

Federal Financial Institutions Examination Council



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

Institution Name	RBS CITIZENS, NATIONAL ASSOCIATION
City	PROVIDENCE
State	RI
Zip Code	02903
Call Report Quarter End Date	9/30/2008
Report Type	031
RSSD-ID	3303298
FDIC Certificate Number	57957
OCC Charter Number	24571
ABA Routing Number	11500120
Last updated on	10/30/2008

Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20080930	1.
2. FDIC certificate number.....	RSSD9050	57957	2.
3. Legal title of bank.....	RSSD9017	Click here for value	3.
4. City.....	RSSD9130	Providence	4.
5. State abbreviation.....	RSSD9200	RI	5.
6. Zip code.....	RSSD9220	02903	6.

(RSSD9017) RBS Citizens, National Association

Contact Information

Dollar amounts in thousands

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

Dollar amounts in thousands

4. Telephone.....	TEXTC440	CONF	4.a.4.
5. FAX.....	TEXTC441	CONF	4.a.5.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
5. FAX.....	TEXTC446	CONF	4.b.5.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
5. FAX.....	TEXTC874	CONF	4.c.5.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. FAX.....	TEXTC879	CONF	4.d.5.

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

Dollar amounts in thousands

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

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	1,874,482	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	456,201	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	17	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	526,879	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	180,289	1.a.1.d.1.
2. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	764,710	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	30,418	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	0	1.a.2.
3. Total interest and fee income on loans.....	RIAD4010	3,832,996	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	87,619	1.b.
c. Interest income on balances due from depository institutions.....	RIAD4115	5,818	1.c.
d. Interest and dividend income on securities:			1.d.

Dollar amounts in thousands

1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	2,348	1.d.1.
2. Mortgage-backed securities.....	RIADB489	744,697	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	4,219	1.d.3.
e. Interest income from trading assets.....	RIAD4069	21	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	517	1.f.
g. Other interest income.....	RIAD4518	45,189	1.g.
h. Total interest income.....	RIAD4107	4,723,424	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	11,225	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	461,935	2.a.1.b.1.
2. Time deposits of \$100,000 or more.....	RIADA517	345,943	2.a.1.b.2.
3. Time deposits of less than \$100,000.....	RIADA518	334,795	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	84,063	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	407,935	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	543,413	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	27,902	2.d.
e. Total interest expense	RIAD4073	2,217,211	2.e.
3. Net interest income.....	RIAD4074	2,506,213	3.
4. Provision for loan and lease losses.....	RIAD4230	1,122,018	4.
5. Noninterest income:			5.
a. Income from fiduciary activities.....	RIAD4070	19,833	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	432,521	5.b.
c. Trading revenue.....	RIADA220	42,203	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	25,263	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	32	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	31,411	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	2,554	5.d.5.
e. Venture capital revenue.....	RIADB491	-50	5.e.
f. Net servicing fees.....	RIADB492	23,693	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	5,575	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-5,662	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	-185	5.k.
l. Other noninterest income.....	RIADB497	494,476	5.l.
m. Total noninterest income.....	RIAD4079	1,071,664	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	61,617	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	905,218	7.a.

Dollar amounts in thousands

b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	385,834	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	90,870	7.c.2.
d. Other noninterest expense.....	RIAD4092	473,059	7.d.
e. Total noninterest expense.....	RIAD4093	1,854,981	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	662,495	8.
9. Applicable income taxes (on item 8).....	RIAD4302	233,484	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	429,011	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.
12. Net income (loss).....	RIAD4340	429,011	12.
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	28	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	56,674	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	3,958	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	3,937	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	17251	M.5.
6. Not applicable			M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	40,710	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	1,493	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.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives.....	RIADA251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIADF228	1,148	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	791	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	0	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	M.13b.1.

Schedule RI-A - Changes in Equity Capital

Dollar amounts in thousands

1. Total equity capital most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	17,853,396	1.
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Dollar amounts in thousands

2. Restatements due to corrections of material accounting errors and changes in accounting principles.....	RIADB507	-367	2.
3. Balance end of previous calendar year as restated.....	RIADB508	17,853,029	3.
4. Net income (loss).....	RIAD4340	429,011	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	-450,894	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	33,505	11.
12. Total equity capital end of current period.....	RIAD3210	17,864,651	12.

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

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans.....	RIADC891	1,753	RIADC892	6	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	7,325	RIADC894	82	1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	14	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	92,895	RIAD5412	15,153	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RIADC234	21,792	RIADC217	1,257	1.c.2.a.
b. Secured by junior liens.....	RIADC235	216,238	RIADC218	22,097	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	7,350	RIAD3589	508	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	8,389	RIADC896	336	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	36,354	RIADC898	229	1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To U.S. banks and other U.S. depository institutions.....	RIAD4653	0	RIAD4663	0	2.a.
b. To foreign banks.....	RIAD4654	0	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile).....	RIAD4645	66,529	RIAD4617	14,774	4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					5.
a. Credit cards.....	RIADB514	107,478	RIADB515	7,182	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	162,179	RIADB517	28,054	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0	6.

Dollar amounts in thousands	(Column A) Charge-offs		(Column B) Recoveries		
	Calendar year-to-date		Calendar year-to-date		
7. All other loans.....	RIAD4644	42,346	RIAD4628	5,466	7.
8. Lease financing receivables:					8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0	8.a.
b. All other leases.....	RIADC880	3,991	RIADF188	64	8.b.
9. Total.....	RIAD4635	774,619	RIAD4605	95,222	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0	M.2.
3. Not applicable					M.3.

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

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	0	M.4.
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2007, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	830,432	1.
2. Recoveries.....	RIAD4605	95,222	2.
3. Charge-offs.....	RIADC079	774,619	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses.....	RIAD4230	1,122,018	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	1,273,053	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	1,880	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with AICPA Statement of Position 03-3 (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

Schedule RI-D - Income from Foreign Offices

Dollar amounts in thousands

1. Total interest income in foreign offices.....	RIADC899	0	1.
2. Total interest expense in foreign offices.....	RIADC900	0	2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901	0	3.
4. Noninterest income in foreign offices:			4.
a. Trading revenue.....	RIADC902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903	0	4.b.
c. Net securitization income.....	RIADC904	0	4.c.
d. Other noninterest income.....	RIADC905	0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....	RIADC906	0	5.
6. Total noninterest expense in foreign offices.....	RIADC907	0	6.

Dollar amounts in thousands

7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909	0	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....	RIADC910	0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense.....	RIADC911	0	10.
11. Internal allocations of income and expense applicable to foreign offices.....	RIADC912	0	11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices.....	RIADC914	0	13.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	26,113	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	58,870	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	179,576	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Corporate Support	1.h.1.
2. Amount of component.....	RIAD4461	61,973	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Letters of Credit Fees	1.i.1.
2. Amount of component.....	RIAD4462	28,923	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	FX Fee Income	1.j.1.
2. Amount of component.....	RIAD4463	26,559	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	71,980	2.a.
b. Advertising and marketing expenses.....	RIAD0497	60,925	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	24,341	2.d.
e. Postage.....	RIAD8403	25,863	2.e.
f. Legal fees and expenses.....	RIAD4141	24,287	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	20,221	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	33,472	2.j.
k. Telecommunications expenses.....	RIADF559	22,779	2.k.
l. Disclose component and the dollar amount of that component:			2.l.
1. Describe component.....	TEXT4464	Collection Expense	2.l.1.
2. Amount of component.....	RIAD4464	25,918	2.l.2.
m. Disclose component and the dollar amount of that component:			2.m.

Dollar amounts in thousands

1. Describe component.....	TEXT4467	Cash Back Credit Card Rewards	2.m.1.
2. Amount of component.....	RIAD4467	18,349	2.m.2.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4468		2.n.1.
2. Amount of component.....	RIAD4468	0	2.n.2.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXT4469		3.a.1.
2. Amount of component.....	RIAD4469	0	3.a.2.
3. Applicable income tax effect.....	RIAD4486	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXT4487		3.b.1.
2. Amount of component.....	RIAD4487	0	3.b.2.
3. Applicable income tax effect.....	RIAD4488	0	3.b.3.
c. Disclose component, the gross dollar amount of that component, and its related income tax:			3.c.
1. Describe component.....	TEXT4489		3.c.1.
2. Amount of component.....	RIAD4489	0	3.c.2.
3. Applicable income tax effect.....	RIAD4491	0	3.c.3.
4. Restatements due to corrections of material accounting errors and changes in accounting principles (from Schedule RI-A, item 2):			4.
a. Cumulative-effect adjustment resulting from the initial adoption of FAS 159, Fair Value Option.....	RIADF465	0	4.a.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	Click here for value	4.b.1.
2. Amount of component.....	RIADB527	-367	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	33,505	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

(TEXT4498) In-Kind Capital Contribution

(TEXTB527) FAS - EITF 06-10/06-04

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCFD0081	2,411,116	1.a.
b. Interest-bearing balances.....	RCFD0071	176,511	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCFD1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCFD1773	20,452,450	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCFDB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	115,942	4.a.
b. Loans and leases, net of unearned income.....	RCFDB528	93,518,443	4.b.
c. Allowance for loan and lease losses.....	RCFD3123	1,273,053	4.c.
d. Loans and leases, net of unearned income and allowance.....	RCFDB529	92,245,390	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	556,589	5.
6. Premises and fixed assets (including capitalized leases).....	RCFD2145	930,397	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	184,289	7.
8. Investments in unconsolidated subsidiaries and associated companies (from Schedule RC-M).....	RCFD2130	1,500	8.
9. Not applicable			9.
10. Intangible assets:			10.
a. Goodwill.....	RCFD3163	10,552,771	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCFD0426	315,047	10.b.
11. Other assets (from Schedule RC-F).....	RCFD2160	4,667,481	11.
12. Total assets.....	RCFD2170	132,609,483	12.
13. Deposits:			13.
a. In domestic offices.....	RCON2200	70,091,387	13.a.
1. Noninterest-bearing.....	RCON6631	6,614,078	13.a.1.
2. Interest-bearing.....	RCON6636	63,477,309	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	1,083,506	13.b.
1. Noninterest-bearing.....	RCFN6631	0	13.b.1.
2. Interest-bearing.....	RCFN6636	1,083,506	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices.....	RCONB993	5,280,000	14.a.
b. Securities sold under agreements to repurchase.....	RCFDB995	4,228,469	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	433,151	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCFD3190	30,553,388	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCFD3200	676,541	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	2,398,210	20.
21. Total liabilities.....	RCFD2948	114,744,652	21.
22. Minority interest in consolidated subsidiaries.....	RCFD3000	180	22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	75	23.
24. Common stock.....	RCFD3230	1	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	15,334,348	25.

Dollar amounts in thousands

26. Not available			26.
a. Retained earnings.....	RCFD3632	3,761,061	26.a.
b. Accumulated other comprehensive income.....	RCFDB530	-1,230,834	26.b.
27. Other equity capital components.....	RCFDA130	0	27.
28. Total equity capital.....	RCFD3210	17,864,651	28.
29. Total liabilities, minority interest, and equity capital.....	RCFD3300	132,609,483	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2007.....	RCFD6724	NR	M.1.

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

	Dollar amounts in thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	1,327,941			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	838,725	1.a.
b. Currency and coin.....			RCON0080	489,216	1.b.
2. Balances due from depository institutions in the U.S.....			RCON0082	310,532	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	310,532			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	120,269	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	120,269			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	828,885	RCON0090	828,885	4.
5. Total.....	RCFD0010	2,587,627	RCON0010	2,587,627	5.

Schedule RC-B - Securities

Dollar amounts in thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	1.
	0	0	53,320	53,628	
2. U.S. Government agency obligations (exclude mortgage-backed securities):					2.
a. Issued by U.S. Government agencies.....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	2.a.
	0	0	0	0	
b. Issued by U.S. Government-sponsored agencies.....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	2.b.
	0	0	0	0	
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	3.
	0	0	107,001	104,964	
4. Mortgage-backed securities (MBS):					4.
a. Pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCFD1698	RCFD1699	RCFD1701	RCFD1702	4.a.1.
	0	0	97,782	101,188	
2. Issued by FNMA and FHLMC.....	RCFD1703	RCFD1705	RCFD1706	RCFD1707	4.a.2.
	0	0	6,398,544	6,409,755	
3. Other pass-through securities.....	RCFD1709	RCFD1710	RCFD1711	RCFD1713	4.a.3.
	0	0	2,189,285	1,974,424	
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD1714	RCFD1715	RCFD1716	RCFD1717	4.b.1.
	0	0	10,114,060	10,210,716	
2. Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD1718	RCFD1719	RCFD1731	RCFD1732	4.b.2.
	0	0	0	0	
3. All other mortgage-backed securities.....	RCFD1733	RCFD1734	RCFD1735	RCFD1736	4.b.3.
	0	0	1,811,667	1,557,890	
5. Asset-backed securities (ABS).....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	5.
	0	0	5,464	5,656	
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	6.a.
	0	0	0	0	

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
	RCFD1742	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
b. Foreign debt securities.....	0	0	0	2,800	2,800	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values.....				RCFDA510	RCFDA511	
				31,429	31,429	7.
	RCFD1754	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
8. Total.....	0	0	0	20,811,352	20,452,450	8.

Schedule RC-B - Securities

Dollar amounts in thousands

1. Pledged securities.....	RCFD0416	18,882,599	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCFDA549	27,524	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	31,312	M.2.a.2.
3. Over one year through three years.....	RCFDA551	13,614	M.2.a.3.
4. Over three years through five years.....	RCFDA552	9,431	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	47,944	M.2.a.5.
6. Over 15 years.....	RCFDA554	37,223	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA555	900,859	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	11	M.2.b.2.
3. Over one year through three years.....	RCFDA557	12	M.2.b.3.
4. Over three years through five years.....	RCFDA558	65	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	3,505,807	M.2.b.5.
6. Over 15 years.....	RCFDA560	4,078,613	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:			M.2.c.
1. Three years or less.....	RCFDA561	1,337,773	M.2.c.1.
2. Over three years.....	RCFDA562	10,430,833	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	54,986	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate.....		RCFD1410	56,001,074		
a. Construction, land development, and other land loans:					
1. 1-4 family residential construction loans.....				RCONF158	189,217
2. Other construction loans and all land development and other land loans.....				RCONF159	1,543,803
b. Secured by farmland (including farm residential and other improvements).....				RCON1420	13,525
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.....				RCON1797	10,528,558
2. Closed-end loans secured by 1-4 family residential properties:					
a. Secured by first liens.....				RCON5367	23,261,905
b. Secured by junior liens.....				RCON5368	9,775,135
d. Secured by multifamily (5 or more) residential properties.....				RCON1460	1,136,193
e. Secured by nonfarm nonresidential properties:					
1. Loans secured by owner-occupied nonfarm nonresidential properties.....				RCONF160	3,363,356
2. Loans secured by other nonfarm nonresidential properties.....				RCONF161	6,189,382
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....				RCONB531	0
1. To U.S. branches and agencies of foreign banks.....		RCFDB532	0		
2. To other commercial banks in the U.S.....		RCFDB533	0		
b. To other depository institutions in the U.S.....		RCFDB534	0	RCONB534	0
c. To banks in foreign countries.....				RCONB535	0
1. To foreign branches of other U.S. banks.....		RCFDB536	0		
2. To other banks in foreign countries.....		RCFDB537	0		
3. Loans to finance agricultural production and other loans to farmers.....		RCFD1590	304	RCON1590	304
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....		RCFD1763	14,456,240	RCON1763	14,456,240
b. To non-U.S. addressees (domicile).....		RCFD1764	5,760	RCON1764	5,760
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	2,280,630	RCONB538	2,280,630
b. Other revolving credit plans.....		RCFDB539	183,978	RCONB539	183,978
c. Other consumer loans (includes single payment, installment, and all student loans).....		RCFD2011	16,331,563	RCON2011	16,331,563
7. Loans to foreign governments and official institutions (including foreign central banks).....		RCFD2081	0	RCON2081	0
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....		RCFD2107	171,746	RCON2107	171,746
9. Other loans.....		RCFD1563	1,464,806		
a. Loans for purchasing or carrying securities (secured and unsecured).....				RCON1545	2,506
b. All other loans (exclude consumer loans).....				RCON1564	1,462,300
10. Lease financing receivables (net of unearned income).....				RCON2165	2,738,284
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....		RCFDF162	0		
b. All other leases.....		RCFDF163	2,738,284		
11. Any unearned income on loans reflected in items 1-9 above.....		RCFD2123	0	RCON2123	0

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices	
	RCFD2122	93,634,385	RCON2122	93,634,385
12. Total loans and leases, net of unearned income.....				

Schedule RC-C Part I - Loans and Leases

Dollar amounts in thousands

1. Loans and leases restructured and in compliance with modified terms (included in Schedule RC-C, part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					M.1.
a. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	2,034			M.1.a.
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	RCFD1616	0			M.1.b.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:					M.2.a.
1. Three months or less.....	RCONA564	467,268			M.2.a.1.
2. Over three months through 12 months.....	RCONA565	1,047,245			M.2.a.2.
3. Over one year through three years.....	RCONA566	1,527,921			M.2.a.3.
4. Over three years through five years.....	RCONA567	1,216,831			M.2.a.4.
5. Over five years through 15 years.....	RCONA568	9,398,340			M.2.a.5.
6. Over 15 years.....	RCONA569	9,442,928			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:					M.2.b.
1. Three months or less.....	RCFDA570	27,839,728			M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	2,139,265			M.2.b.2.
3. Over one year through three years.....	RCFDA572	6,874,728			M.2.b.3.
4. Over three years through five years.....	RCFDA573	11,732,771			M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	16,246,779			M.2.b.5.
6. Over 15 years.....	RCFDA575	4,933,947			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	4,580,467			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A.....	RCFD2746	0			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	4,345,109			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, part I, item 1, column A).....	RCFDB837	11,362			M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	103,999			M.6.
7. Purchased impaired loans held for investment accounted for in accordance with AICPA Statement of Position 03-3 (exclude loans held for sale):					M.7.
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.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					M.8.
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	95,446			M.8.a.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	RCONF231	9,545			M.8.b.

Dollar amounts in thousands

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	2,149	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	84,211	M.9.

Schedule RC-C Part I - Loans and Leases

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	Dollar amounts in thousands		Dollar amounts in thousands		
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					M.10.
a. Loans secured by real estate.....	RCFDF608	115,942			M.10.a.
1. Construction, land development, and other land loans.....			RCONF578	0	M.10.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF579	0	M.10.a.2.
3. Secured by 1-4 family residential properties:					M.10.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF580	0	M.10.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.10.a.3.b.
1. Secured by first liens.....			RCONF581	115,942	M.10.a.3.b.1.
2. Secured by junior liens.....			RCONF582	0	M.10.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF583	0	M.10.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF584	0	M.10.a.5.
b. Commercial and industrial loans.....	RCFDF585	0	RCONF585	0	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.10.c.
1. Credit cards.....	RCFDF586	0	RCONF586	0	M.10.c.1.
2. Other revolving credit plans.....	RCFDF587	0	RCONF587	0	M.10.c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF588	0	RCONF588	0	M.10.c.3.
d. Other loans.....	RCFDF589	0	RCONF589	0	M.10.d.
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):					M.11.
a. Loans secured by real estate.....	RCFDF609	113,656			M.11.a.
1. Construction, and land development, and other land loans.....			RCONF590	0	M.11.a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF591	0	M.11.a.2.
3. Secured by 1-4 family residential properties:					M.11.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF592	0	M.11.a.3.a.
b. Closed-end loans secured by 1-4 family residential properties:					M.11.a.3.b.
1. Secured by first liens.....			RCONF593	113,656	M.11.a.3.b.1.
2. Secured by junior liens.....			RCONF594	0	M.11.a.3.b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF595	0	M.11.a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF596	0	M.11.a.5.
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					M.11.c.
1. Credit cards.....	RCFDF598	0	RCONF598	0	M.11.c.1.
2. Other revolving credit plans.....	RCFDF599	0	RCONF599	0	M.11.c.2.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCDF600	0	RCONF600	0	M11c3
d. Other loans.....	RCDF601	0	RCONF601	0	M11d

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

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

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

Dollar amounts in thousands

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less.....	RCON6860	NR	5.
6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, part I, loan categories:			6.
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B.....	RCON5576	NR	6.a.
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B.....	RCON5577	NR	6.b.

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

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

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	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. Pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFD3534	0	RCON3534	0	4.a.
b. Other mortgage-backed securities issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS).....	RCFD3535	0	RCON3535	0	4.b.
c. All other mortgage-backed securities.....	RCFD3536	0	RCON3536	0	4.c.
5. Other debt securities.....	RCFD3537	0	RCON3537	0	5.
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:					6.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF606	0	6.a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					6.a.3b.
1. Secured by first liens.....			RCONF607	0	6a3b1.
2. Secured by junior liens.....			RCONF611	0	6a3b2.
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. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF617	0	RCONF617	0	6.c.3.
d. Other loans.....	RCFDF618	0	RCONF618	0	6.d.

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
7. Not applicable					7.
8. Not applicable					8.
9. Other trading assets.....	RCFD3541	6,093	RCON3541	6,093	9.
10. Not applicable					10.
11. Derivatives with a positive fair value.....	RCFD3543	550,496	RCON3543	550,496	11.
12. Total trading assets.....	RCFD3545	556,589	RCON3545	556,589	12.
13. Not available					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.....	RCFD3547	433,151	RCON3547	433,151	14.
15. Total trading liabilities.....	RCFD3548	433,151	RCON3548	433,151	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					M.1.
a. Loans secured by real estate.....	RCFDF790	0			M.1.a.
1. Construction, land development, and other land loans.....			RCONF625	0	M1a.1.
2. Secured by farmland (including farm residential and other improvements).....			RCONF626	0	M1a.2.
3. Secured by 1-4 family residential properties:					M1a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			RCONF627	0	M1a.3a.
b. Closed-end loans secured by 1-4 family residential properties:					M1a.3b.
1. Secured by first liens.....			RCONF628	0	M1a.3b.1.
2. Secured by junior liens.....			RCONF629	0	M1a.3b.2.
4. Secured by multifamily (5 or more) residential properties.....			RCONF630	0	M1a.4.
5. Secured by nonfarm nonresidential properties.....			RCONF631	0	M1a.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):					M.1.c.
1. Credit cards.....	RCFDF633	0	RCONF633	0	M1c.1.
2. Other revolving credit plans.....	RCFDF634	0	RCONF634	0	M1c.2.
3. Other consumer loans (includes single payment, installment, and all student loans).....	RCFDF635	0	RCONF635	0	M1c.3.
d. Other loans.....	RCFDF636	0	RCONF636	0	M.1.d.
2. Not applicable					M.2.
3. Loans measured at fair value that are past due 90 days or more:					M.3.
a. Fair value.....	RCFDF639	0	RCONF639	0	M.3.a.
b. Unpaid principal balance.....	RCFDF640	0	RCONF640	0	M.3.b.

Schedule RC-D - Trading Assets and Liabilities

Dollar amounts in thousands

4. Asset-backed securities:					M.4.
a. Residential mortgage-backed securities.....	RCFDF641	NR			M.4.a.
b. Commercial mortgage-backed securities.....	RCFDF642	NR			M.4.b.
c. Credit card receivables.....	RCFDF643	NR			M.4.c.
d. Home equity lines.....	RCFDF644	NR			M.4.d.
e. Automobile loans.....	RCFDF645	NR			M.4.e.
f. Other consumer loans.....	RCFDF646	NR			M.4.f.
g. Commercial and industrial loans.....	RCFDF647	NR			M.4.g.
h. Other.....	RCFDF648	NR			M.4.h.

Dollar amounts in thousands

5. Collateralized debt obligations:			M.5.
a. Synthetic.....	RCFDF649	NR	M.5.a.
b. Other.....	RCFDF650	NR	M.5.b.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	RCFDF651	NR	M.6.
7. Equity securities:			M.7.
a. Readily determinable fair values.....	RCFDF652	NR	M.7.a.
b. Other.....	RCFDF653	NR	M.7.b.
8. Loans pending securitization.....	RCFDF654	NR	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item):			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655		M.9.a.1.
2. Amount of component.....	RCFDF655	NR	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
1. Describe component.....	TEXTF656		M.9.b.1.
2. Amount of component.....	RCFDF656	NR	M.9.b.2.
c. Disclose component and the dollar amount of that component:			M.9.c.
1. Describe component.....	TEXTF657		M.9.c.1.
2. Amount of component.....	RCFDF657	NR	M.9.c.2.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658		M.10a.1.
2. Amount of component.....	RCFDF658	NR	M.10a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
1. Describe component.....	TEXTF659		M.10b.1.
2. Amount of component.....	RCFDF659	NR	M.10b.2.
c. Disclose component and the dollar amount of that component:			M.10.c.
1. Describe component.....	TEXTF660		M.10c.1.
2. Amount of component.....	RCFDF660	NR	M.10c.2.

Schedule RC-E Part I - Deposits in Domestic Offices

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549		RCONB550	1.
	6,924,456		53,698,357	
2. U.S. Government.....	RCON2202		RCON2520	2.
	4,284		0	
3. States and political subdivisions in the U.S.....	RCON2203		RCON2530	3.
	1,172,934		7,758,121	
4. Commercial banks and other depository institutions in the U.S.....	RCONB551		RCONB552	4.
	533,235		0	

	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Dollar amounts in thousands				
	RCON2213		RCON2236	
5. Banks in foreign countries.....	0		0	5.
	RCON2216		RCON2377	
6. Foreign governments and official institutions (including foreign central banks).....	0		0	6.
	RCON2215	RCON2210	RCON2385	
7. Total.....	8,634,909	6,614,078	61,456,478	7.

Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands

1. Selected components of total deposits:			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	2,832,999	M.1.a.
b. Total brokered deposits.....	RCON2365	42,168	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):			M.1.c.
1. Brokered deposits issued in denominations of less than \$100,000.....	RCON2343	42,068	M.1.c.1.
2. Brokered deposits issued in denominations of \$100,000 and certain brokered retirement deposit accounts.....	RCON2344	100	M.1.c.2.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits issued in denominations of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	RCONA243	31,311	M.1.d.1.
2. Brokered deposits issued in denominations of \$100,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONA244	0	M.1.d.2.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law).....	RCON5590	NR	M.1.e.
2. Components of total nontransaction accounts:			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	17,123,937	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	21,845,968	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	12,377,106	M.2.b.
c. Total time deposits of \$100,000 or more.....	RCON2604	10,109,467	M.2.c.
1. Individual Retirement Accounts (IRAs) and Keogh Plan accounts included in Memorandum item 2.c, "Total time deposits of \$100,000 or more," above.....	RCONF233	460,637	M.2.c.1.
3. Maturity and repricing data for time deposits of less than \$100,000:			M.3.
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONA579	2,558,048	M.3.a.1.
2. Over three months through 12 months.....	RCONA580	8,266,739	M.3.a.2.
3. Over one year through three years.....	RCONA581	967,885	M.3.a.3.
4. Over three years.....	RCONA582	584,434	M.3.a.4.
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above).....	RCONA241	10,824,787	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			M.4.
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONA584	4,518,676	M.4.a.1.

Dollar amounts in thousands

2. Over three months through 12 months.....	RCONA585	4,973,111	M.4.a.2.
3. Over one year through three years.....	RCONA586	371,016	M.4.a.3.
4. Over three years.....	RCONA587	246,664	M.4.a.4.
b. Time deposits of \$100,000 or more with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above).....	RCONA242	9,491,787	M.4.b.

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

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	1,083,506	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	0	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	0	5.
6. Total.....	RCFN2200	1,083,506	6.
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	RCFNA245	1,083,506	M.1.

Schedule RC-F - Other Assets

Dollar amounts in thousands

1. Accrued interest receivable.....	RCFDB556	586,726	1.
2. Net deferred tax assets.....	RCFD2148	372,634	2.
3. Interest-only strips receivable (not in the form of a security) on:			3.
a. Mortgage loans.....	RCFDA519	0	3.a.
b. Other financial assets.....	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values.....	RCFD1752	1,186,047	4.
5. Life insurance assets.....	RCFDC009	789,667	5.
6. All other assets.....	RCFD2168	1,732,407	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	1,598	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards ...	RCFDC436	0	6.d.
e. Disclose component and the dollar amount of that component:			6.e.
1. Describe component.....	TEXT3549	Click here for value	6.e.1.
2. Amount of component.....	RCFD3549	642,972	6.e.2.
f. Disclose component and the dollar amount of that component:			6.f.
1. Describe component.....	TEXT3550		6.f.1.
2. Amount of component.....	RCFD3550	0	6.f.2.
g. Disclose component and the dollar amount of that component:			6.g.
1. Describe component.....	TEXT3551		6.g.1.
2. Amount of component.....	RCFD3551	0	6.g.2.
7. Total.....	RCFD2160	4,667,481	7.

(TEXT3549) Amounts due from unsettled investment transactions

Schedule RC-G - Other Liabilities

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices.....	RCON3645	73,784	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	951,342	1.b.
2. Net deferred tax liabilities.....	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	32,611	3.
4. All other liabilities.....	RCFD2938	1,340,473	4.
a. Accounts payable.....	RCFD3066	0	4.a.
b. Deferred compensation liabilities.....	RCFDC011	0	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	1,038,672	4.d.
e. Disclose component and the dollar amount of that component:			4.e.
1. Describe component.....	TEXT3552		4.e.1.
2. Amount of component.....	RCFD3552	0	4.e.2.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3553		4.f.1.
2. Amount of component.....	RCFD3553	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3554		4.g.1.
2. Amount of component.....	RCFD3554	0	4.g.2.
5. Total.....	RCFD2930	2,398,210	5.

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

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	0	3.
4. Securities sold under agreements to repurchase.....	RCONB995	4,228,469	4.
5. Other borrowed money.....	RCON3190	30,553,388	5.
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	0	6.
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	1,083,506	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	132,609,483	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	113,661,146	9.
10. U.S. Treasury securities.....	RCON1039	53,320	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON1041	0	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON1042	107,001	12.
13. Mortgage-backed securities (MBS):			13.
a. Pass-through securities:			13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1043	6,496,326	13.a.1.
2. Other pass-through securities.....	RCON1044	2,189,285	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			13.b.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCON1209	10,114,060	13.b.1.
2. All other mortgage-backed securities.....	RCON1280	1,811,667	13.b.2.
14. Other domestic debt securities (include domestic asset-backed securities).....	RCON1281	5,464	14.
15. Foreign debt securities (include foreign asset-backed securities).....	RCON1282	2,800	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....	RCONA510	31,429	16.
17. Total amortized (historical) cost of both held-to-maturity and available-for-sale securities.	RCON1374	20,811,352	17.

Dollar amounts in thousands

18. Equity securities that do not have readily determinable fair values.....	RCON1752	1,186,047	18.
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Schedule RC-I - Assets and Liabilities of IBFs

Dollar amounts in thousands

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

Schedule RC-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	195,788	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RCFDB558	55,202	2.
3. Mortgage-backed securities.....	RCFDB559	21,491,036	3.
4. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RCFDB560	139,730	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	15,489	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	92,688,153	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	43,835,299	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	11,903,857	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	295	6.a.3.
4. Commercial and industrial loans.....	RCON3387	13,945,182	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	2,259,628	6.a.5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RCONB562	16,370,254	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	0	6.b.
7. Trading assets.....	RCFD3401	553,792	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	2,662,050	8.
9. Total assets.....	RCFD3368	132,422,026	9.
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits).....	RCON3485	846,948	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	43,170,470	11.a.
b. Time deposits of \$100,000 or more.....	RCONA514	10,195,233	11.b.
c. Time deposits of less than \$100,000.....	RCONA529	12,642,410	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	4,570,855	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	10,376,128	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	24,843,884	14.

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	RCFD3814	12,832,430	1.a.

Dollar amounts in thousands

b. Credit card lines.....	RCFD3815	11,465,725	1.b.
c. Commercial real estate, construction, and land development:			1.c.
1. Commitments to fund commercial real estate, construction, and land development loans secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	82,052	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	2,098,138	1.c.1.b.
2. Commitments to fund commercial real estate, construction, and land development loans not secured by real estate.....	RCFD6550	0	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments.....	RCFD3818	15,449,618	1.e.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	4,902,553	2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	443,207	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	97,740	3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	0	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	123,400	4.
5. Not applicable			5.
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	0	6.

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

Dollar amounts in thousands

	(Column A) Guarantor	(Column B) Beneficiary	
7. Credit derivatives:			7.
a. Notional amounts:			7.a.
1. Credit default swaps.....	RCFDC968	18,115	7.a.1.
2. Total return swaps.....	RCFDC970	0	7.a.2.
3. Credit options.....	RCFDC972	0	7.a.3.
4. Other credit derivatives.....	RCFDC974	0	7.a.4.
b. Gross fair values:			7.b.
1. Gross positive fair value.....	RCFDC219	0	7.b.1.
2. Gross negative fair value.....	RCFDC220	1,969	7.b.2.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	36,819	8.
9. All other off-balance sheet liabilities (exclude derivatives).....	RCFD3430	0	9.
a. Securities borrowed.....	RCFD3432	0	9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf...	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555		9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556		9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
1. Describe component.....	TEXT3557		9.f.1.
2. Amount of component.....	RCFD3557	0	9.f.2.
10. All other off-balance sheet assets (exclude derivatives).....	RCFD5591	0	10.

Dollar amounts in thousands

a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592		10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593		10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594		10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595		10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
11. Year-to-date merchant credit card sales volume:			11.
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	35,626,281	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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

Dollar amounts in thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
12. Gross amounts (e.g., notional amounts):					12.
	RCFD8693	RCFD8694	RCFD8695	RCFD8696	
a. Futures contracts.....	0	0	0	0	12.a.
	RCFD8697	RCFD8698	RCFD8699	RCFD8700	
b. Forward contracts.....	205,000	4,684,855	0	0	12.b.
c. Exchange-traded option contracts:					12.c.
	RCFD8701	RCFD8702	RCFD8703	RCFD8704	
1. Written options.....	0	0	0	0	12.c.1.
	RCFD8705	RCFD8706	RCFD8707	RCFD8708	
2. Purchased options.....	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					12.d.
	RCFD8709	RCFD8710	RCFD8711	RCFD8712	
1. Written options.....	613,298	0	0	0	12.d.1.
	RCFD8713	RCFD8714	RCFD8715	RCFD8716	
2. Purchased options.....	613,298	0	929	0	12.d.2.
e. Swaps.....	53,112,964	15,660	0	0	12.e.
	RCFDA126	RCFDA127	RCFD8723	RCFD8724	
13. Total gross notional amount of derivative contracts held for trading.....	25,319,621	4,700,515	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	29,224,940	0	929	0	14.
	RCFDA589				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	29,224,940				14.a.
15. Gross fair values of derivative contracts:					15.
a. Contracts held for trading:					15.a.
	RCFD8733	RCFD8734	RCFD8735	RCFD8736	
1. Gross positive fair value.....	431,917	118,579	0	0	15.a.1.
	RCFD8737	RCFD8738	RCFD8739	RCFD8740	
2. Gross negative fair value.....	320,863	112,288	0	0	15.a.2.

Dollar amounts in thousands

b. Contracts held for purposes other than trading:

1. Gross positive fair value.....

2. Gross negative fair value.....

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
	RCFD8741	RCFD8742	RCFD8743	RCFD8744
	1,598	0	0	0
	RCFD8745	RCFD8746	RCFD8747	RCFD8748
	1,038,672	0	0	0

15.b.

15.b.1.

15.b.2.

Schedule RC-M - Memoranda

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	41,584	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	4	1.b.
2. Intangible assets other than goodwill:			2.
a. Mortgage servicing assets.....	RCFD3164	132,256	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	169,509	2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	33,978	2.b.
c. All other identifiable intangible assets.....	RCFD5507	148,813	2.c.
d. Total.....	RCFD0426	315,047	2.d.
3. Other real estate owned:			3.
a. Direct and indirect investments in real estate ventures.....	RCFD5372	137,037	3.a.
b. All other real estate owned:			3.b.
1. Construction, land development, and other land in domestic offices.....	RCON5508	0	3.b.1.
2. Farmland in domestic offices.....	RCON5509	0	3.b.2.
3. 1-4 family residential properties in domestic offices.....	RCON5510	43,973	3.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCON5512	3,279	3.b.5.
6. Foreclosed properties from "GNMA loans".....	RCONC979	0	3.b.6.
7. In foreign offices.....	RCFN5513	0	3.b.7.
c. Total.....	RCFD2150	184,289	3.c.
4. Investments in unconsolidated subsidiaries and associated companies:			4.
a. Direct and indirect investments in real estate ventures.....	RCFD5374	0	4.a.
b. All other investments in unconsolidated subsidiaries and associated companies.....	RCFD5375	1,500	4.b.
c. Total.....	RCFD2130	1,500	4.c.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of:			5.a.1.
a. One year or less.....	RCFDF055	17,069,926	5.a.1.a.
b. Over one year through three years.....	RCFDF056	113,232	5.a.1.b.
c. Over three years through five years.....	RCFDF057	322	5.a.1.c.
d. Over five years.....	RCFDF058	27,814	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above).....	RCFD2651	11,541,208	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	210,000	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity of next repricing date of:			5.b.1.
a. One year or less.....	RCFDF060	12,827,362	5.b.1.a.
b. Over one year through three years.....	RCFDF061	506,246	5.b.1.b.
c. Over three years through five years.....	RCFDF062	2,388	5.b.1.c.
d. Over five years.....	RCFDF063	6,098	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above).....	RCFDB571	12,827,362	5.b.2.
c. Total.....	RCFD3190	30,553,388	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.	RCFDB570	0	7.

Dollar amounts in thousands

8. Primary Internet Web site address of bank (home page), if any.....	TEXT4087	Click here for value	8.
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	13,018,140	10.b.

(TEXT4087) www.citizensbank.com

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

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:					1.
a. Construction, land development, and other land loans in domestic offices:					1.a.
1. 1-4 family residential construction loans.....	RCONF172	1,465	0	6,619	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	16,493	0	34,990	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	71	0	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	66,095	18	71,798	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens.....	RCONC236	142,444	3,855	161,372	1.c.2.a.
b. Secured by junior liens.....	RCONC238	134,834	0	113,849	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	20,569	0	52,789	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	15,902	0	22,937	1.e.1.
2. Loans secured by other nonfarm nonresidential properties...	RCONF179	90,399	0	115,449	1.e.2.
f. In foreign offices.....	RCFNB572	0	0	0	1.f.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	0	0	2.a.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
	RCFD5380		RCFD5381		RCFD5382
b. To foreign banks.....	0	0	0		0
	RCFD1594		RCFD1597		RCFD1583
3. Loans to finance agricultural production and other loans to farmers.....	0	0	0		0
4. Commercial and industrial loans:					
	RCFD1251		RCFD1252		RCFD1253
a. To U.S. addressees (domicile).....	46,197	1,400	98,659		98,659
	RCFD1254		RCFD1255		RCFD1256
b. To non-U.S. addressees (domicile).....	0	0	0		0
5. Loans to individuals for household, family, and other personal expenditures:					
	RCFDB575		RCFDB576		RCFDB577
a. Credit cards.....	39,820	0	40,976		40,976
	RCFDB578		RCFDB579		RCFDB580
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	218,184	4,258	35,088		35,088
	RCFD5389		RCFD5390		RCFD5391
6. Loans to foreign governments and official institutions.....	0	0	0		0
	RCFD5459		RCFD5460		RCFD5461
7. All other loans.....	5,072	0	9,050		9,050
8. Lease financing receivables:					
	RCFDF166		RCFDF167		RCFDF168
a. Leases to individuals for household, family, and other personal expenditures.....	0	0	0		0
	RCFDF169		RCFDF170		RCFDF171
b. All other leases.....	778	44	3,058		3,058
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	0	0		0
	RCFD3505		RCFD3506		RCFD3507
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government.....	13,182	2,725	28,247		28,247
	RCFD5612		RCFD5613		RCFD5614
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans").....	8,651	2,670	23,019		23,019
	RCFD5615		RCFD5616		RCFD5617
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	194	0	816		816
	RCFDC866		RCFDC867		RCFDC868
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):					
	RCONF661		RCONF662		RCONF663
a. Loans secured by 1-4 family residential properties in domestic offices.....	183	0	1,070		1,070
	RCFD1658		RCFD1659		RCFD1661
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures).....	0	0	0		0
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.....	0	0	0		0
	RCFD6558		RCFD6559		RCFD6560
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	0	0	389		389
	RCFD1248		RCFD1249		RCFD1250
4. Not applicable					

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):					M.5.
	RCFDC240	RCFDC241	RCFDC226		
a. Loans and leases held for sale.....	0	0	362		M.5.a.
b. Loans measured at fair value:					M.5.b.
	RCFDF664	RCFDF665	RCFDF666		
1. Fair value.....	0	0	314		M.5.b.1.
	RCFDF667	RCFDF668	RCFDF669		
2. Unpaid principal balance.....	0	0	362		M.5.b.2.

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

Dollar amounts in thousands				(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more	
6. Interest rate, foreign exchange rate, and other commodity and equity contracts: Fair value of amounts carried as assets.....						
	RCFD3529	0	RCFD3530	0		M.6.

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

Dollar amounts in thousands			
7. Additions to nonaccrual assets during the quarter.....	RCFDC410	516,744	M.7.
8. Nonaccrual assets sold during the quarter.....	RCFDC411	0	M.8.

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

Dollar amounts in thousands			
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	80,539,628	1.
2. Total allowable exclusions (including foreign deposits).....	RCFDF237	1,083,506	2.
3. Total foreign deposits (included in item 2 above).....	RCFNF234	1,083,506	3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF238	84,723,180	4.
5. Total daily average of allowable exclusions (including foreign deposits).....	RCFDF239	4,570,855	5.
6. Total daily average of foreign deposits (included in item 5 above).....	RCFNF235	4,570,855	6.
1. Total deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions:			
a. Deposit accounts (excluding retirement accounts) of \$100,000 or less:			
1. Amount of deposit accounts (excluding retirement accounts) of \$100,000 or less..			
	RCONF049	35,379,727	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$100,000 or less..			
	RCONF050	NR	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$100,000:			
1. Amount of deposit accounts (excluding retirement accounts) of more than \$100,000.....			
	RCONF051	41,284,427	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$100,000.....			
	RCONF052	89126	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less:			
1. Amount of retirement deposit accounts of \$250,000 or less.....			
	RCONF045	2,714,848	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....			
	RCONF046	NR	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000:			
			M.1.d.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	77,120	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	203	M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions.....	RCON5597	32,398,196	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report or Thrift Financial Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545		M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale:			1.
a. Closed-end first liens.....	RCONF066	338,073	1.a.
b. Closed-end junior liens.....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			1.c.
1. Total commitment under the lines of credit.....	RCONF670	0	1.c.1.
2. Principal amount funded under the lines of credit.....	RCONF671	0	1.c.2.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale:			2.
a. Closed-end first liens.....	RCONF068	0	2.a.
b. Closed-end junior liens.....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			2.c.
1. Total commitment under the lines of credit.....	RCONF672	0	2.c.1.
2. Principal amount funded under the lines of credit.....	RCONF673	0	2.c.2.
3. 1-4 family residential mortgages sold during the quarter:			3.
a. Closed-end first liens.....	RCONF070	378,046	3.a.
b. Closed-end junior liens.....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			3.c.
1. Total commitment under the lines of credit.....	RCONF674	0	3.c.1.
2. Principal amount funded under the lines of credit.....	RCONF675	0	3.c.2.
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):			4.
a. Closed-end first liens.....	RCONF072	115,942	4.a.
b. Closed-end junior liens.....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			4.c.
1. Total commitment under the lines of credit.....	RCONF676	0	4.c.1.
2. Principal amount funded under the lines of credit.....	RCONF677	0	4.c.2.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.f, 5.g, and 5.i):			5.
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184	0	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			6.
a. Closed-end first liens.....	RCONF678	1,233	6.a.
b. Closed-end junior liens.....	RCONF679	0	6.b.
c. Open-end loans extended under line of credit:			6.c.
1. Total commitment under the lines of credit.....	RCONF680	0	6.c.1.
2. Principal amount funded under the lines of credit.....	RCONF681	0	6.c.2.

Schedule RC-Q - Financial Assets and Liabilities Measured at Fair Value

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Dollar amounts in thousands					
	RCFDF243	RCFDF682	RCFDF690	RCFDF244	RCFDF245
1. Loans and leases.....	115,942	0	0	115,942	0
	RCFDF246	RCFDF683	RCFDF691	RCFDF247	RCFDF248
2. Trading assets.....	556,589	0	0	556,589	0
a. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 2, above).....	0	0	0	0	0
	RCFDF249	RCFDF685	RCFDF693	RCFDF250	RCFDF251
3. All other financial assets and servicing assets.....	0	0	0	0	0
	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254
4. Deposits.....	0	0	0	0	0
	RCFDF255	RCFDF687	RCFDF695	RCFDF256	RCFDF257
5. Trading liabilities.....	433,151	0	0	433,151	0
	RCFDF258	RCFDF688	RCFDF696	RCFDF259	RCFDF260
6. All other financial liabilities and servicing liabilities.....	0	0	0	0	0
	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263
7. Loan commitments (not accounted for as derivatives).....	0	0	0	0	0

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Total equity capital (from Schedule RC, item 28).....	RCFD3210	17,864,651	1.
2. Net unrealized gains (losses) on available-for-sale securities.....	RCFD8434	-268,107	2.
3. Net unrealized loss on available-for-sale equity securities.....	RCFDA221	0	3.
4. Accumulated net gains (losses) on cash flow hedges.....	RCFD4336	-962,728	4.
5. Nonqualifying perpetual preferred stock.....	RCFDB588	0	5.
6. Qualifying minority interests in consolidated subsidiaries.....	RCFDB589	180	6.
7. Not available			7.
a. Disallowed goodwill and other disallowed intangible assets.....	RCFDB590	10,650,502	7.a.
b. Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness.....	RCFDF264	0	7.b.
8. Subtotal.....	RCFDC227	8,445,164	8.
9. Not available			9.
a. Disallowed servicing assets and purchased credit card relationships.....	RCFDB591	3,398	9.a.
b. Disallowed deferred tax assets.....	RCFD5610	0	9.b.
10. Other additions to (deductions from) Tier 1 capital.....	RCFDB592	0	10.
11. Tier 1 capital.....	RCFD8274	8,441,766	11.
12. Qualifying subordinated debt and redeemable preferred stock.....	RCFD5306	500,000	12.
13. Cumulative perpetual preferred stock includible in Tier 2 capital.....	RCFDB593	0	13.
14. Allowance for loan and lease losses includible in Tier 2 capital.....	RCFD5310	1,195,344	14.
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital.....	RCFD2221	0	15.
16. Other Tier 2 capital components.....	RCFDB594	0	16.
17. Tier 2 capital.....	RCFD5311	1,695,344	17.
18. Allowable Tier 2 capital (lesser of item 11 or 17).....	RCFD8275	1,695,344	18.
19. Tier 3 capital allocated for market risk.....	RCFD1395	0	19.
20. Deductions for total risk-based capital.....	RCFDB595	0	20.
21. Total risk-based capital.....	RCFD3792	10,137,110	21.
22. Average total assets (from Schedule RC-K, item 9).....	RCFD3368	132,422,026	22.
23. Disallowed goodwill and other disallowed intangible assets (from item 7 above).....	RCFDB590	10,650,502	23.
24. Disallowed servicing assets and purchased credit card relationships (from item 9.a above).....	RCFDB591	3,398	24.
25. Disallowed deferred tax assets (from item 9.b above).....	RCFD5610	0	25.
26. Other deductions from assets for leverage capital purposes.....	RCFDB596	0	26.
27. Average total assets for leverage capital purposes.....	RCFDA224	121,768,126	27.
28. Not available			28.
a. Adjustment to Tier 1 capital reported in item 11.....	RCFDC228	15,637	28.a.
b. Adjustment to total risk-based capital reported in item 21.....	RCFDB503	31,275	28.b.
29. Adjustment to risk-weighted assets in item 62.....	RCFDB504	44,076	29.
30. Adjustment to average total assets in item 27.....	RCFDB505	31,745	30.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) Percentage (Banks with Financial Subsidiaries)		(Column B) Percentage (All Banks)		
	RCFD7273		RCFD7204		
31. Tier 1 leverage ratio.....	RCFD7273	0.069216	RCFD7204	0.069327	31.
32. Tier 1 risk-based capital ratio.....	RCFD7274	0.088257	RCFD7206	0.088380	32.
33. Total risk-based capital ratio.....	RCFD7275	0.105850	RCFD7205	0.106129	33.

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
	RCFD0010		RCFDC869	RCFDB600	RCFDB601		RCFDB602
34. Cash and balances due from depository institutions.....		2,587,627	0	1,318,101	1,269,526		0
	RCFD1754		RCFDB603	RCFDB604	RCFDB605	RCFDB606	RCFDB607
35. Held-to-maturity securities.....		0	0	0	0	0	0
	RCFD1773		RCFDB608	RCFDB609	RCFDB610	RCFDB611	RCFDB612
36. Available-for-sale securities.....		20,452,450	-358,902	5,870,073	14,804,195	102,859	34,225
	RCFDC225			RCFDC063	RCFDC064		RCFDB520
37. Federal funds sold and securities purchased under agreements to resell.....		0		0	0		0
	RCFD5369		RCFDB617	RCFDB618	RCFDB619	RCFDB620	RCFDB621
38. Loans and leases held for sale.....		115,942	0	0	0	115,942	0
	RCFDB528		RCFDB622	RCFDB623	RCFDB624	RCFDB625	RCFDB626
39. Loans and leases, net of unearned income.....		93,518,443	0	170,011	6,518,513	20,449,728	66,380,191
	RCFD3123		RCFD3123				
40. Allowance for loan and lease losses.....		1,273,053	1,273,053				
	RCFD3545		RCFDB627	RCFDB628	RCFDB629	RCFDB630	RCFDB631
41. Trading assets.....		556,589	550,496	0	0	0	6,093
	RCFDB639		RCFDB640	RCFDB641	RCFDB642	RCFDB643	RCFD5339
42. All other assets.....		16,651,485	10,652,100	482,508	1,441,908	19,641	4,055,328
	RCFD2170		RCFDB644	RCFD5320	RCFD5327	RCFD5334	RCFD5340
43. Total assets.....		132,609,483	9,570,641	7,840,693	24,034,142	20,688,170	70,475,837

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands		(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
	RCFDB546		RCFDB547	RCFDB548	RCFDB581	RCFDB582	RCFDB583
44. Financial standby letters of credit.....		4,902,553	4,902,553	152,134	443,207	0	4,307,212
	RCFD3821		RCFDB650	RCFDB651	RCFDB652	RCFDB653	RCFDB654
45. Performance standby letters of credit.....		97,740	48,870	20,827	1,730	0	26,313
	RCFD3411		RCFDB655	RCFDB656	RCFDB657	RCFDB658	RCFDB659
46. Commercial and similar letters of credit.....		123,400	24,680	1	8,787	0	15,892

	(Column A) Face Value or Notional Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk Weight Category 0%	(Column D) Allocation by Risk Weight Category 20%	(Column E) Allocation by Risk Weight Category 50%	(Column F) Allocation by Risk Weight Category 100%
Dollar amounts in thousands						
47. Risk participations in bankers acceptances acquired by the reporting institution.....	RCFD3429	RCFDB660	RCFDB661	RCFDB662		RCFDB663
	0	0	0	0		0
48. Securities lent.....	RCFD3433	RCFDB664	RCFDB665	RCFDB666	RCFDB667	RCFDB668
	0	0	0	0	0	0
49. Retained recourse on small business obligations sold with recourse.....	RCFDA250	RCFDB669	RCFDB670	RCFDB671	RCFDB672	RCFDB673
	0	0	0	0	0	0
50. Recourse and direct credit substitutes (other than financial standby letters of credit) subject to the low-level exposure rule and residual interests subject to a dollar-for-dollar capital requirement..	RCFDB541	RCFDB542				RCFDB543
	859	10,738				10,738
51. All other financial assets sold with recourse.....	RCFDB675	RCFDB676	RCFDB677	RCFDB678	RCFDB679	RCFDB680
	7,967	7,967	0	0	7,967	0
52. All other off-balance sheet liabilities.....	RCFDB681	RCFDB682	RCFDB683	RCFDB684	RCFDB685	RCFDB686
	18,115	18,115	0	0	0	18,115
53. Unused commitments with an original maturity exceeding one year.....	RCFD3833	RCFDB687	RCFDB688	RCFDB689	RCFDB690	RCFDB691
	11,600,711	5,800,356	0	810,467	56	4,989,833
54. Derivative contracts.....		RCFDA167	RCFDB693	RCFDB694	RCFDB695	
		1,003,451	0	419,599	583,852	
55. Total assets, derivatives, and off-balance sheet items by risk weight category.....			RCFDB696	RCFDB697	RCFDB698	RCFDB699
			8,013,655	25,717,932	21,280,045	79,843,940
56. Risk weight factor						
57. Risk-weighted assets by risk weight category.....			RCFDB700	RCFDB701	RCFDB702	RCFDB703
			0	5,143,586	10,640,023	79,843,940
58. Market risk equivalent assets.....						RCFD1651
						0
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve.....						RCFDB704
						95,627,549
60. Excess allowance for loan and lease losses.....						RCFDA222
						110,320
61. Allocated transfer risk reserve.....						RCFD3128
						0
62. Total risk-weighted assets.....						RCFDA223
						95,517,229

Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

1. Current credit exposure across all derivative contracts covered by the risk-based capital standards.....	RCFD8764	552,094	M.1.
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Schedule RC-R - Regulatory Capital

Dollar amounts in thousands

	(Column A) With a remaining maturity of one year or less	(Column B) With a remaining maturity of over one year through five years	(Column C) With a remaining maturity of over five years	
2. Notional principal amounts of derivative contracts:				M.2.
a. Interest rate contracts.....	6,404,930	33,496,786	14,029,546	M.2.a.
b. Foreign exchange contracts.....	4,055,985	621,761	22,769	M.2.b.
c. Gold contracts.....	0	0	0	M.2.c.
d. Other precious metals contracts.....	0	0	0	M.2.d.
e. Other commodity contracts.....	0	0	0	M.2.e.
f. Equity derivative contracts.....	0	929	0	M.2.f.
g. Credit derivative contracts:				M.2.g.
1. Investment grade.....	2,837	17,341	207,478	M.2.g.1.
2. Subinvestment grade.....	0	0	0	M.2.g.2.

Schedule RC-S - Servicing Securitization and Asset Sale Activities

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

Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands

1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			M.1.
a. Outstanding principal balance.....	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	65,210	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	12,085,336	M.2.b.
c. Other financial assets (includes home equity lines).....	RCFDA591	581,943	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	41,599	M.2.d.
3. Asset-backed commercial paper conduits:			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company..	RCFDB808	0	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C.....	RCFDC407	0	M.4.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

1. Does the institution have fiduciary powers?.....	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?.....	RCFDB867	Yes	3.

Schedule RC-T - Fiduciary and Related Services

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar amounts in thousands					
	RCFDB868	RCFDB869	RCFDB870	RCFDB871	
4. Personal trust and agency accounts.....	838,026	75,874	1244	136	4.
5. Retirement related trust and agency accounts:					5.
a. Employee benefit - defined contribution.....	80,508	309,882	49	11	5.a.
b. Employee benefit - defined benefit.....	180,917	660,899	12	27	5.b.
c. Other retirement accounts.....	147,813	44,072	409	49	5.c.
6. Corporate trust and agency accounts.....	0	0	0	0	6.
7. Investment management agency accounts.....	2,204,506		1061		7.
8. Other fiduciary accounts.....	0	0	0	0	8.
9. Total fiduciary accounts.....	3,451,770	1,090,727	2775	223	9.
10. Custody and safekeeping accounts.....		6,818,652		849	10.
11. Fiduciary accounts held in foreign offices (included in items 9 and 10).....	0	0	0	0	11.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

12. Personal trust and agency accounts.....	RIADB904	CONF	12.
13. Retirement related trust and agency accounts:			13.
a. Employee benefit - defined contribution.....	RIADB905	CONF	13.a.
b. Employee benefit - defined benefit.....	RIADB906	CONF	13.b.
c. Other retirement accounts.....	RIADB907	CONF	13.c.
14. Corporate trust and agency accounts.....	RIADA479	CONF	14.
15. Investment management agency accounts.....	RIADB908	CONF	15.
16. Other fiduciary accounts.....	RIADA480	CONF	16.
17. Custody and safekeeping accounts.....	RIADB909	CONF	17.
18. Other fiduciary and related services income.....	RIADB910	CONF	18.
19. Total gross fiduciary and related services income.....	RIAD4070	19,833	19.
a. Fiduciary and related services income - foreign offices (included in item 19).....	RIADB912	CONF	19.a.
20. Expenses.....	RIADC058	CONF	20.
21. Net losses from fiduciary and related services.....	RIADA488	CONF	21.
22. Intracompany income credits for fiduciary and related services.....	RIADB911	CONF	22.
23. Net fiduciary and related services income.....	RIADA491	CONF	23.
1. Managed assets held in personal trust and agency accounts:			M.1.
a. Noninterest-bearing deposits.....	RCFDB913	NR	M.1.a.
b. Interest-bearing deposits.....	RCFDB914	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDB915	NR	M.1.c.
d. State, county and municipal obligations.....	RCFDB916	NR	M.1.d.
e. Money market mutual funds.....	RCFDB917	NR	M.1.e.
f. Other short-term obligations.....	RCFDB918	NR	M.1.f.
g. Other notes and bonds.....	RCFDB919	NR	M.1.g.
h. Common and preferred stocks.....	RCFDB920	NR	M.1.h.
i. Real estate mortgages.....	RCFDB921	NR	M.1.i.
j. Real estate.....	RCFDB922	NR	M.1.j.
k. Miscellaneous assets.....	RCFDB923	NR	M.1.k.
l. Total managed assets held in personal trust and agency accounts.....	RCFDB868	838,026	M.1.l.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Issues	(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:			M.2.
a. Corporate and municipal trusteeships.....	RCFDB927	NR	M.2.a.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	NR	M.2.b.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands

	(Column A) Number of Funds	(Column B) Market Value of Fund Assets	
3. Collective investment funds and common trust funds:			M.3.
a. Domestic equity.....	RCFDB931	NR	M.3.a.
b. International/Global equity.....	RCFDB933	NR	M.3.b.
c. Stock/Bond blend.....	RCFDB935	NR	M.3.c.
d. Taxable bond.....	RCFDB937	NR	M.3.d.
e. Municipal bond.....	RCFDB939	NR	M.3.e.

Dollar amounts in thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
f. Short term investments/Money market.....	RCFDB941	NR	RCFDB942	NR	M.3.f.
g. Specialty/Other.....	RCFDB943	NR	RCFDB944	NR	M.3.g.
h. Total collective investment funds.....	RCFDB945	NR	RCFDB946	NR	M.3.h.

Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands	(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:				M.4.
	RIADB947	RIADB948	RIADB949	
a. Personal trust and agency accounts.....	CONF	CONF	CONF	M.4.a.
	RIADB950	RIADB951	RIADB952	
b. Retirement related trust and agency accounts.....	CONF	CONF	CONF	M.4.b.
	RIADB953	RIADB954	RIADB955	
c. Investment management agency accounts.....	CONF	CONF	CONF	M.4.c.
	RIADB956	RIADB957	RIADB958	
d. Other fiduciary accounts and related services.....	CONF	CONF	CONF	M.4.d.
	RIADB959	RIADB960	RIADB961	
e. Total fiduciary settlements, surcharges, and other losses.....	CONF	CONF	CONF	M.4.e.

General Instructions

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

Dollar amounts in thousands

a. Rounding			14.a.
b. Negative Entries			14.b.
c. Verification			14.c.
d. Transactions Occurring Near the End of a Reporting Period			14.d.
15. Separate Branch Reports			15.

Glossary

Dollar amounts in thousands

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

Dollar amounts in thousands

41. Deferred Income Taxes			41.
42. Demand Deposits			42.
43. Depository Institutions in the U.S.			43.
44. Deposits			44.
45. Derivative Contracts			45.
a. Discounts			45.a.
46. Dividends			46.
47. Domestic Office			47.
48. Domicile			48.
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