

Federal Financial Institutions Examination Council



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

1

Report at the close of business September 30, 2014

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

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

FDIC Certificate Number 00913  
(RSSD 9050)

IL

State Abbreviation (RSSD 9200)

60603-

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 48.3 hours per respondent and is estimated to vary from 18 to 750 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.

## 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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

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

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

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

Confidential

Name (TEXT C437)

Confidential

Title (TEXT C438)

Confidential

E-mail Address (TEXT C439)

Confidential

Area Code / Phone Number / Extension (TEXT C440)

### Secondary Contact

Confidential

Name (TEXT C442)

Confidential

Title (TEXT C443)

Confidential

E-mail Address (TEXT C444)

Confidential

Area Code / Phone Number / Extension (TEXT C445)

### Third Contact

Confidential

Name (TEXT C870)

Confidential

Title (TEXT C871)

Confidential

E-mail Address (TEXT C872)

Confidential

Area Code / Phone Number / Extension (TEXT C873)

### Fourth Contact

Confidential

Name (TEXT C875)

Confidential

Title (TEXT C876)

Confidential

E-mail Address (TEXT C877)

Confidential

Area Code / Phone Number / Extension (TEXT C878)

# Consolidated Report of Income for the period January 1, 2014 - September 30, 2014

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

## Schedule RI—Income Statement

Dollar Amounts in Thousands				
		Bil	Mil	Thou
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties .....	RIAD4435		243,722	1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436		90,488	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024		0	1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012		82,332	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards .....	RIADB485		0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486		7,047	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056		0	1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487		98,889	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059		15,665	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010		538,143	1.a.(3)
b. Income from lease financing receivables .....	RIAD4065		15,362	1.b.
c. Interest income on balances due from depository institutions (1) .....	RIAD4115		126,657	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488		31,188	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489		74,125	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) ....	RIAD4060		91,738	1.d.(3)
e. Interest income from trading assets .....	RIAD4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020		2,340	1.f.
g. Other interest income .....	RIAD4518		3,409	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.) .....	RIAD4107		882,962	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508		2,192	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs) .....	RIAD0093		7,147	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more .....	RIADA517		4,503	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000 .....	RIADA518		484	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172		51,858	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180		1,406	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185		23,230	2.c.

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

Schedule RI—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
d. Interest on subordinated notes and debentures	RIAD4200		30,798		2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073		121,618		2.e.
3. Net interest income (item 1.h minus 2.e)	RIAD4074		761,344		3.
4. Provision for loan and lease losses	RIAD4230		3,912		4.
5. Noninterest income:					
a. Income from fiduciary activities (1)	RIAD4070		2,074,142		5.a.
b. Service charges on deposit accounts in domestic offices	RIAD4080		58,281		5.b.
c. Trading revenue (2)	RIADA220		160,941		5.c.
d.					
(1) Fees and commissions from securities brokerage	RIADC886		255		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888		0		5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887		0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386		0		5.d.(4)
(5) Income from other insurance activities	RIADC387		0		5.d.(5)
e. Venture capital revenue	RIADB491		0		5.e.
f. Net servicing fees	RIADB492		0		5.f.
g. Net securitization income	RIADB493		0		5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	RIAD5416		0		5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415		1,870		5.j.
k. Net gains (losses) on sales of other assets (excluding securities)	RIADB496		15		5.k.
l. Other noninterest income (*)	RIADB497		114,875		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079		2,410,379		5.m.
6.					
a. Realized gains (losses) on held-to-maturity securities	RIAD3521		(3,922)		6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196		498		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits	RIAD4135		1,242,375		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217		204,922		7.b.
c.					
(1) Goodwill impairment losses	RIADC216		0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232		14,730		7.c.(2)
d. Other noninterest expense (*)	RIAD4092		839,579		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093		2,301,606		7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301		862,781		8.
9. Applicable income taxes (on item 8)	RIAD4302		285,168		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300		577,613		10.
11. Extraordinary items and other adjustments, net of income taxes (*)	RIAD4320		0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104		577,613		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		115		13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340		577,498		14.

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

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

(\*) Describe on Schedule RI-E - Explanations

### Schedule RI—Continued

#### Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513		147		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	RIAD8431		218,824		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		2,865		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		5,678		M.4.
Number					
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150		14984		M.5.
6. Not applicable					
YYYYMMDD					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) .....	RIAD9106				M.7.
Bil   Mil   Thou					
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures .....	RIAD8757		5,881		M.8.a.
b. Foreign exchange exposures .....	RIAD8758		155,060		M.8.b.
c. Equity security and index exposures .....	RIAD8759		0		M.8.c.
d. Commodity and other exposures .....	RIAD8760		0		M.8.d.
e. Credit exposures .....	RIADF186		0		M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) .....	RIADK090		N/A		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		N/A		M.8.g.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889		0		M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890		0		M.9.b.
10. Credit losses on derivatives (see instructions) .....	RIADA251		0		M.10.

(1) The asset size tests are generally based on the total assets reported on the June 30, 2013, Report of Condition.

(2) For example, a bank acquired on March 1, 2014, would report 20140301.

## Schedule RI—Continued

### Memoranda—Continued

		Yes/No	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	RIADA530	NO	M.11.
 <i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) .....	RIADF228	N/A	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:			
a. Net gains (losses) on assets .....	RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses .....	RIADJ319	3,923	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	<b>3,923</b>	M.14.c.

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

Dollar Amounts in Thousands

		Bil	Mill	Thou	
1. Total bank equity capital most recently reported for the <b>December 31, 2013</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217		7,101,690		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		<b>7,101,690</b>		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340		<b>577,498</b>		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		52,600		7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470		0		8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460		300,000		9.
10. Other comprehensive income (1) .....	RIADB511		21,064		10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415		(4,153)		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210		<b>7,448,699</b>		12.

(\*) Describe on Schedule RI-E - Explanations

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



## Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

### Part I. Charge-offs (1) 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 YTD	(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:			
a. Construction, land development, and other land loans in domestic offices:			
(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      814	RIADC894      9	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) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411      2,007	RIAD5412      1,498	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens .....	RIADC234      12,706	RIADC217      2,145	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235      1,100	RIADC218      245	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588      929	RIAD3589      409	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895      1,695	RIADC896      543	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897      3,444	RIADC898      2,254	1.e.(2)
f. In foreign offices .....	RIADB512      0	RIADB513      0	1.f.
2. Loans to depository institutions and acceptances of other banks:			
a. To U.S. banks and other U.S. depository institutions .....	RIAD4653      0	RIAD4663      0	2.a.
b. To foreign banks .....	RIAD4654      0	RIAD4664      0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RIAD4655      0	RIAD4665      0	3.
4. Commercial and industrial loans:			
a. To U.S. addressees (domicile) .....	RIAD4645      2,799	RIAD4617      7,357	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646      0	RIAD4618      0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:			
a. Credit cards .....	RIADB514      0	RIADB515      0	5.a.
b. Automobile loans .....	RIADK129      58	RIADK133      17	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205      1,941	RIADK206      438	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643      0	RIAD4627      0	6.
7. All other loans .....	RIAD4644      297	RIAD4628      380	7.
8. Lease financing receivables:			
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185      0	RIADF187      0	8.a.
b. All other leases .....	RIADC880      0	RIADF188      41	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635      27,790	RIAD4605      15,336	9.

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

## Schedule RI-B—Continued

### Part I—Continued

#### Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	5	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					

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
<i>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.</i>				
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	N/A		M.4.

## Schedule RI-B—Continued

### Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Balance most recently reported for the <b>December 31, 2013</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522		278,100		1.
2. Recoveries (must equal part I, item 9, column B, above) .....	RIAD4605		<b>15,336</b>		2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) .....	RIADC079		27,790		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		3,912		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233		(186)		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123		<b>269,372</b>		7.

### Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above .....	RIADC435		0		M.1.
<p><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></p>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389		N/A		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390		N/A		M.3.
<p><i>Memorandum item 4 is to be completed by all banks.</i></p>					
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		0		M.4.

(\*) Describe on Schedule RI-E - Explanations.

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

Schedule RI-C is to be completed by institutions with \$1 billion or more in total assets. <sup>(1)</sup>

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar Amounts in Thousands						
1. Real estate loans:						
a. Construction loans .....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	0	0	235,957	3,324	0	0
b. Commercial real estate loans .....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	12,421	3,543	2,840,646	64,707	0	0
c. Residential real estate loans .....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	1,333	386	10,560,092	107,889	0	0
2. Commercial loans <sup>(2)</sup> .....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	20,972	5,154	16,784,171	75,365	0	0
3. Credit cards .....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	0	0	0	0	0	0
4. Other consumer loans .....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	369	369	261,877	8,635	0	0
5. Unallocated, if any .....				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5) <sup>(3)</sup> .....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	<b>35,095</b>	<b>9,452</b>	<b>30,682,743</b>	<b>259,920</b>	<b>0</b>	<b>0</b>

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

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

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

## Schedule RI-D—Income from Foreign Offices

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Total interest income in foreign offices .....	RIADC899		177,978		1.
2. Total interest expense in foreign offices .....	RIADC900		54,623		2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901		(72)		3.
4. Noninterest income in foreign offices:					
a. Trading revenue .....	RIADC902		110,495		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		1,082,417		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		1,053,027		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		23,866		7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909		107,807		8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices .....	RIADC910		0		9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	RIADC911		<b>179,371</b>		10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913		(131,787)		12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) .....	RIADC914		<b>47,584</b>		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					
			Bil	Mil	Thou		
<b>1. Other noninterest income (from Schedule RI, item 5.l):</b>							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:							
a.	Income and fees from the printing and sale of checks .....	RIADC013		0	1.a.		
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014		0	1.b.		
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016		0	1.c.		
d.	Rent and other income from other real estate owned .....	RIAD4042		0	1.d.		
e.	Safe deposit box rent .....	RIADC015		0	1.e.		
f.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229		0	1.f.		
g.	Bank card and credit card interchange fees .....	RIADF555		0	1.g.		
h.	Gains on bargain purchases .....	RIADJ447		0	1.h.		
i.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4461</td><td>Loan Servicing related fees</td></tr></table> .....	TEXT4461	Loan Servicing related fees	RIAD4461		46,977	1.i.
TEXT4461	Loan Servicing related fees						
j.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4462</td><td>Banking Fees</td></tr></table> .....	TEXT4462	Banking Fees	RIAD4462		32,153	1.j.
TEXT4462	Banking Fees						
k.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4463</td><td>Transfer Pricing Revenue</td></tr></table> .....	TEXT4463	Transfer Pricing Revenue	RIAD4463		17,704	1.k.
TEXT4463	Transfer Pricing Revenue						
<b>2. Other noninterest expense (from Schedule RI, item 7.d):</b>							
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:							
a.	Data processing expenses .....	RIADC017		0	2.a.		
b.	Advertising and marketing expenses .....	RIAD0497		60,229	2.b.		
c.	Directors' fees .....	RIAD4136		0	2.c.		
d.	Printing, stationery, and supplies .....	RIADC018		0	2.d.		
e.	Postage .....	RIAD8403		0	2.e.		
f.	Legal fees and expenses .....	RIAD4141		0	2.f.		
g.	FDIC deposit insurance assessments .....	RIAD4146		Confidential	2.g.		
h.	Accounting and auditing expenses .....	RIADF556		0	2.h.		
i.	Consulting and advisory expenses .....	RIADF557		83,442	2.i.		
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558		0	2.j.		
k.	Telecommunications expenses .....	RIADF559		0	2.k.		
l.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4464</td><td>Computer and Software Related Expenses</td></tr></table> .....	TEXT4464	Computer and Software Related Expenses	RIAD4464		245,584	2.l.
TEXT4464	Computer and Software Related Expenses						
m.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4467</td><td>Technical Services, Market Data, and Outsourcing Expenses</td></tr></table> .....	TEXT4467	Technical Services, Market Data, and Outsourcing Expenses	RIAD4467		205,956	2.m.
TEXT4467	Technical Services, Market Data, and Outsourcing Expenses						
n.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4468</td><td>Subcustodial &amp; Depository Fee Expenses</td></tr></table> .....	TEXT4468	Subcustodial & Depository Fee Expenses	RIAD4468		89,621	2.n.
TEXT4468	Subcustodial & Depository Fee Expenses						
<b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11)</b>							
(itemize and describe all extraordinary items and other adjustments):							
a.(1)	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4469</td><td></td></tr></table> .....	TEXT4469		RIAD4469		0	3.a.(1)
TEXT4469							
	(2) Applicable income tax effect .....	RIAD4486		0	3.a.(2)		
b.(1)	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4487</td><td></td></tr></table> .....	TEXT4487		RIAD4487		0	3.b.(1)
TEXT4487							
	(2) Applicable income tax effect .....	RIAD4488		0	3.b.(2)		
c.(1)	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4489</td><td></td></tr></table> .....	TEXT4489		RIAD4489		0	3.c.(1)
TEXT4489							
	(2) Applicable income tax effect .....	RIAD4491		0	3.c.(2)		

### Schedule RI-E—Continued

Dollar Amounts in Thousands

			Bil	Mil	Thou	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):						
a.	TEXTB526				0	4.a.
b.	TEXTB527				0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT4498	Dividend Equivalents on stock based comensation plans		(4,153)		5.a.
b.	TEXT4499				0	5.b.
6. Adjustments to allow ance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):						
a.	TEXT4521	Transition of Foreign Subsidiaries Loan Loss Reserve		(31)		6.a.
b.	TEXT4522	HAMP Incentives		(155)		6.b.

			Yes/No	
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):				
a.	Comments?		NO	7.a.
b. Other explanations:				

(TEXT 4769)

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2014

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

## Schedule RC—Balance Sheet

Dollar Amounts in Thousands				
		Bil	Mill	Thou
<b>Assets</b>				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCFD0081	1,282,280		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	39,706,538		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	2,717,230		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	28,105,233		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	10,000		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	1,000,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	2,063		4.a.
b. Loans and leases, net of unearned income	RCFDB528	30,717,838		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	269,372		4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)	RCFDB529	30,448,466		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	1,891,960		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	433,819		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	10,946		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	0		8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	499,301		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	65,817		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	4,622,556		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	110,796,209		12.

(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.



**Schedule RC—Continued**

Dollar Amounts in Thousands		Bil	Mil	Thou
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I) .....	RCON2200	<b>39,085,487</b>		13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	21,619,838		13.a.(1)
(2) Interest-bearing .....	RCON6636	17,465,649		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II) .....	RCFN2200	<b>53,719,328</b>		13.b.
(1) Noninterest-bearing .....	RCFN6631	3,133,201		13.b.(1)
(2) Interest-bearing .....	RCFN6636	50,586,127		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	216,500		14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	866,817		14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	<b>1,499,658</b>		15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>3,653,007</b>		16.
17. Not applicable				
18. Not applicable				
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	1,821,536		19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>2,483,533</b>		20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>103,345,866</b>		21.
22. Not applicable				22.
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus .....	RCFD3838	0		23.
24. Common stock .....	RCFD3230	3,563		24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	1,767,559		25.
26.				
a. Retained earnings .....	RCFD3632	5,860,571		26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(182,994)		26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0		26.c.
27.				
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>7,448,699</b>		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	1,644		27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>7,450,343</b>		28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>110,796,209</b>		29.

(1) Includes noninterest-bearing demand, time, and savings deposits.

(2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

(3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) 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.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC—Continued

### Memoranda

To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during <b>2013</b> .....		
	RCFD6724	N/A

M.1.

- 1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
- 2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
- 3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

	MM/DD	
<b>To be reported with the March Report of Condition.</b>		
2. Bank's fiscal year-end date .....	RCON8678	N/A

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   418,066		1.
a. Cash items in process of collection and unposted debits .....		RCON0020   314,160	1.a.
b. Currency and coin .....		RCON0080   103,807	1.b.
2. Balances due from depository institutions in the U.S. ....		RCON0082   62,820	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083   20,028		2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085   62,800		2.b.
3. Balances due from banks in foreign countries and foreign central banks .....		RCON0070   24,081	3.
a. Foreign branches of other U.S. banks .....	RCFD0073   614,601		3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074   18,577,829		3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090   21,295,494	RCON0090   21,230,432	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	<b>RCFD0010   40,988,818</b>	<b>RCON0010   21,735,300</b>	5.

## 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	RCFD0213	RCFD1286	RCFD1287	
	0	0	3,395,065	3,409,621	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	385,118	384,558	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	5,384,382	5,397,274	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	138,835	147,381	4,464	4,555	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	5,148	5,267	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	9,449	10,345	5,489,487	5,519,740	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	0	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	8,199	8,241	4,855,218	4,872,830	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	170,475	170,899	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	0	0	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	0	0	0	0	4.c.(2)(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.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	2,248,798	2,248,483	5.a.
b. Structured financial products:					
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	67,646	51,350	2,033,715	2,034,762	6.a.
b. Other foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	2,487,953	2,492,998	4,076,932	4,062,511	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) .....			RCFDA510	RCFDA511	
			0	0	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	RCFD1771	RCFD1772	RCFD1773	
	2,717,230	2,715,582	28,043,654	28,105,233	8.

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

# Schedule RC-B—Continued

## Memoranda

Dollar Amounts in Thousands

	RCFD0416	Bil	Mil	Thou	
1. Pledged securities <sup>(1)</sup> .....	RCFD0416	23,611,392			M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>					
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: <sup>(3)</sup> <sup>(4)</sup>					
(1) Three months or less .....	RCFDA549	4,958,166			M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	2,118,852			M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	10,325,301			M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	1,631,746			M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	1,153,653			M.2.a.(5)
(6) Over 15 years .....	RCFDA554	48,480			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: <sup>(3)</sup> <sup>(5)</sup>					
(1) Three months or less .....	RCFDA555	1,317,004			M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	217,637			M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	768,249			M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	2,140,312			M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	1,076,819			M.2.b.(5)
(6) Over 15 years .....	RCFDA560	14,316			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: <sup>(6)</sup>					
(1) Three years or less .....	RCFDA561	1,097,203			M.2.c.(1)
(2) Over three years .....	RCFDA562	3,954,725			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	3,707,396			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):					
a. Amortized cost .....	RCFD8782	0			M.4.a.
b. Fair value .....	RCFD8783	0			M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b. and 4.c.(2), columns A and D.

# Schedule RC-B—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
<i>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>					
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					
a. Credit card receivables .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	0	0	343,985	344,262	M.5.a.
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	0	0	16,758	15,424	M.5.b.
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	1,495,958	1,496,210	M.5.c.
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	58,693	59,094	M.5.d.
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	0	0	333,404	333,493	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	0	0	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans .....	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets .....	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	0	0	0	0	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value and (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 <sup>(1)</sup>	RCFD1410	N/A			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	172,446	RCONF158	172,446	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	236,514	RCONF159	236,514	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	39,895	RCON1420	39,895	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	1,799,987	RCON1797	1,799,987	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	7,972,572	RCON5367	7,971,920	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	98,309	RCON5368	98,309	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	673,357	RCON1460	673,357	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	772,320	RCONF160	772,320	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	1,927,007	RCONF161	1,927,007	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	0	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	0			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	0			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries			RCONB535	0	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	0			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	6,494			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	0	RCON1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	5,727,641	RCON1763	5,727,641	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	141,763	RCON1764	141,754	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	0	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	12,609	RCONB539	12,609	6.b.
c. Automobile loans	RCFDK137	437	RCONK137	437	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	249,200	RCONK207	232,073	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	12,291	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	91,584	RCON2107	91,584	8.

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



## Schedule RC-C—Continued

### Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Loans to nondepository financial institutions and other loans .....	RCFD1563	9,832,968			9.
a. Loans to nondepository financial institutions .....			RCONJ454	228,808	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	309,665	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	8,141,748	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			RCON2165	859,556	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	0			10.a.
b. All other leases .....	RCFDF163	952,507			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases, net of unearned income <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) .....	RCFD2122	<b>30,719,901</b>	RCON2122	<b>29,437,630</b>	12.

### Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RCONK158		129		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK159		3,562		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576		67,666		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:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161		1,108		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK162		18,523		M.1.d.(2)
e. Commercial and industrial loans:					
(1) To U.S. addressees (domicile) .....	RCFDK163		660		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK164		0		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165		5		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices .....	RCONK166		0		M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks .....	RCFDK167		0		M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK168		0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCFDK098		0		M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK203		0		M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK204		0		M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	RCFDK212		0		M.1.f.(5)
(6) Other loans <sup>(2)</sup> .....	RCFDK267		0		M.1.f.(6)
(7) Loans secured by real estate in foreign offices .....	RCFNK289		0		M.1.f.(7)

(1) For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands

	Bil	Mill	Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less .....	RCONA564	378,290		M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	986,450		M.2.a.(2)
(3) Over one year through three years .....	RCONA566	1,170,855		M.2.a.(3)
(4) Over three years through five years .....	RCONA567	1,286,136		M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	2,721,210		M.2.a.(5)
(6) Over 15 years .....	RCONA569	1,314,714		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, col. 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), col. B) with a remaining maturity or next repricing date of: (2) (4)				
(1) Three months or less .....	RCFDA570	16,779,991		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	1,520,830		M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	1,933,967		M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	1,057,803		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	1,151,346		M.2.b.(5)
(6) Over 15 years .....	RCFDA575	197,818		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) .....				
	RCFDA247	10,176,594		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (5) .....				
	RCFD2746	148,368		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B) .....				
	RCON5370	5,591,307		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate) ...				
	RCFDB837	652		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, col A ..				
	RCFDC391	N/A		M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance .....	RCFDC779	0		M.7.a.
b. Carrying amount included in Schedule RC-C, Part I, items 1 through 9 .....	RCFDC780	0		M.7.b.

(2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

(3) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

(4) Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C, minus nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1-4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands				
		Bil	Mill	Thou
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)) .....				
	RCONF230			0
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2013, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....				
	RCONF231			N/A
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above .....				
	RCONF232			N/A
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			43,987

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>					
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a. Loans secured by real estate .....					
	RCFDF608				N/A
(1) Construction, land development, and other land loans .....					
				RCONF578	N/A
(2) Secured by farmland (including farm residential and other improvements) .....					
				RCONF579	N/A
(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 .....					
				RCONF580	N/A
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....					
				RCONF581	N/A
(2) Secured by junior liens .....					
				RCONF582	N/A
(4) Secured by multifamily (5+) residential properties .....					
				RCONF583	N/A
(5) Secured by nonfarm nonresidential properties .....					
				RCONF584	N/A
b. Commercial and industrial loans .....					
	RCFDF585			RCONF585	N/A
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....					
	RCFDF586			RCONF586	N/A
(2) Other revolving credit plans .....					
	RCFDF587			RCONF587	N/A
(3) Automobile loans .....					
	RCFDK196			RCONK196	N/A
(4) Other consumer loans .....					
	RCFDK208			RCONK208	N/A
d. Other loans .....					
	RCFDF589			RCONF589	N/A

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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 .....	RCFDF609	N/A			M.11.a.
(1) Construction, land development, and other land loans .....			RCONF590	N/A	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF591	N/A	M.11.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF592	N/A	M.11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF593	N/A	M.11.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF594	N/A	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF595	N/A	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF596	N/A	M.11.a.(5)
b. Commercial and industrial loans .....	RCFDF597	N/A	RCONF597	N/A	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF598	N/A	RCONF598	N/A	M.11.c.(1)
(2) Other revolving credit plans .....	RCFDF599	N/A	RCONF599	N/A	M.11.c.(2)
(3) Automobile loans .....	RCFDK195	N/A	RCONK195	N/A	M.11.c.(3)
(4) Other consumer loans .....	RCFDK209	N/A	RCONK209	N/A	M.11.c.(4)
d. Other loans .....	RCFDF601	N/A	RCONF601	N/A	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:							
a. Loans secured by real estate .....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases .....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou	
<p><i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2013.</i></p>					
<p>13. Construction, land development, and other land loans in domestic offices with interest reserves:</p>					
<p>a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B) .....</p>					
RCONG376				N/A	M.13.a.
<p>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)) .....</p>					
RIADG377				N/A	M.13.b.
<p><i>Memorandum item 14 is to be completed by all banks.</i></p>					
<p>14. Pledged loans and leases .....</p>					
RCFDG378		8,774,481			M.14.
<p><i>Memorandum item 15 is to be completed for the December report only.</i></p>					
<p>15. Reverse mortgages in domestic offices:</p>					
<p>a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):</p>					
<p>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....</p>					
RCONJ466				N/A	M.15.a.(1)
<p>(2) Proprietary reverse mortgages .....</p>					
RCONJ467				N/A	M.15.a.(2)
<p>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:</p>					
<p>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....</p>					
RCONJ468				N/A	M.15.b.(1)
<p>(2) Proprietary reverse mortgages .....</p>					
RCONJ469				N/A	M.15.b.(2)
<p style="text-align: center;">Dollar Amounts in Thousands</p>					
<p>c. Principal amount of reverse mortgage originations that have been sold during the year:</p>					
<p>(1) Home Equity Conversion Mortgage (HECM) Reverse mortgages .....</p>					
RCONJ470				N/A	M.15.c.(1)
<p>(2) Proprietary reverse mortgages .....</p>					
RCONJ471				N/A	M.15.c.(2)

# Schedule RC-C—Continued

## Part II. Loans to Small Businesses and Small Farms

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

### Loans to Small Businesses

	Yes/No
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, <i>and</i> 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")	
.....	RCON6999 NO 1.

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

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

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

	Number
2. Report the total <i>number</i> of loans <i>currently outstanding</i> 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 (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5562 N/A 2.a.
b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5563 N/A 2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):		
a. With <i>original amounts</i> of \$100,000 or less	RCON5564 28	RCON5565 1,101 3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566 92	RCON5567 12,312 3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5568 466	RCON5569 242,067 3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):		
a. With <i>original amounts</i> of \$100,000 or less	RCON5570 1585	RCON5571 78,144 4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572 418	RCON5573 51,656 4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000	RCON5574 453	RCON5575 160,724 4.c.

## Schedule RC-C—Continued

### Part II—Continued

#### Agricultural Loans to Small Farms

	Yes/No				
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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.") .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON6860</td> <td style="text-align: center;">NO</td> </tr> </table>			RCON6860	NO
RCON6860	NO				

5.

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

	Number				
6. Report the total <i>number</i> of loans <i>currently outstanding</i> 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 (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5576</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5576	N/A
RCON5576	N/A				
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) .....	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; height: 40px;"></td> <td style="width: 50%;"></td> </tr> <tr> <td style="text-align: center;">RCON5577</td> <td style="text-align: center;">N/A</td> </tr> </table>			RCON5577	N/A
RCON5577	N/A				

6.a.

6.b.

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

7.a.

7.b.

7.c.

8.a.

8.b.

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		
<b>Assets</b>					
1. U.S. Treasury securities .....	RCFD3531	0	RCON3531	0	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):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	0	RCONG379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS .....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS .....	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG383	0	RCONG383	0	5.a.(1)
(2) Synthetic .....	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid .....	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities .....	RCFDG386	0	RCONG386	0	5.b.
6. Loans:					
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:					
(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:					
(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	0	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(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. - 8. Not applicable					

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



### Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Other trading assets .....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....	RCFD3543	1,891,960	RCON3543	184,523	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	1,891,960	RCON3545	184,523	12.
<b>Liabilities</b>					
13.					
a. Liability for short positions .....	RCFD3546	0	RCON3546	0	13.a.
b. Other trading liabilities .....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.) .....	RCFD3547	1,499,658	RCON3547	205,404	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	1,499,658	RCON3548	205,404	15.

### Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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.a.
(1) Construction, land development, and other land loans .....			RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans .....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	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.a.
b. Unpaid principal balance .....	RCFDF640	0	RCONF640	0	M.2.b.

## Schedule RC-D—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts ...	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	0	RCONG387	0	M.4.a.
b. Pledged loans .....	RCFDG388	0	RCONG388	0	M.4.b.

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

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
5. Asset-backed securities:				
a. Credit card receivables .....	RCFDF643	0		M.5.a.
b. Home equity lines .....	RCFDF644	0		M.5.b.
c. Automobile loans .....	RCFDF645	0		M.5.c.
d. Other consumer loans .....	RCFDF646	0		M.5.d.
e. Commercial and industrial loans .....	RCFDF647	0		M.5.e.
f. Other .....	RCFDF648	0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651	0		M.6.
7. Equity securities:				
a. Readily determinable fair values .....	RCFDF652	0		M.7.a.
b. Other .....	RCFDF653	0		M.7.b.
8. Loans pending securitization .....	RCFDF654	0		M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item): (1)				
a. TEXTF655	RCFDF655	0		M.9.a.
b. TEXTF656	RCFDF656	0		M.9.b.
c. TEXTF657	RCFDF657	0		M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):				
a. TEXTF658	RCFDF658	0		M.10.a.
b. TEXTF659	RCFDF659	0		M.10.b.
c. TEXTF660	RCFDF660	0		M.10.c.

(1) Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction Accounts (Including Total Demand Deposits)	(Column B) Memo: Total Demand Deposits (1) (Included in Column A)	(Column C) Total Nontransaction Accounts (Including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations .....	RCONB549   15,919,263		RCONB550   22,697,593	1.
2. U.S. Government .....	RCON2202   11,243		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   133,716		RCON2530   222,383	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   100,370		RCONB552   919	4.
5. Banks in foreign countries .....	RCON2213   0		RCON2236   0	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   0		RCON2377   0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>16,164,592</b>		RCON2210   15,454,222	RCON2385   <b>22,920,895</b>

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

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda

Dollar Amounts in Thousands

	Bil	Mill	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):				
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	186,421		M.1.a.
b. Total brokered deposits .....	RCON2365	44,554		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)				
(1) Brokered deposits of less than \$100,000 .....	RCON2343	32		M.1.c.(1)
(2) Brokered deposits of \$100,000 thru \$250,000 & certain brokered retirement deposit accounts ....	RCONJ472	454		M.1.c.(2)
d. Maturity data for brokered deposits:				
(1) Brokered deposits of less than \$100,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONA243	32		M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above) .....	RCONK219	454		M.1.d.(2)
(3) Brokered deposits of more than \$250,000 w ith a remaining maturity of one year or less (included in Memorandum item 1.b above) .....	RCONK220	44,068		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above w hich are secured or collateralized as required under state law ) (to be completed for the December report only) .....	RCON5590	N/A		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):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs) .....	RCON6810	20,692,948		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	358,908		M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	213,555		M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	374,782		M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	1,280,702		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	64,386		M.2.e.
3. Maturity and repricing data for time deposits of less than \$100,000:				
a. Time deposits of less than \$100,000 w ith a remaining maturity or next repricing date of: (2) (3)				
(1) Three months or less .....	RCONA579	67,344		M.3.a.(1)
(2) Over three months through 12 months .....	RCONA580	111,777		M.3.a.(2)
(3) Over one year through three years .....	RCONA581	26,436		M.3.a.(3)
(4) Over three years .....	RCONA582	7,998		M.3.a.(4)
b. Time deposits of less than \$100,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4) .....	RCONA241	179,121		M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:				
a. Time deposits of \$100,000 or more w ith a remaining maturity or next repricing date of: (2) (5)				
(1) Three months or less .....	RCONA584	909,446		M.4.a.(1)
(2) Over three months through 12 months .....	RCONA585	597,304		M.4.a.(2)
(3) Over one year through three years .....	RCONA586	127,884		M.4.a.(3)
(4) Over three years .....	RCONA587	20,850		M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....	RCONK221	318,869		M.4.b.
c. Time deposits of more than \$250,000 w ith a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) .....	RCONK222	1,187,881		M.4.c.

(1) 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.  
 (2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 (3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.  
 (4) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits w ith a next repricing date of one year or less that have a remaining maturity of over one year.  
 (5) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda—Continued

	Yes/No		
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.
Dollar Amounts in Thousands			
	Bil	Mill	Thou
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Memorandum item 5 above.</i>			
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	64,647	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	279,194	M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations .....	RCONP755	15,575,422	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):			
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):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use .....	RCONP756	10,137,703	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	10,448,329	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):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP758	358,908	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	RCONP759	0	M.7.b.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

## Schedule RC-E—Continued

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCFNB553	47,094,509			1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	32,963			2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	411,724			3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	6,180,132			4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	0			5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>53,719,328</b>			6.

### Memorandum

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) .....	RCFNA245	8,629,818			M.1.

## Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Accrued interest receivable <sup>(1)</sup>	RCFDB556		154,969		1.
2. Net deferred tax assets <sup>(2)</sup>	RCFD2148		0		2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>					
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 <sup>(4)</sup>	RCFD1752		460,998		4.
5. Life insurance assets:					
a. General account life insurance assets	RCFDK201		0		5.a.
b. Separate account life insurance assets	RCFDK202		0		5.b.
c. Hybrid account life insurance assets	RCFDK270		0		5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) ..	RCFD2168		4,006,589		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. Not applicable.					
g. TEXT3549 Security Settlement Receivables	RCFD3549		1,538,587		6.g.
h. TEXT3550	RCFD3550		0		6.h.
i. TEXT3551	RCFD3551		0		6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160		<b>4,622,556</b>		7.

(1) Includes 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			
			Bil	Mill	Thou
1.					
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645		514	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646		937,966	1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049		947,855	2.
3.	Allow ance for credit losses on off-balance sheet credit exposures .....	RCFDB557		28,911	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item) .....	RCFD2938		568,287	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 w ith a negative fair value held for purposes other than trading .....	RCFDC012	0		4.d.
e.	TEXT3552 Incoming Trust Wires	RCFD3552	331,325		4.e.
f.	TEXT3553	RCFD3553	0		4.f.
g.	TEXT3554	RCFD3554	0		4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930		<b>2,483,533</b>	5.

(1) 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			Bil	Mil	Thou
1. Not applicable					
2. Not applicable					
3. Securities purchased under agreements to resell	.....	RCONB989		1,000,000	3.
4. Securities sold under agreements to repurchase	.....	RCONB995		866,817	4.
5. Other borrowed money	.....	RCON3190		2,790,742	5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2163		0	6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	.....	RCON2941		31,058,060	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	....	RCON2192		85,290,679	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	.....	RCON3129		46,782,275	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	3,409,621	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	5,781,832	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	138,835	RCON8499	4,555	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	14,597	RCONG390	5,519,740	13.a.(1)
(2) Other mortgage pass-through securities	RCON1709	0	RCON1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG393	8,199	RCONG394	4,872,830	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	0	RCON1736	170,899	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	67,646	RCONG398	4,283,245	14.
15. Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	12,800	RCONG400	4,062,511	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	<b>242,077</b>	RCON1773	<b>28,105,233</b>	17.

Dollar Amounts in Thousands			Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values	.....	RCON1752		457,255	18.

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

Schedule RCI

## Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133			0	1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898		42,421		2.

### Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Bil	Mil	Thou	
<b>Assets</b>					
1. Interest-bearing balances due from depository institutions .....	RCFD3381	33,603,908			1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) .....	RCFDB558	9,980,725			2.
3. Mortgage-backed securities (2) .....	RCFDB559	10,426,710			3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3) .....	RCFDB560	11,259,877			4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	923,145			5.
6. Loans:					
a. Loans in domestic offices:					
(1) Total loans .....	RCON3360	28,137,718			6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties .....	RCON3465	9,900,717			6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	3,829,406			6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	0			6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	5,917,008			6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards .....	RCONB561	0			6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	243,882			6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	1,161,070			6.b.
7. Trading assets .....	RCFD3401	943,849			7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	957,594			8.
9. Total assets (4) .....	RCFD3368	104,834,770			9.
<b>Liabilities</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	2,054,801			10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs) .....	RCONB563	13,881,534			11.a.
b. Time deposits of \$100,000 or more .....	RCONA514	1,685,056			11.b.
c. Time deposits of less than \$100,000 .....	RCONA529	217,888			11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs .....	RCFN3404	48,725,082			12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	2,478,779			13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	3,732,082			14.

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

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

(3) Quarterly averages for all equity securities should be based on historical cost.

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

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

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

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814		1,462,623		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ477		N/A		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		N/A		1.a.(2)
b. Credit card lines .....	RCFD3815		0		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b) (1)</i>					
(1) Unused consumer credit card lines .....	RCFDJ455		0		1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456		0		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:					
(1) Secured by real estate:					
(a) 1-4 family residential construction loan commitments .....	RCFDF164		117,513		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165		175,897		1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550		33,515		1.c.(2)
d. Securities underwriting .....	RCFD3817		0		1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans .....	RCFDJ457		19,161,397		1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458		2,101,382		1.e.(2)
(3) All other unused commitments .....	RCFDJ459		11,114,127		1.e.(3)
2. Financial standby letters of credit .....	RCFD3819		4,054,524		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820		123,645		2.a.
3. Performance standby letters of credit .....	RCFD3821		226,804		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822		7		3.a.
4. Commercial and similar letters of credit .....	RCFD3411		19,646		4.
5. Not applicable					
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433		99,880,836		6.

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

(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2013, Report of Condition.

### Schedule RC-L—Continued

Dollar Amounts in Thousands			Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment: (1)					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection .....	RCFDG401	0			7.c.(1)(a)
(b) Purchased protection .....	RCFDG402	0			7.c.(1)(b)
(2) All other positions:					
(a) Sold protection .....	RCFDG403	0			7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	RCFDG404	0			7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	0			7.c.(2)(c)

Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less		(Column B) Remaining Maturity of: Over One Year Through Five Years		(Column C) Remaining Maturity of: Over Five Years		
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade .....	RCFDG406	0	RCFDG407	0	RCFDG408	0	7.d.(1)(a)
(b) Subinvestment grade .....	RCFDG409	0	RCFDG410	0	RCFDG411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade .....	RCFDG412	0	RCFDG413	0	RCFDG414	0	7.d.(2)(a)
(b) Subinvestment grade .....	RCFDG415	0	RCFDG416	0	RCFDG417	0	7.d.(2)(b)

Dollar Amounts in Thousands			Bil	Mil	Thou
8. Spot foreign exchange contracts .....		RCFD8765	23,811,115		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		18	9.
a. Securities borrowed .....		RCFD3432		18	9.a.
b. Commitments to purchase w hen-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. TEXT3555		RCFD3555		0	9.d.
e. TEXT3556		RCFD3556		0	9.e.
f. TEXT3557		RCFD3557		0	9.f.
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 w hen-issued securities .....		RCFD3435		0	10.a.
b. TEXT5592		RCFD5592		0	10.b.
c. TEXT5593		RCFD5593		0	10.c.
d. TEXT5594		RCFD5594		0	10.d.
e. TEXT5595		RCFD5595		0	10.e.
11. Year-to-date merchant credit card sales volume:					
a. Sales for w hich the reporting bank is the acquiring bank .....		RCFDC223		0	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith 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.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	0	0	0	0	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	0	240,762,430	0	0	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	0	0	0	0	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	404,454	0	0	0	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	29,454	0	0	0	
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	9,939,652	7,735,766	0	0	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	6,548,863	246,211,326	0	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	3,824,698	2,286,870	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate .....	RCFDA 589				14.a.
	3,314,698				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	114,334	4,132,822	0	0	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	124,835	4,125,515	0	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	100,842	72,540	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	26,031	17,868	0	0	

Schedule RCL

47

## Schedule RC-L—Continued

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

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:						
a. Net current credit exposure .....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	373,876	0	0	0	1,895,691	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	207,492	0	0	0	18,679	16.b.(1)
(2) Cash—Other currencies .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	0	0	0	0	0	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	0	0	0	0	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	0	0	0	0	0	16.b.(4)
(5) Corporate bonds .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	0	0	0	16.b.(5)
(6) Equity securities .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	0	16.b.(6)
(7) All other collateral .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	0	0	0	0	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>207,492</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>18,679</b>	16.b.(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....					
	RCFD6164		133,229		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) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations .....					
Number					
	RCFD6165		7		1.b.
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets .....					
	RCFD3164		0		2.a.
(1) Estimated fair value of mortgage servicing assets .....					
	RCFDA590		0		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....					
	RCFDB026		0		2.b.
c. All other identifiable intangible assets .....					
	RCFD5507		65,817		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....					
	RCFD0426		<b>65,817</b>		2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices .....					
	RCON5508		1,364		3.a.
b. Farmland in domestic offices .....					
	RCON5509		0		3.b.
c. 1-4 family residential properties in domestic offices .....					
	RCON5510		4,987		3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....					
	RCON5511		0		3.d.
e. Nonfarm nonresidential properties in domestic offices .....					
	RCON5512		4,595		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		<b>10,946</b>		3.h.
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less .....					
	RCFDF055		1,500,000		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		1,500,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....					
	RCFDF059		0		5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less .....					
	RCFDF060		862,350		5.b.(1)(a)
(b) Over one year through three years .....					
	RCFDF061		750,764		5.b.(1)(b)
(c) Over three years through five years .....					
	RCFDF062		500,000		5.b.(1)(c)
(d) Over five years .....					
	RCFDF063		39,893		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		862,350		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		<b>3,653,007</b>		5.c.

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



## Schedule RC-M—Continued

		Yes/No	
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCFDB569	YES	6.

Dollar Amounts in Thousands		Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....		RCFDB570	135,858,167		7.
<b>8. Internet Website addresses and physical office trade names:</b>					
<b>a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: www.examplebank.com):</b>					
. http:// .....	TEXT4087	www.northerntrust.com			8.a.
<b>b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: www.examplebank.biz) (1)</b>					
(1) http:// .....	TE01N528				8.b.(1)
(2) http:// .....	TE02N528				8.b.(2)
(3) http:// .....	TE03N528				8.b.(3)
(4) http:// .....	TE04N528				8.b.(4)
(5) http:// .....	TE05N528				8.b.(5)
(6) http:// .....	TE06N528				8.b.(6)
(7) http:// .....	TE07N528				8.b.(7)
(8) http:// .....	TE08N528				8.b.(8)
(9) http:// .....	TE09N528				8.b.(9)
(10) http:// .....	TE10N528				8.b.(10)
<b>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:</b>					
(1)	TE01N529				8.c.(1)
(2)	TE02N529				8.c.(2)
(3)	TE03N529				8.c.(3)
(4)	TE04N529				8.c.(4)
(5)	TE05N529				8.c.(5)
(6)	TE06N529				8.c.(6)

		Yes/No	
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? .....	RCFD4088	YES	9.

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>10. Secured liabilities:</b>					
<b>a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....</b>					
	RCONF064	0			10.a.
<b>b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .</b>					
	RCDFD065	0			10.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).

**Schedule RC-M—Continued**

	Yes/No	
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.

Dollar Amounts in Thousands

	Bil	Mil	Thou	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans .....	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:				
(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:				
(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:				
(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:				
(a) Credit cards .....	RCFDK180		0	13.a.(4)(a)
(b) Automobile loans .....	RCFDK181		0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK182		0	13.a.(4)(c)
(5) All other loans and all leases .....	RCFDK183		0	13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)):</i>				
(a) Loans to depository institutions and acceptances of other banks .....	RCFDK184		0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions .....	RCFDK185		0	13.a.(5)(b)
(c) Other loans (1) .....	RCFDK186		0	13.a.(5)(c)
(d) Lease financing receivables .....	RCFDK273		0	13.a.(5)(d)
(e) Loans secured by real estate in foreign offices .....	RCFNK290		0	13.a.(5)(e)
b. Other real estate owned (included in Schedule RC, item 7):				
(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)

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

### Schedule RC-M—Continued

		Yes/No	
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.
<b>14. Captive insurance and reinsurance subsidiaries:</b>			
a. Total assets of captive insurance subsidiaries <sup>(1)</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	RCFDK194	0	14.b.

		Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
<b>15. Qualified Thrift Lender (QTL) test:</b>			
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	N/A	15.a.

		Yes/No	
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	N/A	15.b.
<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.</b>			
<b>16. International remittance transfers offered to consumers: <sup>(2)</sup></b>			
<b>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?</b>			
(1) International wire transfers .....	RCONN517	N/A	16.a.(1)
(2) International ACH transactions .....	RCONN518	N/A	16.a.(2)
(3) Other proprietary services operated by your institution .....	RCONN519	N/A	16.a.(3)
(4) Other proprietary services operated by another party .....	RCONN520	N/A	16.a.(4)
<b>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? .....</b>			
	RCONN521	N/A	16.b.

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

(2) Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR Section 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers. Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

## Schedule RC-M—Continued

*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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)

Number	
RCONN522	1
RCONN523	5338

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:  
 (1) Estimated number of international remittance transfers

16.d.(1)

Dollar Amounts in Thousands

(2) Estimated dollar value of international remittance transfers

		Bil	Mil	Thou
RCONN524			346	573

16.d.(2)

(3) Estimated number of international remittance transfers for which your institution applied the temporary exception

Number	
RCONN527	0

16.d.(3)

### 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:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	3,845	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	0	RCONF175	4,072	RCONF177	10,611	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCON5398	11,385	RCON5399	644	RCON5400	29,760	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	6,508	RCONC237	5,689	RCONC229	114,265	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	0	RCONC239	120	RCONC230	3,420	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	7,419	RCON3500	571	RCON3501	6,899	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	1,017	RCONF180	2,034	RCONF182	12,888	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	4,793	RCONF181	1,887	RCONF183	22,292	1.e.(2)
f. In foreign offices .....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	10,493	RCFD1252	1,148	RCFD1253	19,070	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	0	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	0	RCFDB576	0	RCFDB577	0	5.a.
b. Automobile loans .....	RCFDK213	1	RCFDK214	0	RCFDK215	5	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	3,676	RCFDK217	630	RCFDK218	328	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	24,767	RCFD5460	4,510	RCFD5461	952	7.

### Schedule RC-N—Continued

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

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		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases .....	RCFDF169	11,808	RCFDF170	0	RCFDF171	0	8.b.
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 .....							
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" ..	RCFDK036	0	RCFDK037	0	RCFDK038	0	10.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above .....							
	RCFDK039	0	RCFDK040	0	RCFDK041	0	10.a.
	RCFDK042	0	RCFDK043	0	RCFDK044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans .....	RCONK045	0	RCONK046	0	RCONK047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....							
	RCONK048	0	RCONK049	0	RCONK050	0	11.a.(1)(b)
(2) Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0	11.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK054	0	RCONK055	0	RCONK056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens .....	RCONK057	0	RCONK058	0	RCONK059	0	11.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONK060	0	RCONK061	0	RCONK062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONK063	0	RCONK064	0	RCONK065	0	11.a.(4)

**Schedule RC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK066	0	RCONK067	0	RCONK068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069	0	RCONK070	0	RCONK071	0	11.a.(5)(b)
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:							
(1) Credit cards .....	RCFDK078	0	RCFDK079	0	RCFDK080	0	11.d.(1)
(2) Automobile loans .....	RCFDK081	0	RCFDK082	0	RCFDK083	0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK084	0	RCFDK085	0	RCFDK086	0	11.d.(3)
e. All other loans and all leases .....	RCFDK087	0	RCFDK088	0	RCFDK089	0	11.e.
<i>Itemize the past due and nonaccrual amounts included in 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>							
(1) Loans to depository institutions & acceptances of other banks .....	RCFDK091	0	RCFDK092	0	RCFDK093	0	11.e.(1)
(2) Loans to foreign governments and official institutions .....	RCFDK095	0	RCFDK096	0	RCFDK097	0	11.e.(2)
(3) Other loans <sup>(1)</sup> .....	RCFDK099	0	RCFDK100	0	RCFDK101	0	11.e.(3)
(4) Lease financing receivables .....	RCFDK269	0	RCFDK271	0	RCFDK272	0	11.e.(4)
(5) Loans secured by real estate in foreign offices .....	RCFNK291	0	RCFNK292	0	RCFNK293	0	11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements .....	RCFDK102	0	RCFDK103	0	RCFDK104	0	11.f.

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

### Schedule RC-N—Continued

**Memoranda**

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 restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	RCONK105   0	RCONK106   0	RCONK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108   0	RCONK109   0	RCONK110   9,894	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661   460	RCONF662   106	RCONF663   38,613	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK111   0	RCONK112   0	RCONK113   31	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114   433	RCONK115   0	RCONK116   2,691	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK117   0	RCONK118   0	RCONK119   7,098	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile) .....	RCFDK120   0	RCFDK121   0	RCFDK122   195	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123   0	RCFDK124   0	RCFDK125   0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK126   0	RCFDK127   0	RCFDK128   78	M.1.f.



## Schedule RC-N—Continued

### Memoranda—Continued

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		
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices .....	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.(1)
(2) Loans to depository institutions & acceptances of other banks .....	RCFDK134	0	RCFDK135	0	RCFDK136	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions .....	RCFDK283	0	RCFDK284	0	RCFDK285	0	M.1.f.(5)
(6) Other loans <sup>(1)</sup> .....	RCFDK286	0	RCFDK287	0	RCFDK288	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices .....	RCFNK294	0	RCFNK295	0	RCFNK296	0	M.1.f.(7)
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							

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

### Schedule RC-N—Continued

**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale .....	RCFDC240	0	RCFDC241	0	RCFDC226	2,063	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCFDF664	0	RCFDF665	0	RCFDF666	0	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667	0	RCFDF668	0	RCFDF669	0	M.5.b.(2)

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	138	RCFD3530	

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	25,765		M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	9,452		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):						
a. Outstanding balance .....	RCFDL183	0	RCFDL184	0	RCFDL185	0	M.9.a.
b. Carrying amount included in Schedule RC-N, items 1 through 7, above .....	RCFDL186	0	RCFDL187	0	RCFDL188	0	M.9.b.

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

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

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF236	98,755,944		1.
2.	Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	58,769,149		2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	58,769,149		3.
4.	Average consolidated total assets for the calendar quarter .....	RCFDK652	104,834,770		4.
		Number			
4.a.	Averaging method used (for daily, enter 1; for weekly, enter 2) .....	RCFDK653	1		4.a.
5.	Average tangible equity for the calendar quarter <sup>(1)</sup> .....	RCFDK654	6,995,091		5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCFDK655	0		6.
7.	Unsecured "Other borrow ings" w ith 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 10.b):				
7.a.	a. One year or less .....	RCFDG465	862,350		7.a.
7.b.	b. Over one year through three years .....	RCFDG466	750,764		7.b.
7.c.	c. Over three years through five years .....	RCFDG467	500,000		7.c.
7.d.	d. Over five years .....	RCFDG468	39,893		7.d.
8.	Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
8.a.	a. One year or less .....	RCFDG469	253,070		8.a.
8.b.	b. Over one year through three years .....	RCFDG470	60,000		8.b.
8.c.	c. Over three years through five years .....	RCFDG471	758,466		8.c.
8.d.	d. Over five years .....	RCFDG472	750,000		8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) .....	RCONG803	0		9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
9.a.	a. Fully consolidated reciprocal brokered deposits .....	RCONL190	N/A		9.a.
			Yes/No		
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? .....	RCFDK656	NO		10.
		Dollar Amounts in Thousands			
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
10.a.	a. Banker's bank deduction .....	RCFDK657	N/A		10.a.
10.b.	b. Banker's bank deduction limit .....	RCFDK658	N/A		10.b.

(1) See instructions for averaging methods. Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I.B, item 26, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 11, by all institutions, except as described in the instructions.

### Schedule RC-O—Continued

	Yes/No		
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? .....	RCFDK659	YES	11.
Dollar Amounts in Thousands			
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction .....	RCFDK660	48,595,206	11.a.
b. Custodial bank deduction limit .....	RCFDK661	53,790,980	11.b.

### Memoranda

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)			
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	4,972,684	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	161289	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)			
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	34,827,689	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	13789	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (1)			
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	138,314	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	5579	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (1)			
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	48,108	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	102	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (3) .	RCON5597	31,082,358	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
a. Legal Title .....	TEXTA545		M.3.a.
b. FDIC Certificate Number .....	RCONA545	0	M.3.b.
4. and 5. Not applicable			

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.  
 (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

### Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

#### Memoranda—Continued

Dollar Amounts in Thousands		Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention .....	RCFDK663	Confidential		M.6.a.
b. Substandard .....	RCFDK664	Confidential		M.6.b.
c. Doubtful .....	RCFDK665	Confidential		M.6.c.
d. Loss .....	RCFDK666	Confidential		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans .....	RCFDN025	Confidential		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	RCFDN026	Confidential		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans .....	RCFDN027	Confidential		M.8.a.
b. Securitizations of higher-risk consumer loans .....	RCFDN028	Confidential		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities .....	RCFDN029	Confidential		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	RCFDN030	Confidential		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments .....	RCFDK676	293,410		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, Part I, Memorandum item 2.d) .....				
	RCONK678	1,280,702		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
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	N/A		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDN179	N/A		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	N/A		M.13.d.
e. Commercial and industrial loans .....	RCFDN181	N/A		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	RCFDN182	N/A		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	RCFDN183	N/A		M.13.g.
h. Non-agency residential mortgage-backed securities .....	RCFDM963	N/A		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	Confidential		M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....				
	RCFDK674	Confidential		M.15.

# Schedule RC-O—Continued

## Memoranda—Continued

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1) .....	RCFDL189		0		M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Selected fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDL194		N/A		M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDL195		N/A		M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less .....	RCFDL196		N/A		M.17.c.
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 .....	RCONL197		N/A		M.17.d.

### Schedule RC-O—Continued

#### Memoranda—Continued

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

Dollar Amounts in Thousands		(Column A) Tw o-Year Probability of Default (PD) <= 1%	(Column B) Tw o-Year Probability of Default (PD) 1.01 - 4%	(Column C) Tw o-Year Probability of Default (PD) 4.01 - 7%	(Column D) Tw o-Year Probability of Default (PD) 7.01 - 10%	(Column E) Tw o-Year Probability of Default (PD) 10.01 - 14%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default:							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM964	RCFDM965	RCFDM966	RCFDM967	RCFDM968		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM979	RCFDM980	RCFDM981	RCFDM982	RCFDM983		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM994	RCFDM995	RCFDM996	RCFDM997	RCFDM998		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN010	RCFDN011	RCFDN012	RCFDN013	RCFDN014		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.d.
e. Credit cards .....	RCFDN040	RCFDN041	RCFDN042	RCFDN043	RCFDN044		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.e.
f. Automobile loans .....	RCFDN055	RCFDN056	RCFDN057	RCFDN058	RCFDN059		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.f.
g. Student loans .....	RCFDN070	RCFDN071	RCFDN072	RCFDN073	RCFDN074		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN085	RCFDN086	RCFDN087	RCFDN088	RCFDN089		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.h.
i. Consumer leases .....	RCFDN100	RCFDN101	RCFDN102	RCFDN103	RCFDN104		
	Confidential	Confidential	Confidential	Confidential	Confidential		M.18.i.
j. Total .....	RCFDN115	RCFDN116	RCFDN117	RCFDN118	RCFDN119		
	<b>Confidential</b>	<b>Confidential</b>	<b>Confidential</b>	<b>Confidential</b>	<b>Confidential</b>		M.18.j.

### Schedule RC-O—Continued

#### Memoranda—Continued

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

Dollar Amounts in Thousands	(Column F) Tw o-Year Probability of Default (PD) 14.01 - 16%	(Column G) Tw o-Year Probability of Default (PD) 16.01 - 18%	(Column H) Tw o-Year Probability of Default (PD) 18.01 - 20%	(Column I) Tw o-Year Probability of Default (PD) 20.01 - 22%	(Column J) Tw o-Year Probability of Default (PD) 22.01 - 26%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM969 Confidential	RCFDM970 Confidential	RCFDM971 Confidential	RCFDM972 Confidential	RCFDM973 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM984 Confidential	RCFDM985 Confidential	RCFDM986 Confidential	RCFDM987 Confidential	RCFDM988 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM999 Confidential	RCFDN001 Confidential	RCFDN002 Confidential	RCFDN003 Confidential	RCFDN004 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN015 Confidential	RCFDN016 Confidential	RCFDN017 Confidential	RCFDN018 Confidential	RCFDN019 Confidential	M.18.d.
e. Credit cards .....	RCFDN045 Confidential	RCFDN046 Confidential	RCFDN047 Confidential	RCFDN048 Confidential	RCFDN049 Confidential	M.18.e.
f. Automobile loans .....	RCFDN060 Confidential	RCFDN061 Confidential	RCFDN062 Confidential	RCFDN063 Confidential	RCFDN064 Confidential	M.18.f.
g. Student loans .....	RCFDN075 Confidential	RCFDN076 Confidential	RCFDN077 Confidential	RCFDN078 Confidential	RCFDN079 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN090 Confidential	RCFDN091 Confidential	RCFDN092 Confidential	RCFDN093 Confidential	RCFDN094 Confidential	M.18.h.
i. Consumer leases .....	RCFDN105 Confidential	RCFDN106 Confidential	RCFDN107 Confidential	RCFDN108 Confidential	RCFDN109 Confidential	M.18.i.
j. Total .....	RCFDN120 Confidential	RCFDN121 Confidential	RCFDN122 Confidential	RCFDN123 Confidential	RCFDN124 Confidential	M.18.j.



## Schedule RC-O—Continued

### Memoranda—Continued

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

Dollar Amounts in Thousands	(Column K) Tw o-Year Probability of Default (PD) 26.01 - 30%	(Column L) Tw o-Year Probability of Default (PD) > 30%	(Column M) Tw o-Year Probability of Default (PD) Unscoreable	(Column N) Tw o-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using (1)	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM974 Confidential	RCFDM975 Confidential	RCFDM976 Confidential	RCFDM977 <b>Confidential</b>	RCFDM978 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM989 Confidential	RCFDM990 Confidential	RCFDM991 Confidential	RCFDM992 <b>Confidential</b>	RCFDM993 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDN005 Confidential	RCFDN006 Confidential	RCFDN007 Confidential	RCFDN008 <b>Confidential</b>	RCFDN009 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN020 Confidential	RCFDN021 Confidential	RCFDN022 Confidential	RCFDN023 <b>Confidential</b>	RCFDN024 Confidential	M.18.d.
e. Credit cards .....	RCFDN050 Confidential	RCFDN051 Confidential	RCFDN052 Confidential	RCFDN053 <b>Confidential</b>	RCFDN054 Confidential	M.18.e.
f. Automobile loans .....	RCFDN065 Confidential	RCFDN066 Confidential	RCFDN067 Confidential	RCFDN068 <b>Confidential</b>	RCFDN069 Confidential	M.18.f.
g. Student loans .....	RCFDN080 Confidential	RCFDN081 Confidential	RCFDN082 Confidential	RCFDN083 <b>Confidential</b>	RCFDN084 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN095 Confidential	RCFDN096 Confidential	RCFDN097 Confidential	RCFDN098 <b>Confidential</b>	RCFDN099 Confidential	M.18.h.
i. Consumer leases .....	RCFDN110 Confidential	RCFDN111 Confidential	RCFDN112 Confidential	RCFDN113 <b>Confidential</b>	RCFDN114 Confidential	M.18.i.
j. Total .....	RCFDN125 <b>Confidential</b>	RCFDN126 <b>Confidential</b>	RCFDN127 <b>Confidential</b>	RCFDN128 <b>Confidential</b>		M.18.j.

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

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets (1) 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 (2) 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

		Bil	Mill	Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a. Closed-end first liens .....	RCONF066		0		1.a.
b. Closed-end junior liens .....	RCONF067		0		1.b.
c. Open-end loans extended under lines of credit:					
(1) Total commitment under the lines of credit .....	RCONF670		0		1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671		0		1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)					
a. Closed-end first liens .....	RCONF068		0		2.a.
b. Closed-end junior liens .....	RCONF069		0		2.b.
c. Open-end loans extended under lines of credit:					
(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 mortgage loans sold during the quarter:					
a. Closed-end first liens .....	RCONF070		6,064		3.a.
b. Closed-end junior liens .....	RCONF071		0		3.b.
c. Open-end loans extended under lines of credit:					
(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 mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):					
a. Closed-end first liens .....	RCONF072		2,063		4.a.
b. Closed-end junior liens .....	RCONF073		0		4.b.
c. Open-end loans extended under lines of credit:					
(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):					
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184		0		5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560		0		5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:					
a. Closed-end first liens .....	RCONF678		0		6.a.
b. Closed-end junior liens .....	RCONF679		0		6.b.
c. Open-end loans extended under lines of credit:					
(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:					
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	RCONL191		Confidential		7.a.
b. For representations and warranties made to other parties .....	RCONL192		Confidential		7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b.) .....	RCONM288		0		7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2013, Report of Condition.

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

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

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

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

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	
<b>Assets</b>							
1. Available-for-sale securities .....	RCFD1773	28,105,233	0	3,409,621	24,612,816	82,796	1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	0	0	0	0	0	2.
3. Loans and leases held for sale .....	RCFDG483	0	0	0	0	0	3.
4. Loans and leases held for investment .....	RCFDG488	0	0	0	0	0	4.
5. Trading assets:							
a. Derivative assets .....	RCFD3543	1,891,960	2,358,385	0	4,250,345	0	5.a.
b. Other trading assets .....	RCFDG497	0	0	0	0	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCFDF240	0	0	0	0	0	5.b.(1)
6. All other assets .....	RCFDG391	0	0	0	0	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	RCFDG502	29,997,193	2,358,385	3,409,621	28,863,161	82,796	7.

### Schedule RC-Q—Continued

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
<b>Liabilities</b>					
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254
	0	0	0	0	0
9. Federal funds purchased and securities sold under agreements to repurchase .....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511
	0	0	0	0	0
10. Trading liabilities:					
a. Derivative liabilities .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515
	<b>1,499,658</b>	2,752,282	0	4,251,940	0
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520
	0	0	0	0	0
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525
	0	0	0	0	0
12. Subordinated notes and debentures .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530
	0	0	0	0	0
13. All other liabilities .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809
	0	0	0	0	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535
	<b>1,499,658</b>	<b>2,752,282</b>	<b>0</b>	<b>4,251,940</b>	<b>0</b>



## Schedule RC-R—Regulatory Capital

For report dates in 2014, all institutions (except advanced approaches institutions) must complete Parts I.A and II of Schedule RC-R; advanced approaches institutions must complete Parts I.B and II of Schedule RC-R. (See instructions for the definition of an advanced approaches institution.)

### Part I.A. Regulatory Capital Components and Ratios

Dollar Amounts in Thousands		Bil	Mil	Thou	
<b>Tier 1 Capital</b>					
1. Total bank equity capital (from Schedule RC, item 27.a) .....	RCFD3210			N/A	1.
2. LESS: Net unrealized gains (losses) on available-for-sale securities (if gain, report as positive value; if loss, report as negative value) <sup>(1)</sup> .....	RCFD8434			N/A	2.
3. LESS: Net unrealized loss on available-for-sale EQUITY securities <sup>(1)</sup> (report loss as a positive value) .....	RCFDA221			N/A	3.
4. LESS: Accumulated net gains (losses) on cash flow hedges and amounts recorded in AOCI resulting from the initial and subsequent application of FSB ASC 715-20 (former FASB Statement No. 158) to defined benefit postretirement plans <sup>(1)</sup> (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFD4336			N/A	4.
5. LESS: Nonqualifying perpetual preferred stock .....	RCFDB588			N/A	5.
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries .....	RCFDB589			N/A	6.
7.					
a. LESS: Disallowed goodwill and other disallowed intangible assets .....	RCFDB590			N/A	7.a.
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as positive value; if a net loss, report as negative value) .....	RCFDF264			N/A	7.b.
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7.a, and 7.b) .....	RCFDC227			N/A	8.
9.					
a. LESS: Disallowed servicing assets and purchased credit card relationships .....	RCFDB591			N/A	9.a.
b. LESS: Disallowed deferred tax assets .....	RCFD5610			N/A	9.b.
10. Other additions to (deductions from) Tier 1 capital .....	RCFDB592			N/A	10.
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b) .....	RCFD8274			N/A	11.
<b>Tier 2 Capital</b>					
12. Qualifying subordinated debt and redeemable preferred stock .....	RCFD5306			N/A	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital .....	RCFDB593			N/A	13.
14. Allowance for loan and lease losses includible in Tier 2 capital .....	RCFD5310			N/A	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital .....	RCFD2221			N/A	15.
16. Other Tier 2 capital components .....	RCFDB594			N/A	16.
17. Tier 2 capital (sum of items 12 through 16) .....	RCFD5311			N/A	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17) .....	RCFD8275			N/A	18.
19. Not applicable.					
20. LESS: Deductions for total risk-based capital .....	RCFDB595			N/A	20.
21. Total risk-based capital (sum of items 11 and 18, less item 20) .....	RCFD3792			N/A	21.
<b>Total Assets for Leverage Ratio</b>					
22. Total assets (for banks, from Schedule RC-K, item 9; for savings associations, from Schedule RC, item 12) .....	RCFDL136			N/A	22.
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above) .....	RCFDB590			N/A	23.
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above) ..	RCFDB591			N/A	24.
25. LESS: Disallowed deferred tax assets (from item 9.b above) .....	RCFD5610			N/A	25.
26. Other additions to (deductions from) assets for leverage capital purposes .....	RCFDL137			N/A	26.
27. Total assets for leverage capital purposes (sum of items 22 and 26 less items 23 through 25) .....	RCFDL138			N/A	27.

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

# Schedule RC-R—Continued

## Part I.A—Continued

Dollar Amounts in Thousands

		Bil	Mill	Thou	
<b>Adjustments for Financial Subsidiaries</b>					
28.					
a.	Adjustment to Tier 1 capital reported in item 11 .....	RCFDC228		N/A	28.a.
b.	Adjustment to total risk-based capital reported in item 21 .....	RCFDB503		N/A	28.b.
29.	Adjustment to risk-weighted assets reported in Part II, item 62 .....	RCFDB504		N/A	29.
30.	Adjustment to average total assets reported in item 27 .....	RCFDB505		N/A	30.

### Capital Ratios

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

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
31. Tier 1 leverage ratio <sup>(2)</sup> .....	RCFD7273	N/A	RCFD7204	N/A	31.
32. Tier 1 risk-based capital ratio <sup>(3)</sup> .....	RCFD7274	N/A	RCFD7206	N/A	32.
33. Total risk-based capital ratio <sup>(4)</sup> .....	RCFD7275	N/A	RCFD7205	N/A	33.

### All institutions also must complete Schedule RC-R, Part II.

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

(3) The ratio for column B is item 11 divided by Part II, item 62. The ratio for column A is item 11 minus item 28.a divided by (Part II, item 62 minus item 29).

(4) The ratio for column B is item 21 divided by Part II, item 62. The ratio for column A is item 21 minus item 28.b divided by (Part II, item 62 minus item 29).

## Schedule RC-R—Continued

### Part I.B. Regulatory Capital Components and Ratios

Advanced approaches institutions must complete this Schedule RC-R, Part I.B, starting on March 31, 2014. Starting on March 31, 2015, all other institutions also must complete this Part I.B. On that date, Schedule RC-R, Part I.A, will be removed and Part I.B will be designated Part I.

Part I.B is to be completed on a consolidated basis.

Dollar Amounts in Thousands					
		Bil	Mil	Thou	
<b>Common Equity Tier 1 Capital</b>					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	RCFAP742		1,771,122		1.
2. Retained earnings .....	RCFD3632		5,860,571		2.
3. Accumulated other comprehensive income (AOCI) .....	RCFAB530		(43,584)		3.
		Number			
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) .....	RCOAP838			0	3.a.
Dollar Amounts in Thousands					
		Bil	Mil	Thou	
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		7,588,109		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	RCFAP841		461,179		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	RCFAP842		13,163		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		0		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):					
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)					
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)					
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)					
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)					
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)					
f. To be completed only by institutions that entered "0" for No in items 3.a: 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) .....	RCFAP849		(2,770)		9.f.



**Schedule RC-R—Continued**

**Part I.B—Continued**

Dollar Amounts in Thousands

		Bil	Mill	Thou	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFAQ258		0		10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCFAP850		9,667		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		7,106,870		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		38,669		17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCFAP858		38,669		18.
19. Common equity tier 1 capital (item 12 minus item 18) .....	RCFAP859		7,068,201		19.
<b>Additional Tier 1 Capital</b>					
20. Additional tier 1 capital instruments plus related surplus .....	RCFAP860		0		20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861		0		21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCFAP862		0		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCFAP863		0		23.
24. LESS: Additional tier 1 capital deductions .....	RCFAP864		0		24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCFAP865		0		25.
<b>Tier 1 Capital</b>					
26. Tier 1 capital (sum of items 19 and 25) .....	RCFA8274		7,068,201		26.
<b>Tier 2 Capital</b>					
27. Tier 2 capital instruments plus related surplus .....	RCFAP866		1,040,282		27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCFAP867		124,800		28.
29. Total capital minority interest that is not included in tier 1 capital .....	RCFAP868		0		29.
30.					
a. Allowance for loan and lease losses includable in tier 2 capital .....	RCFA5310		298,283		30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCFW5310		0		30.b.

# Schedule RC-R—Continued

## Part I.B—Continued

	Dollar Amounts in Thousands			
	Bil	Mil	Thou	
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.				
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....	RCFAP870	1,463,365		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	1,165,082		32.b.
33. LESS: Tier 2 capital deductions .....	RCFAP872	23,952		33.
34.				
a. Tier 2 capital (greater of item 32.a minus item 33, or zero) .....	RCFA5311	1,439,413		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	1,141,130		34.b.
<b>Total Capital</b>				
35.				
a. Total capital (sum of items 26 and 34.a) .....	RCFA3792	8,507,614		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....	RCFW3792	8,209,331		35.b.
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets .....	RCFD3368	104,834,770		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	522,678		37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....	RCFAB596	0		38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....	RCFAA224	104,312,092		39.
<b>Total Risk-Weighted Assets</b>				
40.				
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 62) .....	RCFAA223	60,690,959		40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....	RCFWA223	60,288,213		40.b.

	(Column A) Percentage		(Column B) Percentage		
<b>Risk-Based Capital Ratios</b>					
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	11.65	RCFWP793	11.72	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	11.65	RCFW7206	11.72	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	14.02	RCFW7205	13.62	43.
<b>Leverage Capital Ratios</b>					
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	RCFA7204	6.78			44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective January 1, 2015)					

# Schedule RC-R—Continued

## Part I.B—Continued

	Percentage
<b>Capital Buffer</b>	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):	
a. Capital conservation buffer	
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
<b>Effective January 1, 2016: 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:</b>			
47. Eligible retained income			
48. Distributions and discretionary bonus payments during the quarter			

## Schedule RC-R—Continued

### Part II. Risk-Weighted Assets

To be completed by all institutions.

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

Dollar Amounts in Thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk- Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC items 1.a and 1.b) .....	RCFD0010	RCFDC869	RCFDB600	RCFDB601			RCFDB602
	<b>40,988,818</b>	0	27,393,897	13,594,921			0
35. Held-to-maturity securities .....	RCFD1754	RCFDB603	RCFDB604	RCFDB605	RCFDB606		RCFDB607
	<b>2,717,230</b>	0	1,980,972	655,811	0		80,447
36. Available-for-sale securities .....	RCFD1773	RCFDB608	RCFDB609	RCFDB610	RCFDB611		RCFDB612
	<b>28,105,233</b>	61,580	6,264,177	20,248,472	30,625		1,500,379
37. Federal funds sold and securities purchased under agreements to resell .....	RCFDC225		RCFDC063	RCFDC064			RCFDB520
	<b>1,010,000</b>		0	1,010,000			0
38. Loans and leases held for sale .....	RCFD5369	RCFDB617	RCFDB618	RCFDB619	RCFDB620		RCFDB621
	<b>2,063</b>	0	0	0	0		2,063
39. Loans and leases, net of unearned income .....	RCFDB528	RCFDB622	RCFDB623	RCFDB624	RCFDB625		RCFDB626
	<b>30,717,838</b>	0	153,028	171,358	9,408,096		20,985,356
40. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123					
	269,372	269,372					
41. Trading assets .....	RCFD3545	RCFDB627	RCFDB628	RCFDB629	RCFDB630		RCFDB631
	<b>1,891,960</b>	1,891,960	0	0	0		0
42. All other assets (1) .....	RCFDB639	RCFDB640	RCFDB641	RCFDB642	RCFDB643		RCFD5339
	<b>5,632,439</b>	522,678	230,194	154,326	0		4,725,241
43. Total assets (sum of items 34 through 42) .....	RCFD2170	RCFDB644	RCFD5320	RCFD5327	RCFD5334		RCFD5340
	<b>110,796,209</b>	<b>2,206,846</b>	<b>36,022,268</b>	<b>35,834,888</b>	<b>9,438,721</b>		<b>27,293,486</b>

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

**Schedule RC-R—Continued**

**Part II—Continued**

Dollar Amounts in Thousands							
(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
<b>Derivatives and Off-Balance Sheet Items</b>							
44. Financial standby letters of credit .....	RCFDB546	1.00 or 12.5 (2)	RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
4,054,525	1.00	4,054,525	0	456,394	3,906	3,594,225	44.
45. Performance standby letters of credit .....	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
226,804	.50	<b>113,402</b>	0	12,524	0	100,878	45.
46. Commercial and similar letters of credit .....	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
19,646	.20	<b>3,929</b>	0	21	0	3,908	46.
47. Risk participations in bankers acceptances acquired by the reporting institution .....	RCFD3429		RCFDB660	RCFDB661	RCFDB662		RCFDB663
0	1.00	<b>0</b>	0	0		0	47.
48. Securities lent .....	RCFD3433		RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
99,880,836	1.00	<b>99,880,836</b>	88,093,191	11,787,645	0	0	48.
49. Retained recourse on small business obligations sold with recourse .....	RCFDA250		RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
0	1.00	<b>0</b>	0	0	0	0	49.
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar- for-dollar capital requirement .....	RCFDB541	12.5 (3)	RCFDB542				RCFDB543
21,066	7.13	150,276					150,276
51. All other financial assets sold with recourse .....	RCFDB675		RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
0	1.00	<b>0</b>	0	0	0	0	51.
52. All other off-balance sheet liabilities .....	RCFDB681		RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
0	1.00	<b>0</b>	0	0	0	0	52.
53. Unused commitments:							
a. With an original maturity exceeding one year .....	RCFD3833		RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
26,812,876	.50	<b>13,406,438</b>	0	188,853	634,804	12,582,781	53.a.
b. With an original maturity of one year or less to asset- backed commercial paper conduits .....	RCFDG591		RCFDG592	RCFDG593	RCFDG594	RCFDG595	RCFDG596
25,000	.10	<b>2,500</b>	0	0	0	2,500	53.b.
54. Derivative contracts .....			RCFDA 167	RCFDB693	RCFDB694	RCFDB695	
			4,416,265	0	464,972	3,951,293	54.

**Schedule RC-R—Continued**

**Part II—Continued**

Dollar Amounts in Thousands				(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%	
<b>Totals</b>								
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54) .....	RCFDB696	RCFDB697	RCFDB698	RCFDB699				
	<b>124,115,459</b>	<b>48,745,297</b>	<b>14,028,724</b>	<b>43,728,054</b>				55.
56. Risk weight factor .....	x 0%	x 20%	x 50%	x 100%				56.
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56) .....	RCFDB700	RCFDB701	RCFDB702	RCFDB703				
	<b>0</b>	<b>9,749,059</b>	<b>7,014,362</b>	<b>43,728,054</b>				57.
58. Market risk equivalent assets .....				RCFD1651				
				199,482				58.
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58) .....				RCFDB704				
				<b>60,690,957</b>				59.
60. LESS: Excess allowance for loan and lease losses .....				RCFDA222				
				0				60.
61. LESS: Allocated transfer risk reserve .....				RCFD3128				
				0				61.
62. Total risk-weighted assets (item 59 minus items 60 and 61) .....				RCFDA223				
				<b>60,690,957</b>				62.

**Memoranda**

Dollar Amounts in Thousands		Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards .....	RCFD8764		2,766,206		M.1.

Dollar Amounts in Thousands							
	(Column A) With a remaining maturity of one year of less		(Column B) With a remaining maturity of over one year through five years		(Column C) With a remaining maturity of over five years		
	2. Notional principal amounts of derivative contracts: (1)						
a. Interest rate contracts .....	RCFD3809	1,443,985	RCFD8766	4,877,151	RCFD8767	3,647,970	M.2.a.
b. Foreign exchange contracts .....	RCFD3812	237,441,017	RCFD8769	332,096	RCFD8770	0	M.2.b.
c. Gold contracts .....	RCFD8771	0	RCFD8772	0	RCFD8773	0	M.2.c.
d. Other precious metals contracts .....	RCFD8774	0	RCFD8775	0	RCFD8776	0	M.2.d.
e. Other commodity contracts .....	RCFD8777	0	RCFD8778	0	RCFD8779	0	M.2.e.
f. Equity derivative contracts .....	RCFDA000	0	RCFDA001	0	RCFDA002	0	M.2.f.
g. Credit derivative contracts:							
Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade .....	RCFDG597	0	RCFDG598	0	RCFDG599	0	M.2.g.(1)
(2) Subinvestment grade .....	RCFDG600	0	RCFDG601	0	RCFDG602	0	M.2.g.(2)

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



**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands							
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5) .....		RCFDB761 0	RCFDB762 0			RCFDB763 0	6.a.
b. Loans (included in Schedule RC-C) .....		RCFDB500 0	RCFDB501 0			RCFDB502 0	6.b.
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 108,000	RCFDB787 0	RCFDB788 25,000	RCFDB789 0
<b>Bank Asset Sales</b>							
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



# Schedule RC-S—Continued

## Memoranda

Dollar Amounts in Thousands

		Bil	Mil	Thou	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:					
a. Outstanding principal balance .....	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):					
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		139		M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591		0		M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699		0		M.2.d.
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	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:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB808		0		M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions .....	RCFDB809		0		M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C <sup>(2)</sup> .....	RCFDC407		N/A		M.4.

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

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

## Schedule RC-T—Fiduciary and Related Services

		Yes/No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	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.

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

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

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

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	44,678,695	11,543,252	20682	1039	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	717,531	245,978,326	132	2321	
b. Employee benefit—defined benefit .....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	1,551,409	671,004,206	126	7274	
c. Other employee benefit and retirement-related accounts .....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	10,273,752	121,978,725	12190	2267	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	0	0	0	0	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	93,778,360	0	41191	0	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	9,809,873	18,545,669	1806	357	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	135,213	349,579,171	30	2063	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>160,944,833</b>	<b>1,418,629,349</b>	<b>76157</b>	<b>15321</b>	

### Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Custody and safekeeping accounts .....		RCFDB898 4,482,440,042		RCFDB899 44050	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 0	RCFNB901 2,820,271,190	RCFNB902 0	RCFNB903 15782	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 8,972,787	RCFDJ260 849,573	RCFDJ261 10948	RCFDJ262 398	13.

Dollar Amounts in Thousands				
	Bil	Mil	Thou	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts .....	RIADB904	281,181		14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution .....	RIADB905	38,807		15.a.
b. Employee benefit—defined benefit .....	RIADB906	153,105		15.b.
c. Other employee benefit and retirement-related accounts .....	RIADB907	88,800		15.c.
16. Corporate trust and agency accounts .....	RIADA479	0		16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	516,223		17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	46,281		18.
19. Other fiduciary accounts .....	RIADA480	101,684		19.
20. Custody and safekeeping accounts .....	RIADB909	772,691		20.
21. Other fiduciary and related services income .....	RIADB910	75,370		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	2,074,142		22.
a. Fiduciary and related services income—foreign offices (included in item 22) .....	RIADB912	538,157		22.a.
23. Less: Expenses .....	RIADC058	N/A		23.
24. Less: Net losses from fiduciary and related services .....	RIADA488	N/A		24.
25. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A		25.
26. Net fiduciary and related services income .....	RIADA491	N/A		26.

## Schedule RC-T—Continued

### Memoranda

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:							
a. Noninterest-bearing deposits .....	RCFDJ263	N/A	RCFDJ264	N/A	RCFDJ265	N/A	M.1.a.
b. Interest-bearing deposits .....	RCFDJ266	N/A	RCFDJ267	N/A	RCFDJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDJ269	N/A	RCFDJ270	N/A	RCFDJ271	N/A	M.1.c.
d. State, county, and municipal obligations .....	RCFDJ272	N/A	RCFDJ273	N/A	RCFDJ274	N/A	M.1.d.
e. Money market mutual funds .....	RCFDJ275	N/A	RCFDJ276	N/A	RCFDJ277	N/A	M.1.e.
f. Equity mutual funds .....	RCFDJ278	N/A	RCFDJ279	N/A	RCFDJ280	N/A	M.1.f.
g. Other mutual funds .....	RCFDJ281	N/A	RCFDJ282	N/A	RCFDJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds .....	RCFDJ284	N/A	RCFDJ285	N/A	RCFDJ286	N/A	M.1.h.
i. Other short-term obligations .....	RCFDJ287	N/A	RCFDJ288	N/A	RCFDJ289	N/A	M.1.i.
j. Other notes and bonds .....	RCFDJ290	N/A	RCFDJ291	N/A	RCFDJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCFDJ293	N/A	RCFDJ294	N/A	RCFDJ295	N/A	M.1.k.
l. Other common and preferred stocks .....	RCFDJ296	N/A	RCFDJ297	N/A	RCFDJ298	N/A	M.1.l.
m. Real estate mortgages .....	RCFDJ299	N/A	RCFDJ300	N/A	RCFDJ301	N/A	M.1.m.
n. Real estate .....	RCFDJ302	N/A	RCFDJ303	N/A	RCFDJ304	N/A	M.1.n.
o. Miscellaneous assets .....	RCFDJ305	N/A	RCFDJ306	N/A	RCFDJ307	N/A	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) .....	RCFDJ308	N/A	RCFDJ309	N/A	RCFDJ310	N/A	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds .....	RCFDJ311	N/A	RCFDJ312	N/A	M.1.q.

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

## Schedule RC-T—Continued

### Memoranda—Continued

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

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:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	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	N/A	RIADB960	N/A	RIADB961	N/A	M.4.e.

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

Confidential

Name and Title (TEXT B962)

Confidential

E-mail Address (TEXT B926)

Confidential

Telephone: Area code/phone number/extension (TEXT B963)

Confidential

FAX: Area code/phone number (TEXT B964)

### 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:							
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	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank							
a. Securities sold under agreements to repurchase .....	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	0	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**

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments? NO  
(RCON 6979)

**BANK MANAGEMENT STATEMENT (750 character limit):**  
(TEXT 6980)