12 Securities issued by states and political subdivisions in the U.S.	RCON8496	12,912	RCON8499	0	12
13 Mortgage-backed securities (MBS)					13
a Mortgage pass-through securities					13 a
1 Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	5,018,026	RCONG390	7,464,137	13 a 1
2 Other mortgage pass-through securities	RCON1709	0	RCON1713	162	13 a 2
b Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS)					13 b
1 Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG393	6,416,874	RCONG394	3,454,794	13 b 1
2 All other mortgage-backed securities	RCON1733	5,420	RCON1736	0	13 b 2
14 Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	0	RCONG398	166,118	14
15 Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	RCONG399	0	RCONG400	520,559	15
16 Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	153,661	16
17 Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	11,453,232	RCON1773	36,904,886	17

Dollar amounts in thousands

18 Equity securities that do not have readily determinable fair values	RCON1752	968,066	18
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Schedule RC-I - Assets and Liabilities of IBFs

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

Dollar amounts in thousands

1 Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	604,022	1
2 Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	13,846,685	2

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

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1 Interest-bearing balances due from depository institutions	RCFD3381	25,939,699	1
2 U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCFDB558	26,614,318	2
3 Mortgage-backed securities ²	RCFDB559	25,178,145	3
4 All other securities (includes securities issued by states and political subdivisions in the U.S.)	RCFDB560	1,183,785	4
5 Federal funds sold and securities purchased under agreements to resell	RCFD3365	18,656,697	5
6 Loans			6
a Loans in domestic offices			6 a
1 Total loans	RCON3360	72,740,251	6 a 1
2 Loans secured by real estate			6 a 2
a Loans secured by 1-4 family residential properties	RCON3465	19,526,000	6 a 2 a
b All other loans secured by real estate	RCON3466	11,156,528	6 a 2 b
3 Loans to finance agricultural production and other loans to farmers	RCON3386	101,692	6 a 3
4 Commercial and industrial loans	RCON3387	31,087,987	6 a 4
5 Loans to individuals for household, family, and other personal expenditures			6 a 5
a Credit cards	RCONB561	670,120	6 a 5 a
b Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	297,254	6 a 5 b
b Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	942,120	6 b
7 Trading assets	RCFD3401	22,034,091	7
8 Lease financing receivables (net of unearned income)	RCFD3484	0	8
9 Total assets ⁴	RCFD3368	199,998,756	9
10 Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	18,327,031	10
11 Nontransaction accounts in domestic offices			11
a Savings deposits (includes MMDAs)	RCONB563	66,369,724	11 a
b Time deposits of \$100,000 or more	RCONA514	23,990,093	11 b
c Time deposits of less than \$100,000	RCONA529	10,090,351	11 c
12 Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	11,282,859	12
13 Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	4,593,016	13
14 Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	10,977,119	14

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

⁴ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost

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

Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar amounts in thousands

1 Unused commitments			1
a Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines	RCFD3814	1,063,053	1 a
Items 1 a (1) and 1 a (2) are to be completed for the December report only			
1 Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1 a above)	RCONJ477	0	1 a 1
2 Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1 a above)	RCONJ478	0	1 a 2
b Credit card lines (Sum of items 1 b (1) and 1 b (2) must equal item 1 b)	RCFD3815	5,706,807	1 b
Items 1 b (1) and 1 b (2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (Sum of items 1 b (1) and 1 b (2) must equal item 1 b)			
1 Unused consumer credit card lines	RCFDJ455	4,977,750	1 b 1
2 Other unused credit card lines	RCFDJ456	729,057	1 b 2
c Commitments to fund commercial real estate, construction, and land development loans			1 c
1 Secured by real estate			1 c 1
a 1-4 family residential construction loan commitments	RCFDF164	0	1 c 1 a
b Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	1,544,005	1 c 1 b
2 Not secured by real estate	RCFD6550	568,323	1 c 2
d Securities underwriting	RCFD3817	0	1 d
e Other unused commitments			1 e
1 Commercial and industrial loans	RCFDJ457	55,827,097	1 e 1
2 Loans to financial institutions	RCFDJ458	14,078,711	1 e 2
3 All other unused commitments	RCFDJ459	2,814,334	1 e 3
2 Financial standby letters of credit and foreign office guarantees	RCFD3819	5,742,584	2
Item 2 a is to be completed by banks with \$1 billion or more in total assets			
a Amount of financial standby letters of credit conveyed to others	RCFD3820	319,983	2 a
3 Performance standby letters of credit and foreign office guarantees	RCFD3821	3,050,494	3
Item 3 a is to be completed by banks with \$1 billion or more in total assets			
a Amount of performance standby letters of credit conveyed to others	RCFD3822	81,807	3 a
4 Commercial and similar letters of credit	RCFD3411	242,423	4
5 Not applicable			5
6 Securities lent and borrowed			6
a Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	0	6 a
b Securities borrowed	RCFD3432	0	6 b

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7 Credit derivatives					7
a Notional amounts					7 a
1 Credit default swaps	RCFDC968	55,904,281	RCFDC969	57,643,638	7 a 1
2 Total return swaps	RCFDC970	3,094,889	RCFDC971	8,384,796	7 a 2
3 Credit options	RCFDC972	0	RCFDC973	0	7 a 3
4 Other credit derivatives	RCFDC974	0	RCFDC975	0	7 a 4
b Gross fair values					7 b
1 Gross positive fair value	RCFDC219	356,112	RCFDC221	1,249,828	7 b 1
2 Gross negative fair value	RCFDC220	1,053,478	RCFDC222	398,769	7 b 2

Dollar amounts in thousands

c Notional amounts by regulatory capital treatment ¹

1 Positions covered under the Market Risk Rule.

a Sold protection

b Purchased protection

2 All other positions

a Sold protection

b Purchased protection that is recognized as a guarantee for regulatory capital purposes

c Purchased protection that is not recognized as a guarantee for regulatory capital purposes

		7 c
		7 c 1
RCFDG401	56,383,518	7 c 1 a
RCFDG402	58,246,474	7 c 1 b
		7 c 2
RCFDG403	2,615,652	7 c 2 a
RCFDG404	810,000	7 c 2 b
RCFDG405	6,971,960	7 c 2 c

Dollar amounts in thousands

d Notional amounts by remaining maturity

1 Sold credit protection ²

a Investment grade

b Subinvestment grade

2 Purchased credit protection ³

a Investment grade

b Subinvestment grade

	(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	
				7 d
				7 d 1
RCFDG406	10,752,701	RCFDG407 10,231,084	RCFDG408 265,800	7 d 1 a
RCFDG409	12,894,781	RCFDG410 23,690,731	RCFDG411 1,164,063	7 d 1 b
				7 d 2
RCFDG412	12,228,950	RCFDG413 9,813,649	RCFDG414 959,437	7 d 2 a
RCFDG415	12,375,638	RCFDG416 23,576,497	RCFDG417 7,074,263	7 d 2 b

Dollar amounts in thousands

8 Spot foreign exchange contracts	RCFD8765	34,564,761	8
9 All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27 a, "Total bank equity capital")	RCFD3430	0	9
a Not applicable			9 a
b Commitments to purchase when-issued securities	RCFD3434	0	9 b
c Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCFDC978	0	9 c
d Disclose component and the dollar amount of that component			9 d
1 Describe component	TEXT3555		9 d 1
2 Amount of component	RCFD3555	0	9 d 2
e Disclose component and the dollar amount of that component			9 e
1 Describe component	TEXT3556		9 e 1
2 Amount of component	RCFD3556	0	9 e 2
f Disclose component and the dollar amount of that component			9 f
(TEXT3557)	RCFD3557	0	9 f 1
10 All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27 a, "Total bank equity capital")	RCFD5591	0	10
a Commitments to sell when-issued securities	RCFD3435	0	10 a
b Disclose component and the dollar amount of that component			10 b
1 Describe component	TEXT5592		10 b 1
2 Amount of component	RCFD5592	0	10 b 2
c Disclose component and the dollar amount of that component			10 c
1 Describe component	TEXT5593		10 c 1
2 Amount of component	RCFD5593	0	10 c 2
d Disclose component and the dollar amount of that component			10 d
1 Describe component	TEXT5594		10 d 1
2 Amount of component	RCFD5594	0	10 d 2
e Disclose component and the dollar amount of that component			10 e
1 Describe component	TEXT5595		10 e 1
2 Amount of component	RCFD5595	0	10 e 2
11 Year-to-date merchant credit card sales volume			11
a Sales for which the reporting bank is the acquiring bank	RCFDC223	0	11 a
b Sales for which the reporting bank is the agent bank with risk	RCFDC224	0	11 b

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

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

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12	Gross amounts (e.g., notional amounts)					12
a	Futures contracts	RCFD8693 288,569,239	RCFD8694 1,334,832	RCFD8695 0	RCFD8696 458,478	12 a
b	Forward contracts	RCFD8697 213,065,685	RCFD8698 367,003,047	RCFD8699 0	RCFD8700 39,999,359	12 b
c	Exchange-traded option contracts					12 c
1	Written options	RCFD8701 7,700,188	RCFD8702 0	RCFD8703 0	RCFD8704 0	12 c1
2	Purchased options	RCFD8705 8,668,521	RCFD8706 0	RCFD8707 0	RCFD8708 0	12 c2
d	Over-the-counter option contracts					12 d
1	Written options	RCFD8709 67,040,460	RCFD8710 52,834,399	RCFD8711 19,391,544	RCFD8712 102,517	12 d1
2	Purchased options	RCFD8713 78,380,341	RCFD8714 53,245,018	RCFD8715 23,437,027	RCFD8716 154,117	12 d2
e	Swaps	RCFD8717 2,141,563,175	RCFD8718 596,963,525	RCFD8719 9,087,519	RCFD8720 0	12 e
13	Total gross notional amount of derivative contracts held for trading	RCFDA126 2,766,939,424	RCFDA127 1,071,260,906	RCFD8723 47,961,997	RCFD8724 40,705,982	13
14	Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725 38,048,185	RCFD8726 119,915	RCFD8727 3,964,093	RCFD8728 8,489	14
a	Interest rate swaps where the bank has agreed to pay a fixed rate.	RCFDA589 9,870,408				14 a
15	Gross fair values of derivative contracts					15
a	Contracts held for trading					15 a
1	Gross positive fair value	RCFD8733 31,996,313	RCFD8734 24,586,081	RCFD8735 1,790,660	RCFD8736 1,055,527	15 a1
2	Gross negative fair value	RCFD8737 32,414,413	RCFD8738 23,514,792	RCFD8739 1,790,053	RCFD8740 868,688	15 a2
b	Contracts held for purposes other than trading					15 b
1	Gross positive fair value	RCFD8741 920,968	RCFD8742 0	RCFD8743 143,841	RCFD8744 43	15 b1
2	Gross negative fair value	RCFD8745 1,258,339	RCFD8746 31,634	RCFD8747 81,510	RCFD8748 46	15 b2

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16	Over-the counter derivatives						16
a	Net current credit exposure	RCFDG418 4,102,152	RCFDG419 181,293	RCFDG420 109,946	RCFDG421 242,156	RCFDG422 4,989,513	16 a
b	Fair value of collateral:						16 b
1	Cash - U.S. dollar	RCFDG423 3,847,392	RCFDG424 0	RCFDG425 227,382	RCFDG426 202,402	RCFDG427 1,770,958	16 b 1
2	Cash - Other currencies	RCFDG428 240,599	RCFDG429 0	RCFDG430 16,479	RCFDG431 0	RCFDG432 447,036	16 b 2
3	U.S. Treasury securities	RCFDG433 189,123	RCFDG434 0	RCFDG435 32,829	RCFDG436 0	RCFDG437 276,801	16 b 3
4	U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438 114,349	RCFDG439 0	RCFDG440 20,832	RCFDG441 0	RCFDG442 74,734	16 b 4
5	Corporate bonds	RCFDG443 0	RCFDG444 0	RCFDG445 0	RCFDG446 0	RCFDG447 98,783	16 b 5
6	Equity securities	RCFDG448 0	RCFDG449 0	RCFDG450 0	RCFDG451 0	RCFDG452 642	16 b 6
7	All other collateral	RCFDG453 859,272	RCFDG454 0	RCFDG455 0	RCFDG456 0	RCFDG457 211,899	16 b 7
8	Total fair value of collateral (sum of items 16.b (1) through (7))	RCFDG458 5,250,735	RCFDG459 0	RCFDG460 297,522	RCFDG461 202,402	RCFDG462 2,880,853	16 b 8

Schedule RC-M - Memoranda

Dollar amounts in thousands

1 Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date			1
a Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	4,315	1 a
b Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	RCFD6165	2	1 b
2 Intangible assets other than goodwill			2
a Mortgage servicing assets	RCFD3164	0	2 a
1 Estimated fair value of mortgage servicing assets	RCFDA590	0	2 a 1
b Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	34,117	2 b
c All other identifiable intangible assets	RCFD5507	0	2 c
d Total (sum of items 2 a, 2 b, and 2 c) (must equal Schedule RC, item 10.b)	RCFD0426	34,117	2 d
3 Other real estate owned			3
a Construction, land development, and other land in domestic offices	RCON5508	0	3 a
b Farmland in domestic offices	RCON5509	0	3 b
c 1-4 family residential properties in domestic offices	RCON5510	26,861	3 c
d Multifamily (5 or more) residential properties in domestic offices	RCON5511	0	3 d
e Nonfarm nonresidential properties in domestic offices	RCON5512	0	3 e
f Foreclosed properties from "GNMA loans"	RCONC979	0	3 f
g In foreign offices	RCFN5513	0	3 g
h Total (sum of items 3 a through 3 g) (must equal Schedule RC, item 7)	RCFD2150	26,861	3 h
4 Not applicable			4
5 Other borrowed money			5
a Federal Home Loan Bank advances			5 a
1 Advances with a remaining maturity or next repricing date of ¹			5 a 1
a One year or less	RCFDF055	5,700,000	5 a 1 a
b Over one year through three years	RCFDF056	0	5 a 1 b
c Over three years through five years	RCFDF057	0	5 a 1 c
d Over five years	RCFDF058	0	5 a 1 d
2 Advances with a remaining maturity of one year or less (included in item 5 a (1)(a) above) ²	RCFD2651	800,000	5 a 2
3 Structured advances (included in items 5 a (1)(a) - (d) above)	RCFDF059	0	5 a 3
b Other borrowings:			5 b
1 Other borrowings with a remaining maturity of next repricing date of ³			5 b 1
a One year or less	RCFDF060	4,302,757	5 b 1 a
b Over one year through three years	RCFDF061	0	5 b 1 b
c Over three years through five years	RCFDF062	0	5 b 1 c
d Over five years	RCFDF063	0	5 b 1 d
2 Other borrowings with a remaining maturity of one year or less (included in item 5 b (1)(a) above) ⁴	RCFDB571	216,452	5 b 2
c Total (sum of items 5 a (1)(a)-(d) and items 5 b (1)(a)-(d)) (must equal Schedule RC, item 16)	RCFD3190	10,002,757	5 c
6 Does the reporting bank sell private label or third party mutual funds and annuities?	RCFDB569	Yes	6
7 Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570	12,979,904	7
8 Internet Web site addresses and physical office trade names			8
a Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example www.examplebank.com)	TEXT4087	Click here for value	8 a

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

Dollar amounts in thousands

b URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz) ¹			8 b
1 URL 1	TE01N528	0	8 b 1
2 URL 2	TE02N528	0	8 b 2
3 URL 3	TE03N528	0	8 b 3
4 URL 4	TE04N528	0	8 b 4
5 URL 5	TE05N528	0	8 b 5
6 URL 6	TE06N528	0	8 b 6
7 URL 7	TE07N528	0	8 b 7
8 URL 8	TE08N528	0	8 b 8
9 URL 9	TE09N528	0	8 b 9
10 URL 10	TE10N528	0	8 b 10
c Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any			8 c
1 Trade name 1	TE01N529	0	8 c 1
2 Trade name 2	TE02N529	0	8 c 2
3 Trade name 3	TE03N529	0	8 c 3
4 Trade name 4	TE04N529	0	8 c 4
5 Trade name 5	TE05N529	0	8 c 5
6 Trade name 6	TE06N529	0	8 c 6
9 Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?		RCFD4088	Yes 9
10 Secured liabilities			10
a Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14 a)		RCONF064	0 10 a
b Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5 b (1)(a) - (d))		RCFDF065	0 10 b
11 Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?		RCONG463	Yes 11
12 Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?		RCONG464	Yes 12
13 Assets covered by loss-sharing agreements with the FDIC			13
a Loans and leases (included in Schedule RC, items 4 a and 4 b)			13 a
1 Loans secured by real estate in domestic offices			13 a 1
a Construction, land development, and other land loans			13 a 1 a
1 1-4 family residential construction loans		RCONK169	0 13 a 1 a 1
2 Other construction loans and all land development and other land loans		RCONK170	0 13 a 1 a 2
b Secured by farmland		RCONK171	0 13 a 1 b
c Secured by 1-4 family residential properties			13 a 1 c
1 Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONK172	0 13 a 1 c 1
2 Closed-end loans secured by 1-4 family residential properties			13 a 1 c 2
a Secured by first liens		RCONK173	0 13 a 1 c 2 a
b Secured by junior liens		RCONK174	0 13 a 1 c 2 b
d Secured by multifamily (5 or more) residential properties		RCONK175	0 13 a 1 d
e Secured by nonfarm nonresidential properties			13 a 1 e
1 Loans secured by owner-occupied nonfarm nonresidential properties		RCONK176	0 13 a 1 e 1
2 Loans secured by other nonfarm nonresidential properties		RCONK177	0 13 a 1 e 2
2 Loans to finance agricultural production and other loans to farmers		RCFDK178	0 13 a 2
3 Commercial and industrial loans		RCFDK179	0 13 a 3
4 Loans to individuals for household, family, and other personal expenditures			13 a 4
a Credit cards		RCFDK180	0 13 a 4 a
b Automobile loans		RCFDK181	0 13 a 4 b

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

Dollar amounts in thousands

c Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK182	0	13 a 4 c
5 All other loans and all leases	RCFDK183	0	13 a 5
b Other real estate owned (included in Schedule RC, item 7)			13 b
1 Construction, land development, and other land in domestic offices	RCONK187	0	13 b 1
2 Farmland in domestic offices	RCONK188	0	13 b 2
3 1-4 family residential properties in domestic offices	RCONK189	0	13 b 3
4 Multifamily (5 or more) residential properties in domestic offices	RCONK190	0	13 b 4
5 Nonfarm nonresidential properties in domestic offices	RCONK191	0	13 b 5
6 In foreign offices	RCFNK260	0	13 b 6
7 Portion of covered other real estate owned included in items 13 b (1) through (6) above that is protected by FDIC loss-sharing agreements	RCFDK192	0	13 b 7
c Debt securities (included in Schedule RC, items 2 a and 2 b)	RCFDJ461	0	13 c
d Other assets (exclude FDIC loss-sharing indemnification assets)	RCFDJ462	0	13 d
14 Captive insurance and reinsurance subsidiaries			14
a Total assets of captive insurance subsidiaries ²	RCFDK193	0	14 a
b Total assets of captive reinsurance subsidiaries ²	RCFDK194	0	14 b
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender			15
15 Qualified Thrift Lender (QTL) test			
a Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1, for the IRS DBLA test, enter 2)	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
Item 16 a and, if appropriate, items 16 c and 16 d are to be completed semiannually in the June and December reports only Item 16 b is to be completed annually in the June report only			16
16 International remittance transfers offered to consumers			
a As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			16 a
1 International wire transfers	RCONN517	Yes	16 a 1
2 International ACH transactions	RCONN518	No	16 a 2
3 Other proprietary services operated by your institution	RCONN519	No	16 a 3
4 Other proprietary services operated by another party	RCONN520	No	16 a 4
b Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521	NR	16 b
Items 16 c and 16 d are to be completed by institutions that answered "Yes" to item 16 b in the current report or, if item 16 b is not required to be completed in the current report, in the most recent prior report in which item 16 b was required to be completed			
c Indicate which of the mechanisms described in items 16 a (1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1, for international ACH transactions, enter 2, for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16 a (1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCONN522	1	16 c
d Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date			16 d
1 Estimated number of international remittance transfers	RCONN523	87362	16 d 1
2 Estimated dollar value of international remittance transfers	RCONN524	1,310,525	16 d 2
3 Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	5801	16 d 3

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2 Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1 Loans secured by real estate					1
a Construction, land development, and other land loans in domestic offices					1a
1 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176 0 1a.1
2 Other construction loans and all land development and other land loans	RCONF173	1,334	RCONF175	0	RCONF177 0 1a.2
b Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495 0 1b
c Secured by 1-4 family residential properties in domestic offices					1c
1 Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	6,753	RCON5399	0	RCON5400 59,559 1c.1
2 Closed-end loans secured by 1-4 family residential properties					1c.2
a Secured by first liens	RCONC236	321,819	RCONC237	0	RCONC229 811,969 1c2a
b Secured by junior liens	RCONC238	1,575	RCONC239	0	RCONC230 15,585 1c2b
d Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	0	RCON3500	0	RCON3501 148 1d
e Secured by nonfarm nonresidential properties in domestic offices					1e
1 Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	5,892	RCONF180	0	RCONF182 11,565 1e.1
2 Loans secured by other nonfarm nonresidential properties	RCONF179	903	RCONF181	0	RCONF183 35,919 1e.2
f In foreign offices	RCFNB572	0	RCFNB573	0	RCFNB574 0 1f
2 Loans to depository institutions and acceptances of other banks					2
a To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379 0 2a
b To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382 0 2b
3 Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583 0 3
4 Commercial and industrial loans					4
a To U.S. addressees (domicile)	RCFD1251	32,505	RCFD1252	1,243	RCFD1253 268,754 4a
b To non-U.S. addressees (domicile)	RCFD1254	4,560	RCFD1255	0	RCFD1256 466,331 4b
5 Loans to individuals for household, family, and other personal expenditures					5
a Credit cards	RCFDB575	8,951	RCFDB576	10,075	RCFDB577 0 5a
b Automobile loans	RCFDK213	0	RCFDK214	0	RCFDK215 0 5b
c Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	9,103	RCFDK217	7,451	RCFDK218 0 5c
6 Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391 0 6
7 All other loans	RCFD5459	23,292	RCFD5460	300	RCFD5461 9,870 7
8 Lease financing receivables					8
a Leases to individuals for household, family, and other personal expenditures	RCFDF166	0	RCFDF167	0	RCFDF168 0 8a
b All other leases	RCFDF169	0	RCFDF170	0	RCFDF171 0 8b
9 Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505	0	RCFD3506	0	RCFD3507 0 9
10 Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCFDK036	83,223	RCFDK037	6,610	RCFDK038 612 10
a Guaranteed portion of loans and leases included in item 10 above, excluding rebuked "GNMA loans"	RCFDK039	5,583	RCFDK040	6,412	RCFDK041 595 10a
b Rebuked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCFDK042	77,339	RCFDK043	0	RCFDK044 0 10b
11 Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC					11
a Loans secured by real estate in domestic offices					11a
1 Construction, land development, and other land loans					11a.1
a 1-4 family residential construction loans	RCONK045	0	RCONK046	0	RCONK047 0 11a1a
b Other construction loans and all land development and other land loans	RCONK048	0	RCONK049	0	RCONK050 0 11a1b
2 Secured by farmland	RCONK051	0	RCONK052	0	RCONK053 0 11a.2

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual			
3 Secured by 1-4 family residential properties					11a.3		
a Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054	0	RCONK055	0	RCONK056	0	11a.3a
b Closed-end loans secured by 1-4 family residential properties							11a.3b
1 Secured by first liens	RCONK057	0	RCONK058	0	RCONK059	0	11a.3b.1
2 Secured by junior liens	RCONK060	0	RCONK061	0	RCONK062	0	11a.3b.2
4 Secured by multifamily (5 or more) residential properties	RCONK063	0	RCONK064	0	RCONK065	0	11a.4
5 Secured by nonfarm nonresidential properties							11a.5
a Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066	0	RCONK067	0	RCONK068	0	11a.5a
b Loans secured by other nonfarm nonresidential properties	RCONK069	0	RCONK070	0	RCONK071	0	11a.5b
b Loans to finance agricultural production and other loans to farmers	RCFDK072	0	RCFDK073	0	RCFDK074	0	11 b
c Commercial and industrial loans	RCFDK075	0	RCFDK076	0	RCFDK077	0	11 c
d Loans to individuals for household, family, and other personal expenditures							11 d
1 Credit cards	RCFDK078	0	RCFDK079	0	RCFDK080	0	11d.1
2 Automobile loans	RCFDK081	0	RCFDK082	0	RCFDK083	0	11d.2
3 Other (includes revolving credit plans other than credit cards and other consumer loans).	RCFDK084	0	RCFDK085	0	RCFDK086	0	11d.3
e All other loans and all leases	RCFDK087	0	RCFDK088	0	RCFDK089	0	11 e
f Portion of covered loans and leases included in items 11 a through 11 e above that is protected by FDIC loss-sharing agreements	RCFDK102	0	RCFDK103	0	RCFDK104	0	11 f
1 Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1)							M 1
a Construction, land development, and other land loans in domestic offices							M 1 a
1 1-4 family residential construction loans	RCONK105	0	RCONK106	0	RCONK107	0	M1a.1
2 Other construction loans and all land development and other land loans	RCONK108	0	RCONK109	0	RCONK110	0	M1a.2
b Loans secured by 1-4 family residential properties in domestic offices	RCONF661	119,972	RCONF662	0	RCONF663	277,124	M 1 b
c Secured by multifamily (5 or more) residential properties in domestic offices	RCONK111	0	RCONK112	0	RCONK113	0	M 1 c
d Secured by nonfarm nonresidential properties in domestic offices:							M 1 d
1 Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114	0	RCONK115	0	RCONK116	0	M1d.1
2 Loans secured by other nonfarm nonresidential properties	RCONK117	0	RCONK118	0	RCONK119	31,650	M1d.2
e Commercial and industrial loans							M 1 e
1 To U S addressees (domicile)	RCFDK120	0	RCFDK121	0	RCFDK122	242,162	M1e.1
2 To non-U S addressees (domicile)	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e.2
f All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK126	236	RCFDK127	264	RCFDK128	0	M 1 f
Itemize loan categories included in Memorandum item 1 f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1 a through 1 f, columns A through C)	RCONK130	0	RCONK131	0	RCONK132	0	M 1f.1
1 Loans secured by farmland in domestic offices							M 1f.2
2 Not applicable							M 1f.2
3 Loans to finance agricultural production and other loans to farmers	RCFDK138	0	RCFDK139	0	RCFDK140	0	M 1f.3
4 Loans to individuals for household, family, and other personal expenditures							M 1f.4
a Credit cards	RCFDK274	0	RCFDK275	264	RCFDK276	0	M1f.4a
b Automobile loans	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f.4b
c Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f.4c
2 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD6558	0	RCFD6559	0	RCFD6560	0	M 2

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
3 Loans secured by real estate to non-U S addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248	0	RCFD1249	0	RCFD1250	0	M 3
4 Not applicable							M 4
5 Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above)							M 5
a Loans and leases held for sale	RCFDC240	455	RCFDC241	0	RCFDC226	340,269	M 5 a
b Loans measured at fair value							M 5 b
1 Fair value	RCFDF664	0	RCFDF665	0	RCFDF666	0	M 5 b1
2 Unpaid principal balance	RCFDF667	0	RCFDF668	0	RCFDF669	0	M 5 b2

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

Dollar amounts in thousands			
7 Additions to nonaccrual assets during the quarter	RCFDC410	283,200	M 7
8 Nonaccrual assets sold during the quarter	RCFDC411	87,066	M 8

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9 Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3)							M 9
a Outstanding balance	RCFDL183	13,815	RCFDL184	0	RCFDL185	1,729	M 9 a
b Amount included in Schedule RC-N, items 1 through 7, above	RCFDL186	9,483	RCFDL187	0	RCFDL188	1,172	M 9 b

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

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

Dollar amounts in thousands

1 Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.	RCFDF236	153,120,356	1
2 Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF237	15,935,923	2
3 Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	15,935,923	3
4 Average consolidated total assets for the calendar quarter	RCFDK652	199,998,756	4
a Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	RCFDK653	1	4 a
5 Average tangible equity for the calendar quarter ¹	RCFDK654	22,079,284	5
6 Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCFDK655	0	6
7 Unsecured "Other borrowings" with a remaining maturity of (sum of items 7 a through 7 d must be less than or equal to Schedule RC-M, items 5 b (1)(a)-(d) minus item 10 b)			7
a One year or less	RCFDG465	216,452	7 a
b Over one year through three years	RCFDG466	10,596	7 b
c Over three years through five years	RCFDG467	2,060,005	7 c
d Over five years	RCFDG468	2,015,704	7 d
8 Subordinated notes and debentures with a remaining maturity of (sum of items 8 a through 8 d must equal Schedule RC, item 19)			8
a One year or less	RCFDG469	499,768	8 a
b Over one year through three years	RCFDG470	0	8 b
c Over three years through five years	RCFDG471	1,249,749	8 c
d Over five years	RCFDG472	2,786,081	8 d
9 Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1 b)	RCONG803	0	9
Item 9 a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution	RCONL190	NR	9 a
a Fully consolidated reciprocal brokered deposits	RCFDK656	No	10
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			
If the answer to item 10 is "YES," complete items 10 a and 10 b	RCFDK657		10 a
a Banker's bank deduction	RCFDK658		10 b
b Banker's bank deduction limit	RCFDK659	Yes	11
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			
If the answer to item 11 is "YES," complete items 11 a and 11 b	RCFDK660	66,747,710	11 a
a Custodial bank deduction	RCFDK661	1,674,804	11 b
b Custodial bank deduction limit			
1 Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1 a (1), 1 b (1), 1 c (1), and 1 d (1) must equal Schedule RC-O, item 1 less item 2)			M 1
a Deposit accounts (excluding retirement accounts) of \$250,000 or less ¹			M 1 a
1 Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF049	27,454,899	M 1 a 1
2 Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF050	1576706	M 1 a 2
b Deposit accounts (excluding retirement accounts) of more than \$250,000 ¹			M 1 b
1 Amount of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF051	109,729,534	M 1 b 1
2 Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052	31376	M 1 b 2
c Retirement deposit accounts of \$250,000 or less ¹			M 1 c
1 Amount of retirement deposit accounts of \$250,000 or less	RCONF045	0	M 1 c 1
2 Number of retirement deposit accounts of \$250,000 or less	RCONF046	0	M 1 c 2
d Retirement deposit accounts of more than \$250,000 ¹			M 1 d
1 Amount of retirement deposit accounts of more than \$250,000	RCONF047	0	M 1 d 1

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

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

Dollar amounts in thousands

2 Number of retirement deposit accounts of more than \$250,000	RCNF048	0	M 1 d 2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2 Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³	RCNF597	101,377,603	M 2
3 Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association			M 3
a. Legal title	TEXTA545	NR	M 3 a
b. FDIC Certificate Number	RCNA545	0	M 3 b
4. Dually payable deposits in the reporting institution's foreign branches.	RCFNGW43	0	M 4
5 Not applicable			M 5
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations</i>			M 6
6 Criticized and classified items			
a. Special mention	RCFDK663	CONF	M 6 a
b. Substandard	RCFDK664	CONF	M 6 b
c. Doubtful	RCFDK665	CONF	M 6 c
d. Loss	RCFDK666	CONF	M 6 d
7 "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M 7
a. Nontraditional 1-4 family residential mortgage loans	RCFDN025	CONF	M 7 a
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCFDN026	CONF	M 7 b
8 "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations			M 8
a. Higher-risk consumer loans	RCFDN027	CONF	M 8 a
b. Securitizations of higher-risk consumer loans	RCFDN028	CONF	M 8 b
9 "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations			M 9
a. Higher-risk commercial and industrial loans and securities	RCFDN029	CONF	M 9 a
b. Securitizations of higher-risk commercial and industrial loans and securities	RCFDN030	CONF	M 9 b
10 Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank			M 10
a. Total unfunded commitments.	RCFDK676	1,206,071	M 10 a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCFDK677	0	M 10 b
11 Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCFDK669	0	M 11
12 Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2 d)	RCONF678	18,434,035	M 12
<i>Memorandum item 13 a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations</i>			
<i>Memorandum items 13 b through 13 h are to be completed by "large institutions" only</i>			M 13
13 Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements)			
a. Construction, land development, and other land loans secured by real estate	RCFDN177	0	M 13 a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCFDN178	0	M 13 b
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCFDN179	437,916	M 13 c
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFDN180	0	M 13 d
e. Commercial and industrial loans	RCFDN181	0	M 13 e
f. Credit card loans to individuals for household, family, and other personal expenditures	RCFDN182	0	M 13 f
g. All other loans to individuals for household, family, and other personal expenditures	RCFDN183	114,107	M 13 g
h. Non-agency residential mortgage-backed securities	RCFDM963	0	M 13 h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations</i>			
14 Amount of the institution's largest counterparty exposure	RCFDK673	CONF	M 14
15 Total amount of the institution's 20 largest counterparty exposures	RCFDK674	CONF	M 15
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations</i>			
16 Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCFDL189	143,866	M 16

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

Dollar amounts in thousands

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

17 Selected fully consolidated data for deposit insurance assessment purposes

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

		M 17
RCFDL194	NR	M 17 a
RCFDL195	NR	M 17 b
RCFDL196	NR	M 17 c
RCONL197	NR	M 17 d

Dollar amounts in thousands															
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default	(Column A) Two-Year Probability of Default (PD) ≤ 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
a "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFDM964	RCFDM965	RCFDM966	RCFDM967	RCFDM968	RCFDM969	RCFDM970	RCFDM971	RCFDM972	RCFDM973	RCFDM974	RCFDM975	RCFDM976	RCFDM977	RCFDM978
b Closed-end loans secured by first liens on 1-4 family residential properties	RCFDM978	RCFDM980	RCFDM981	RCFDM982	RCFDM983	RCFDM984	RCFDM985	RCFDM986	RCFDM987	RCFDM988	RCFDM989	RCFDM990	RCFDM991	RCFDM992	RCFDM993
c Closed-end loans secured by junior liens on 1-4 family residential properties	RCFDM994	RCFDM995	RCFDM996	RCFDM997	RCFDM998	RCFDM999	RCFDM001	RCFDM002	RCFDM003	RCFDM004	RCFDM005	RCFDM006	RCFDM007	RCFDM008	RCFDM009
d Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFDM010	RCFDM011	RCFDM012	RCFDM013	RCFDM014	RCFDM015	RCFDM016	RCFDM017	RCFDM018	RCFDM019	RCFDM020	RCFDM021	RCFDM022	RCFDM023	RCFDM024
e Credit cards	RCFDM040	RCFDM041	RCFDM042	RCFDM043	RCFDM044	RCFDM045	RCFDM046	RCFDM047	RCFDM048	RCFDM049	RCFDM050	RCFDM051	RCFDM052	RCFDM053	RCFDM054
f Automobile loans	RCFDM055	RCFDM056	RCFDM057	RCFDM058	RCFDM059	RCFDM060	RCFDM061	RCFDM062	RCFDM063	RCFDM064	RCFDM065	RCFDM066	RCFDM067	RCFDM068	RCFDM069
g Student loans	RCFDM070	RCFDM071	RCFDM072	RCFDM073	RCFDM074	RCFDM075	RCFDM076	RCFDM077	RCFDM078	RCFDM079	RCFDM080	RCFDM081	RCFDM082	RCFDM083	RCFDM084
h Other consumer loans and revolving credit plans other than credit cards	RCFDM085	RCFDM086	RCFDM087	RCFDM088	RCFDM089	RCFDM090	RCFDM091	RCFDM092	RCFDM093	RCFDM094	RCFDM095	RCFDM096	RCFDM097	RCFDM098	RCFDM099
i Consumer leases	RCFDM100	RCFDM101	RCFDM102	RCFDM103	RCFDM104	RCFDM105	RCFDM106	RCFDM107	RCFDM108	RCFDM109	RCFDM110	RCFDM111	RCFDM112	RCFDM113	RCFDM114
Total.....	RCFDM115	RCFDM116	RCFDM117	RCFDM118	RCFDM119	RCFDM120	RCFDM121	RCFDM122	RCFDM123	RCFDM124	RCFDM125	RCFDM126	RCFDM127	RCFDM128	RCFDM129

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

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

Dollar amounts in thousands

1 Retail originations during the quarter of 1-4 family residential mortgage loans for sale ²			1
a Closed-end first liens	RCONF066	107,915	1 a
b Closed-end junior liens	RCONF067	0	1 b
c Open-end loans extended under lines of credit			1 c
1 Total commitment under the lines of credit	RCONF670	0	1 c 1
2 Principal amount funded under the lines of credit	RCONF671	0	1 c 2
2 Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale ²			2
a Closed-end first liens	RCONF068	279,746	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	398,453	3 a
b Closed-end junior liens	RCONF071	1	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	889,941	4 a
b Closed-end junior liens	RCONF073	18	4 b
c Open-end loans extended under lines of credit			4 c
1 Total commitment under the lines of credit	RCONF676	0	4 c 1
2 Principal amount funded under the lines of credit	RCONF677	0	4 c 2
5 Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5 c, 5 f, 5 g, and 5 i)			5
a Closed-end 1-4 family residential mortgage loans	RIADF184	-6,194	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	24	6 a
b Closed-end junior liens	RCONF679	0	6 b
c Open-end loans extended under line of credit			6 c
1 Total commitment under the lines of credit	RCONF680	0	6 c 1
2 Principal amount funded under the lines of credit	RCONF681	0	6 c 2
7 Representation and warranty reserves for 1-4 family residential mortgage loans sold			7
a For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	CONF	7 a
b For representations and warranties made to other parties	RCONL192	CONF	7 b
c Total representation and warranty reserves (sum of items 7 a and 7 b)	RCONM288	11,807	7 c

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

Schedule RC-Q is to be completed by banks that

- (1) Had total assets of \$500 million or more as of the beginning of their fiscal year, or
 (2) Had total assets of less than \$500 million as of the beginning of their fiscal year and either
 (a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
 (b) Are required to complete Schedule RC-D, Trading Assets and Liabilities

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

Dollar amounts in thousands					(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1 Available-for-sale securities					RCFD1773 36,910,249	RCFDG474 0	RCFDG475 25,145,454	RCFDG476 11,659,795	RCFDG477 105,000	1
2 Federal funds sold and securities purchased under agreements to resell					RCFDG478 770,495	RCFDG479 0	RCFDG480 0	RCFDG481 770,495	RCFDG482 0	2
3 Loans and leases held for sale					RCFDG483 547,506	RCFDG484 0	RCFDG485 0	RCFDG486 547,506	RCFDG487 0	3
4 Loans and leases held for investment					RCFDG488 0	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 0	4
5 Trading assets:										5
a Derivative assets					RCFD3543 4,410,021	RCFDG493 55,256,337	RCFDG494 140,508	RCFDG495 59,166,665	RCFDG496 359,185	5 a
b Other trading assets					RCFDG497 12,616,827	RCFDG498 0	RCFDG499 3,559,581	RCFDG500 5,989,231	RCFDG501 3,068,015	5 b
1 Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5 b, above)					RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5 b 1
6 All other assets					RCFDG391 581,301	RCFDG392 471,879	RCFDG395 0	RCFDG396 1,052,728	RCFDG804 452	6
7 Total assets measured at fair value on a recurring basis (sum of items 1 through 5 b plus item 6)					RCFDG502 55,836,399	RCFDG503 55,728,216	RCFDG504 28,845,543	RCFDG505 79,186,420	RCFDG506 3,532,652	7
8 Deposits					RCFDF252 7,526,371	RCFDF686 0	RCFDF694 0	RCFDF253 6,122,372	RCFDF254 1,403,999	8
9 Federal funds purchased and securities sold under agreements to repurchase					RCFDG507 2,672,481	RCFDG508 0	RCFDG509 0	RCFDG510 2,672,481	RCFDG511 0	9
10 Trading liabilities:										10
a Derivative liabilities					RCFD3547 3,788,864	RCFDG512 54,516,068	RCFDG513 103,233	RCFDG514 58,018,583	RCFDG515 183,116	10 a
b Other trading liabilities					RCFDG516 1,121,583	RCFDG517 0	RCFDG518 1,060,447	RCFDG519 61,136	RCFDG520 0	10 b
11 Other borrowed money					RCFDG521 186,324	RCFDG522 0	RCFDG523 0	RCFDG524 182,174	RCFDG525 4,150	11
12 Subordinated notes and debentures					RCFDG526 2,011,927	RCFDG527 0	RCFDG528 0	RCFDG529 2,011,927	RCFDG530 0	12
13 All other liabilities					RCFDG805 731,852	RCFDG806 269,380	RCFDG807 0	RCFDG808 1,001,232	RCFDG809 0	13
14 Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)					RCFDG531 18,039,402	RCFDG532 54,785,448	RCFDG533 1,163,680	RCFDG534 70,069,905	RCFDG535 1,591,265	14
1 All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6)										M 1
a Mortgage servicing assets					RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0	M 1 a
b Nontrading derivative assets					RCFDG541 581,301	RCFDG542 471,879	RCFDG543 0	RCFDG544 1,052,728	RCFDG545 452	M 1 b

Dollar amounts in thousands

c Disclose component and the dollar amount of that component

1 Describe component

		M 1 c
TEXTG546		M 1 c f

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

Dollar amounts in thousands

d Disclose component and the dollar amount of that component

1 Describe component

		M 1 d
TEXTG551		M 1 d 1

	(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	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	
2 Amount of component	0	0	0	0	0	M1d2

	Dollar amounts in thousands			
e Disclose component and the dollar amount of that component				M1e
1 Describe component	TEXTG556			M1e1

	(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	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560	
2 Amount of component	0	0	0	0	0	M1e2

	Dollar amounts in thousands			
f Disclose component and the dollar amount of that component				M1f
1 Describe component	TEXTG561			M1f1

	(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	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	
2 Amount of component	0	0	0	0	0	M112
2 All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13)						M2
a Loan commitments (not accounted for as derivatives)	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	M2a
b Nontrading derivative liabilities	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	M2b
	731,852	269,380	0	1,001,232	0	

	Dollar amounts in thousands			
c Disclose component and the dollar amount of that component				M2c
1 Describe component	TEXTG571			M2c1

	(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	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575	
2 Amount of component	0	0	0	0	0	M2c2

	Dollar amounts in thousands			
d Disclose component and the dollar amount of that component				M2d
1 Describe component	TEXTG576			M2d1

	(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	
<i>Dollar amounts in thousands</i>						
2. Amount of component	RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M2d2

	<i>Dollar amounts in thousands</i>			
e. Disclose component and the dollar amount of that component				M2e
1. Describe component		TEXTG581		M2e1

	(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	
<i>Dollar amounts in thousands</i>						
2. Amount of component	RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M2e2

	<i>Dollar amounts in thousands</i>			
f. Disclose component and the dollar amount of that component				M2f
1. Describe component				M2f1
(TEXTG586)				

	(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	
<i>Dollar amounts in thousands</i>						
2. Amount of component	RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0	M2f2

Schedule RC-R Part I - Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis

Dollar amounts in thousands

1 Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.	RCFAP742	18,488,824	1
2 Retained earnings	RCFD3632	3,201,779	2
3 Accumulated other comprehensive income (AOCI)	RCFAB530	-434,826	3
a AOCI opt-out election (enter "1" for Yes, enter "0" for No) (Advanced approaches institutions must enter "0" for No)	RCOAP838	0	3 a
4 Common equity tier 1 minority interest includable in common equity tier 1 capital	RCFAP839	0	4
5 Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	RCFAP840	21,255,777	5
6 LESS Goodwill net of associated deferred tax liabilities (DTLs)	RCFAP841	1,611,655	6
7 LESS Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	RCFAP842	20,470	7
8 LESS Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	RCFAP843	4,819	8
9 AOCI-related adjustments (items 9 a through 9 e are effective January 1, 2015) (if entered "1" for Yes in item 3 a, complete only items 9 a through 9 e, if entered "0" for No in item 3 a, complete only item 9 f)			9
a LESS Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value, if a loss, report as a negative value)	RCFAP844	NR	9 a
b LESS Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	RCFAP845	NR	9 b
c LESS Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value, if a loss, report as a negative value)	RCFAP846	NR	9 c
d LESS Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value, if a loss, report as a negative value)	RCFAP847	NR	9 d
e LESS Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value, if a loss, report as a negative value)	RCFAP848	NR	9 e
f LESS Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value, if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3 a)	RCFAP849	-155,761	9 f
10 Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions			10
a LESS Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value, if a loss, report as a negative value)	RCFAQ258	154,550	10 a
b LESS All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCFAP850	42,920	10 b
11 LESS Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	RCFAP851	0	11
12 Subtotal (item 5 minus items 6 through 11)	RCFAP852	19,577,124	12
13 LESS Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP853	0	13
14 LESS MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP854	0	14
15 LESS DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP855	0	15
16 LESS Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, MSAs, net of associated DTLs, and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCFAP856	0	16
17 LESS Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCFAP857	0	17
18 Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCFAP858	0	18
19 Common equity tier 1 capital (item 12 minus item 18)	RCFAP859	19,577,124	19
20 Additional tier 1 capital instruments plus related surplus	RCFAP860	2,500,000	20
21 Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCFAP861	0	21
22 Tier 1 minority interest not included in common equity tier 1 capital	RCFAP862	0	22
23 Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCFAP863	2,500,000	23
24 LESS Additional tier 1 capital deductions	RCFAP864	106,246	24
25 Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCFAP865	2,393,754	25
26 Tier 1 capital (sum of items 19 and 25)	RCFA8274	21,970,878	26
27 Tier 2 capital instruments plus related surplus	RCFAP866	3,198,585	27

Dollar amounts in thousands

28 Non-qualifying capital instruments subject to phase out from tier 2 capital.	RCFAP867	0	28
29 Total capital minority interest that is not included in tier 1 capital	RCFAP868	0	29
30 Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			30
a Allowance for loan and lease losses includable in tier 2 capital	RCFA5310	1,156,026	30 a
b (Advanced approaches institutions that exit parallel run only) Eligible credit reserves includable in tier 2 capital	RCFW5310	NR	30 b
31 Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFAQ257	0	31
32 Tier 2 capital before deductions			32
a Tier 2 capital before deductions (sum of items 27 through 30 a, plus item 31)	RCFAP870	4,354,611	32 a
b (Advanced approaches institutions that exit parallel run only) Tier 2 capital before deductions (sum of items 27 through 29, plus items 30 b and 31).	RCFWP870	NR	32 b
33 LESS Tier 2 capital deductions	RCFAP872	0	33
34 Tier 2 capital			34
a Tier 2 capital (greater of item 32 a minus item 33, or zero)	RCFA5311	4,354,611	34 a
b (Advanced approaches institutions that exit parallel run only) Tier 2 capital (greater of item 32 b minus item 33, or zero).	RCFW5311	NR	34 b
35 Total capital			35
a Total capital (sum of items 26 and 34 a)	RCFA3792	26,325,489	35 a
b (Advanced approaches institutions that exit parallel run only) Total capital (sum of items 26 and 34 b)	RCFW3792	NR	35 b
36 Average total consolidated assets	RCFD3368	199,998,756	36
37 LESS Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10 b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCFAP875	1,683,076	37
38 LESS Other deductions from (additions to) assets for leverage ratio purposes	RCFAB596	-484,431	38
39 Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCFAA224	198,800,111	39
40 Total risk-weighted assets			40
a Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCFAA223	124,666,232	40 a
b (Advanced approaches institutions that exit parallel run only) Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFWA223	NR	40 b

Dollar amounts in thousands

	(Column A) Percentage	(Column B) Percentage	
41 Common equity tier 1 capital ratio (Column A item 19 divided by item 40 a) (Advanced approaches institutions that exit parallel run only Column B item 19 divided by item 40 b)	RCFAP793 15.7036%	RCFWP793 NR	41
42 Tier 1 capital ratio (Column A item 26 divided by item 40 a) (Advanced approaches institutions that exit parallel run only Column B item 26 divided by item 40 b)	RCFA7206 17.6238%	RCFW7206 NR	42
43 Total capital ratio (Column A item 35 a divided by item 40 a) (Advanced approaches institutions that exit parallel run only Column B item 35 b divided by item 40 b)	RCFA7205 21.1168%	RCFW7205 NR	43

Dollar amounts in thousands

44 Tier 1 leverage ratio (item 26 divided by item 39)	RCFA7204	11.0517%	44
45 Advanced approaches institutions only: Supplementary leverage ratio information			45
a Total leverage exposure	RCFAH015	272,347,461	45 a
b Supplementary leverage ratio	RCFAH036	8.0672%	45 b
46 Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments			46
a Capital conservation buffer	RCFAH311	11.2036%	46 a
b (Advanced approaches institutions that exit parallel run only) Total applicable capital buffer	RCFWH312	NR	46 b
Institutions must complete items 47 and 48 if the amount in item 46 a (or the lower of item 46 a or 46 b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer			
47 Eligible retained income	RCFAH313	NR	47
48 Distributions and discretionary bonus payments during the quarter (effective January 1, 2016)	RCFAH314	NR	48

Schedule RC-R Part II - Risk-Weighted Assets

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules and not deducted from tier 1 or tier 2 capital

Dollar amounts in thousands											
(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%		
RCFDD967 20,890,627	RCFDS396 0	RCFDD968 19,120,936				RCFDD969 1,721,065	RCFDS397 126	RCFDD960 6,583	RCFDS398 1,917	1	
										2	
RCFDD961 12,800,678	RCFDS399 0	RCFDD962 8,732,090				RCFDD963 4,069,851	RCFDD964 2,737	RCFDD965 0	RCFDS400 0	2 a	
RCFDD966 36,848,969	RCFDS402 0	RCFDD967 25,830,562				RCFDD968 10,759,746	RCFDD969 0	RCFDD970 258,561	RCFDS403 0	2 b	
										3	
RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3 a	
RCFDH171 30,022,758	RCFDH172 30,022,758									3 b	
										4	
RCFDS413 894,220	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 284,341	RCFDS417 609,879		4 a	
RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4 b	
RCFDS423 0	RCFDS424 0	RCFDS425 0				RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	4 c	

Dollar amounts in thousands											
(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Allocation of Other Risk-Weighting Approaches Exposure Amount	(Column S) Allocation of Other Risk-Weighting Approaches Risk-Weighted Asset Amount			
									1		
									2		
									2 a		
	RCFDS405 0		RCFDS406 0				RCFDH271 0	RCFDH272 0	2 b		
									3		
									3 a		
									3 b		

3 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
							RCFDH273	RCFDH274
							0	0
							RCFDH275	RCFDH276
							0	0

Dollar amounts in thousands

4 Loans and leases held for sale.

a Residential mortgage exposures

b High volatility commercial real estate exposures

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Asset Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Exposure Asset Amount
Dollar amounts in thousands									
c Exposures past due 90 days or more or on nonaccrual ⁶								RCFDH277	RCFDH278

[illegible]

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
4 Loans and leases held for sale (continued)									
d All other exposures.								RCFDH279	RCFDH280
5 Loans and leases, net of unearned income									
a Residential mortgage exposures								RCFDH281	RCFDH282
b High volatility commercial real estate exposures								RCFDH283	RCFDH284
c Exposures past due 90 days or more or on nonaccrual ¹¹								RCFDH285	RCFDH286
d All other exposures								RCFDH287	RCFDH288
6 LESS Allowance for loan and lease losses									
7 Trading assets	RCFDH186	RCFDH290	RCFDH187					RCFDH291	RCFDH292
8 All other assets ¹²	RCFDH188	RCFDS470	RCFDS471					RCFDH294	RCFDH295
a Separate account bank-owned life insurance								RCFDH296	RCFDH297
b Default fund contributions to central counterparties ...								RCFDH298	RCFDH299
								45,104	7,359

6 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual
7 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual
8 Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets
11 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual
12 Includes premises and fixed assets, other real estate owned, investments in unconsolidated subsidiaries and associated companies, direct and indirect investments in real estate ventures, intangible assets, and other assets

		(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands							
9	On-balance sheet securitization exposures						9
	a Held-to-maturity securities	RCFDS475 5,420	RCFDS476 5,420	RCFDS477 0	RCFDS478 4,131	RCFDS479 0	9 a
	b Available-for-sale securities	RCFDS480 61,280	RCFDS481 61,118	RCFDS482 162	RCFDS483 101,787	RCFDS484 0	9 b
	c Trading assets	RCFDS485 364,812	RCFDS486 350,512	RCFDS487 14,300	RCFDS488 407,991	RCFDS489 0	9 c
	d All other on-balance sheet securitization exposures	RCFDS490 2,437,415	RCFDS491 2,437,414	RCFDS492 1	RCFDS493 636,734	RCFDS494 0	9 d
10	Off-balance sheet securitization exposures	RCFDS495 1,835,023	RCFDS496 1,788,012	RCFDS497 47,011	RCFDS498 605,951	RCFDS499 0	10

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 500%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount		
Dollar amounts in thousands	RCFDS505	0	RCFDS506	0	RCFDS507	0	RCFDS510	14,463	RCFDH300	289,287
11 Total balance sheet assets										11

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
16. Repo-style transactions ²¹	RCFDS\$15 1,120,763	RCFDS\$16 1,120,763	RCFDS\$17 0	RCFDS\$18 698,319	RCFDS\$19 0		RCFDS\$20 3,281	RCFDS\$21 0	RCFDS\$22 419,163	RCFDS\$23 0
17. All other off-balance sheet liabilities	RCFDG\$18 0	RCFDG\$19 0	RCFDG\$20 0				RCFDG\$21 0	RCFDG\$22 0	RCFDG\$23 0	RCFDG\$24 0
18. Unused commitments										
a. Original maturity of one year or less...	RCFDS\$25 10,743,311	RCFDS\$26 2,148,662	RCFDS\$27 12,420				RCFDS\$28 35,668	RCFDS\$29 1,365	RCFDS\$30 1,912,552	RCFDS\$31 176,667

14 For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

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

Excludes unused commitments to asset-backed commercial paper conduits

Dollar amounts in thousands										
(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
RCFDG624 61,396,470	RCFDG625 30,698,235	RCFDG626 19,268				RCFDG627 471,029	RCFDG628 111,451	RCFDG629 29,990,539	RCFDS539 105,947	18 b
RCFDS540 8,031,878	RCFDS541 0									19
	RCFDS542 17,990,975	RCFDS543 85,323			RCFDS544 0	RCFDS545 9,965,314	RCFDS546 11,279	RCFDS547 7,825,679	RCFDS548 103,380	20
	RCFDS549 4,258,132	RCFDS550 0	RCFDS551 4,258,132	RCFDS552 0		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21
RCFDH191 9,860		RCFDH193 8,876				RCFDH194 0	RCFDH195 0	RCFDH196 13	RCFDH197 0	22

b Original maturity exceeding one year

19 Unconditionally cancelable commitments

20 Over-the-counter derivatives

21 Centrally cleared derivatives

22 Unsettled transactions (failed trades)²²

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

Dollar amounts in thousands		(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
16	Repo-style transactions ²⁴				RCFDH301 0	RCFDH302 0	16
17	All other off-balance sheet liabilities						17
18	Unused commitments *						18
	a Original maturity of one year or less				RCFDH303 0	RCFDH304 0	18 a
	b Original maturity exceeding one year				RCFDH307 0	RCFDH308 0	18 b
19	Unconditionally cancelable commitments						19
20	Over-the-counter derivatives				RCFDH309 0	RCFDH310 0	20
21	Centrally cleared derivatives						21
22	Unsettled transactions (failed trades) ²⁵	RCFDH198 98	RCFDH199 92	RCFDH200 781			22

²⁴ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent

* Excludes unused commitments to asset-backed commercial paper conduits

²⁵ For item 22, the sum of columns C through Q must equal column A

Dollar amounts in thousands

(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
RCFDG630 59,327,755	RCFDS558 4,958,451	RCFDS559 0	RCFDS560 0	RCFDG631 30,129,477	RCFDG632 16,502,802	RCFDG633 100,083,005	RCFDS561 2,667,465
RCFDG634 0	RCFDS569 99,129	RCFDS570 0	RCFDS571 0	RCFDG635 6,025,895	RCFDG636 8,251,401	RCFDG637 100,083,005	RCFDS572 4,001,198

23 Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22, for column Q, sum of items 10 through 22)

24 Risk weight factor

25 Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Dollar amounts in thousands

(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 98	RCFDS567 92	RCFDS568 62,265
	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 613	RCFDS578 863	RCFDS579 778,188

23 Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22, for column Q, sum of items 10 through 22)

24 Risk weight factor

25 Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)

Dollar amounts in thousands

26 Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1 25 percent threshold	RCFDS580	121,334,667	26
27 Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)	RCFDS581	3,437,804	27
28 Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve ²⁷	RCFDB704	124,666,232	28
29 LESS Excess allowance for loan and lease losses	RCFDA222	0	29
30 LESS Allocated transfer risk reserve	RCFD3128	0	30
31 Total risk-weighted assets (item 28 minus items 29 and 30)	RCFDG641	124,666,232	31
1 Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCFDG642	10,391,717	M 1

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years	
2 Notional principal amounts of over-the-counter derivative contracts				M 2
a Interest rate	RCFDS582 259,752,575	RCFDS583 385,274,765	RCFDS584 196,517,579	M 2 a
b Foreign exchange rate and gold	RCFDS585 897,346,257	RCFDS586 104,400,505	RCFDS587 45,860,679	M 2 b
c Credit (investment grade reference asset)	RCFDS588 10,775,444	RCFDS589 9,393,499	RCFDS590 262,300	M 2 c
d Credit (non-investment grade reference asset)	RCFDS591 11,795,513	RCFDS592 21,951,338	RCFDS593 916,497	M 2 d
e Equity	RCFDS594 17,073,359	RCFDS595 12,744,626	RCFDS596 2,716,561	M 2 e
f Precious metals (except gold)	RCFDS597 5,635,592	RCFDS598 474,290	RCFDS599 0	M 2 f
g Other	RCFDS600 319,773	RCFDS601 51,724	RCFDS602 0	M 2 g
3 Notional principal amounts of centrally cleared derivative contracts				M 3
a Interest rate	RCFDS603 651,197,688	RCFDS604 532,630,643	RCFDS605 405,158,247	M 3 a
b Foreign exchange rate and gold	RCFDS606 0	RCFDS607 0	RCFDS608 0	M 3 b
c Credit (investment grade reference asset)	RCFDS609 1,374,400	RCFDS610 420,150	RCFDS611 0	M 3 c
d Credit (non-investment grade reference asset)	RCFDS612 573,329	RCFDS613 1,625,159	RCFDS614 17,650	M 3 d
e Equity	RCFDS615 0	RCFDS616 0	RCFDS617 0	M 3 e
f Precious metals (except gold)	RCFDS618 0	RCFDS619 0	RCFDS620 0	M 3 f
g Other	RCFDS621 0	RCFDS622 0	RCFDS623 0	M 3 g

27 Sum of items 2 b through 20, column S, items 9 a, 9 b, 9 c, 9 d, and 10, columns T and U, item 25, columns C through Q, and item 27 (if applicable)

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

- 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
- 2 Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of
 - a Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)
 - b Subordinated securities and other residual interests
 - c Standby letters of credit and other enhancements
- 3 Reporting bank's unused commitments to provide liquidity to structures reported in item 1
- 4 Past due loan amounts included in item 1
 - a 30-89 days past due
 - b 90 days or more past due
- 5 Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date)
 - a Charge-offs
 - b Recoveries
- 6 Amount of ownership (or seller's) interests carried as
 - a Securities (included in Schedule RC-B or in Schedule RC, item 5)
 - b Loans (included in Schedule RC-C)
- 7 Past due loan amounts included in interests reported in item 6 a
 - a 30-89 days past due
 - b 90 days or more past due
- 8 Charge-offs and recoveries on loan amounts included in interests reported in item 6 a (calendar year-to-date)
 - a Charge-offs
 - b Recoveries
- 9 Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitized structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements

(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
RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711
RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718
RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732
RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739
RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
RCFDB761	RCFDB762	RCFDB763	RCFDB764	RCFDB765	RCFDB766	RCFDB767
RCFDB800	RCFDB801	RCFDB802	RCFDB803	RCFDB804	RCFDB805	RCFDB806
RCFDB764	RCFDB765	RCFDB766	RCFDB767	RCFDB768	RCFDB769	RCFDB770
RIADB770	RIADB771	RIADB772	RIADB773	RIADB774	RIADB775	RIADB776
RCFDB776	RCFDB777	RCFDB778	RCFDB779	RCFDB780	RCFDB781	RCFDB782

10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783	0	RCFDB784	0	RCFDB785	0	RCFDB786	0	RCFDB787	0	RCFDB788	0	RCFDB789	0
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790	0	RCFDB791	0	RCFDB792	0	RCFDB793	0	RCFDB794	0	RCFDB795	0	RCFDB796	0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797	0	RCFDB798	0	RCFDB799	0	RCFDB800	0	RCFDB801	0	RCFDB802	0	RCFDB803	0

Dollar amounts in thousands

1 Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994			M 1
a Outstanding principal balance	RCFDA249	0	M 1 a
b Amount of retained recourse on these obligations as of the report date	RCFDA250	0	M 1 b
2 Outstanding principal balance of assets serviced for others (includes participations serviced for others)			M 2
a Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804	0	M 2 a
b Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	987,983	M 2 b
c Other financial assets (includes home equity lines) ¹	RCFDA591	4,207,323	M 2 c
d 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699	248,233	M 2 d
3 Asset-backed commercial paper conduits			M 3
a Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements			M 3 a
1 Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806	0	M 3 a 1
2 Conduits sponsored by other unrelated institutions	RCFDB807	0	M 3 a 2
b Unused commitments to provide liquidity to conduit structures			M 3 b
1 Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	1,173,962	M 3 b 1
2 Conduits sponsored by other unrelated institutions	RCFDB809	0	M 3 b 2
4 Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	RCFDC407	0	M 4

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

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

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4 Personal trust and agency accounts	RCFDB868	1,735,787	RCFDB869	391,706	RCFDB870	555	RCFDB871	122	4
5 Employee benefit and retirement-related trust and agency accounts									5
a Employee benefit - defined contribution	RCFDB872	0	RCFDB873	0	RCFDB874	0	RCFDB875	0	5 a
b Employee benefit - defined benefit	RCFDB876	0	RCFDB877	0	RCFDB878	0	RCFDB879	0	5 b
c Other employee benefit and retirement-related accounts	RCFDB880	63,281	RCFDB881	152,154	RCFDB882	102	RCFDB883	51	5 c
6 Corporate trust and agency accounts	RCFDB884	0	RCFDB885	15,807,272	RCFDC001	0	RCFDC002	649	6
7 Investment management and investment advisory agency accounts	RCFDB886	5,096,738	RCFDJ253	0	RCFDB888	1766	RCFDJ254	0	7
8 Foundation and endowment trust and agency accounts	RCFDJ255	385,411	RCFDJ256	0	RCFDJ257	39	RCFDJ258	0	8
9 Other fiduciary accounts	RCFDB890	0	RCFDB891	0	RCFDB892	0	RCFDB893	0	9
10 Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	7,281,217	RCFDB895	16,351,132	RCFDB896	2462	RCFDB897	822	10
11 Custody and safekeeping accounts			RCFDB898	122,911,648			RCFDB899	3659	11
12 Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900	0	RCFNB901	0	RCFNB902	0	RCFNB903	0	12
13 Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5 c and 11)	RCFDJ259	63,281	RCFDJ260	152,154	RCFDJ261	102	RCFDJ262	51	13

¹ Memorandum item 2 c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million

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

² Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes

Dollar amounts in thousands

14 Personal trust and agency accounts	RIADB904	13,190	14
15 Employee benefit and retirement-related trust and agency accounts			15
a Employee benefit - defined contribution	RIADB905	0	15 a
b Employee benefit - defined benefit	RIADB906	0	15 b
c Other employee benefit and retirement-related accounts	RIADB907	0	15 c
16 Corporate trust and agency accounts	RIADA479	12,013	16
17 Investment management and investment advisory agency accounts	RIADJ315	37,974	17
18 Foundation and endowment trust and agency accounts	RIADJ316	0	18
19 Other fiduciary accounts	RIADA480	0	19
20 Custody and safekeeping accounts	RIADB909	12,196	20
21 Other fiduciary and related services income	RIADB910	0	21
22 Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5 a)	RIAD4070	75,373	22
a Fiduciary and related services income - foreign offices (included in item 22)	RIADB912	0	22 a
23 Less Expenses	RIADC058	45,579	23
24 Less Net losses from fiduciary and related services	RIADA488	0	24
25 Plus Intracompany income credits for fiduciary and related services	RIADB911	0	25
26 Net fiduciary and related services income	RIADA491	29,794	26

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1 Managed assets held in fiduciary accounts				M 1
a Noninterest-bearing deposits	RCFDJ263 2,154	RCFDJ264 0	RCFDJ265 0	M 1 a
b Interest-bearing deposits	RCFDJ266 19,595	RCFDJ267 0	RCFDJ268 0	M 1 b
c U S Treasury and U S Government agency obligations	RCFDJ269 267,290	RCFDJ270 4,991	RCFDJ271 21,705	M 1 c
d State, county, and municipal obligations	RCFDJ272 710,919	RCFDJ273 0	RCFDJ274 3,649	M 1 d
e Money market mutual funds	RCFDJ275 267,406	RCFDJ276 2,531	RCFDJ277 5,937	M 1 e
f Equity mutual funds	RCFDJ278 370,134	RCFDJ279 9,359	RCFDJ280 116,037	M 1 f
g Other mutual funds	RCFDJ281 171,496	RCFDJ282 5,731	RCFDJ283 4,015	M 1 g
h Common trust funds and collective investment funds	RCFDJ284 83,924	RCFDJ285 0	RCFDJ286 44,515	M 1 h
i Other short-term obligations	RCFDJ287 0	RCFDJ288 0	RCFDJ289 0	M 1 i
j Other notes and bonds	RCFDJ290 863,683	RCFDJ291 7,928	RCFDJ292 28,001	M 1 j
k Investments in unregistered funds and private equity investments	RCFDJ293 1,077,684	RCFDJ294 0	RCFDJ295 0	M 1 k
l Other common and preferred stocks	RCFDJ296 2,653,287	RCFDJ297 32,741	RCFDJ298 161,553	M 1 l
m Real estate mortgages	RCFDJ299 0	RCFDJ300 0	RCFDJ301 0	M 1 m
n Real estate	RCFDJ302 14,799	RCFDJ303 0	RCFDJ304 0	M 1 n
o Miscellaneous assets	RCFDJ305 330,153	RCFDJ306 0	RCFDJ307 0	M 1 o
p Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1 a through 1 o)	RCFDJ308 6,832,524	RCFDJ309 63,281	RCFDJ310 385,412	M 1 p

Dollar amounts in thousands

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

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding			
2 Corporate trust and agency accounts				M 2		
a Corporate and municipal trusteeships		RCFDB927	1020	RCFDB928	140,259,614	M 2 a
1 Issues reported in Memorandum item 2 a that are in default		RCFDJ313	30	RCFDJ314	2,372,531	M 2 a 1
b Transfer agent, registrar, paying agent, and other corporate agency		RCFDB929	298			M 2 b

Dollar amounts in thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets	
3 Collective investment funds and common trust funds		RCFDB931	0	RCFDB932	0
a Domestic equity		RCFDB933	0	RCFDB934	0
b International/Global equity		RCFDB935	0	RCFDB936	0
c Stock/Bond blend		RCFDB937	1	RCFDB938	66,787
d Taxable bond		RCFDB939	2	RCFDB940	61,652
e Municipal bond		RCFDB941	0	RCFDB942	0
f Short term investments/Money market		RCFDB943	0	RCFDB944	0
g. Specialty/Other		RCFDB945	3	RCFDB946	128,439
h Total collective investment funds (sum of Memorandum items 3 a through 3 g)					

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries				
4	Fiduciary settlements, surcharges, and other losses					M 4		
a	Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0	M 4 a
b	Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0	M 4 b
c	Investment management agency accounts	RIADB953	0	RIADB954	0	RIADB955	0	M 4 c
d	Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	M 4 d
e	Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4 a through 4 d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	RIADB959	0	RIADB960	0	RIADB961	0	M 4 e

Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs				
1 Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs					1			
a. Cash and balances due from depository institutions		RCFDJ981	0	RCFDJ982	0	RCFDJ983	0	1 a
b Held-to-maturity securities		RCFDJ984	0	RCFDJ985	0	RCFDJ986	0	1 b
c Available-for-sale securities		RCFDJ987	0	RCFDJ988	0	RCFDJ989	0	1 c
d Securities purchased under agreements to resell.		RCFDJ990	0	RCFDJ991	0	RCFDJ992	0	1 d
e Loans and leases held for sale		RCFDJ993	0	RCFDJ994	0	RCFDJ995	0	1 e
f Loans and leases, net of unearned income		RCFDJ996	0	RCFDJ997	0	RCFDJ998	0	1 f
g Less Allowance for loan and lease losses		RCFDJ999	0	RCFDK001	0	RCFDK002	0	1 g
h Trading assets (other than derivatives)		RCFDK003	0	RCFDK004	0	RCFDK005	0	1 h
i Derivative trading assets		RCFDK006	0	RCFDK007	0	RCFDK008	0	1 i
j Other real estate owned.		RCFDK009	0	RCFDK010	0	RCFDK011	0	1 j
k Other assets		RCFDK012	0	RCFDK013	0	RCFDK014	230,673	1 k
2 Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank								2
a Securities sold under agreements to repurchase		RCFDK015	0	RCFDK016	0	RCFDK017	0	2 a
b Derivative trading liabilities.		RCFDK018	0	RCFDK019	0	RCFDK020	0	2 b
c Commercial paper		RCFDK021	0	RCFDK022	0	RCFDK023	0	2 c
d Other borrowed money (exclude commercial paper)		RCFDK024	0	RCFDK025	0	RCFDK026	0	2 d
e Other liabilities		RCFDK027	0	RCFDK028	0	RCFDK029	138,665	2 e
3 All other assets of consolidated VIEs (not included in items 1 a through 1 k above)		RCFDK030	0	RCFDK031	0	RCFDK032	0	3
4 All other liabilities of consolidated VIEs (not included in items 2 a through 2 e above)		RCFDK033	0	RCFDK034	0	RCFDK035	0	4

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

Dollar amounts in thousands			
1 Comments?		RCN6979	No 1
2 Bank Management Statement		TEXT6980	NR 2