

# Federal Financial Institutions Examination Council

Please refer to page i,  
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the required disclosure  
of estimated burden.

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

Report at the close of business June 30, 2011

(20110630)

(RCON 9999)

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

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

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Date of Signature

### Submission of Reports

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

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

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

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

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

### Zions First National Bank

Legal Title of Bank (RSSD 9017)

### Salt Lake City

City (RSSD 9130)

### UT

State Abbrev. (RSSD 9200)

**84111**

Zip Code (RSSD 9220)

FDIC Certificate Number

02270  
(RSSD 9050)

# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices

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The estimated average burden associated with this information collection is 44.9 hours per respondent and is estimated to vary from 17 to 700 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to one of the following:		Schedule RC-M - Memoranda _____	RC-28, 29, 30
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For information or assistance, National and State nonmember banks should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern time. State member banks should contact their Federal Reserve District Bank.

**Contact Information for the Reports of Condition and Income**

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

**Chief Financial Officer (or Equivalent) Signing the Reports**

Kay B. Hall  
 \_\_\_\_\_  
 Name (TEXT C490)  
 EVP - Chief Financial Officer  
 \_\_\_\_\_  
 Title (TEXT C491)  
 kay.hall@zionsbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C492)  
 (801) 844-7172  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C493)  
 (801) 594-8172  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C494)

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

Hayes Carr  
 \_\_\_\_\_  
 Name (TEXT C495)  
 SVP - Controller  
 \_\_\_\_\_  
 Title (TEXT C496)  
 hayes.carr@zionsbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT 4086)  
 (801) 844-7660  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT 8902)  
 (801) 524-4873  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT 9116)

**Emergency Contact Information**

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

**Primary Contact**

A. Scott Anderson  
 \_\_\_\_\_  
 Name (TEXT C366)  
 President - Chief Executive Officer  
 \_\_\_\_\_  
 Title (TEXT C367)  
 a.scott.anderson@zionsbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C368)  
 (801) 844-7170  
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 Telephone: Area code/phone number/extension (TEXT C369)  
 (801) 594-8172  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C370)

**Secondary Contact**

Kay B. Hall  
 \_\_\_\_\_  
 Name (TEXT C371)  
 EVP - Chief Financial Officer  
 \_\_\_\_\_  
 Title (TEXT C372)  
 kay.hall@zionsbank.com  
 \_\_\_\_\_  
 E-mail Address (TEXT C373)  
 (801) 844-7172  
 \_\_\_\_\_  
 Telephone: Area code/phone number/extension (TEXT C374)  
 (801) 594-8172  
 \_\_\_\_\_  
 FAX: Area code/phone number (TEXT C375)

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

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

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

**Primary Contact**

Susan Lamb  
Name (TEXT C437)  
Corporate Compliance Officer  
Title (TEXT C438)  
Susan.Lamb@zionsbancorp.com  
E-mail Address (TEXT C439)  
(801) 844-7953  
Telephone: Area code/phone number/extension (TEXT C440)

**Secondary Contact**

Darin Jarrett  
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Corporate Compliance Manager  
Title (TEXT C443)  
darin.jarrett@zionsbancorp.com  
E-mail Address (TEXT C444)  
(801) 844-7960  
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**Third Contact**

Kelly Etherington  
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Assistant Director-Corporate Compliance  
Title (TEXT C871)  
Kelly.etherington@zionsbancorp.com  
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**Fourth Contact**

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Title (TEXT C876)  
  
E-mail Address (TEXT C877)  
  
Telephone: Area code/phone number/extension (TEXT C878)

**Salt Lake City**

City

**UT** **84111**

State

Zip Code

FDIC Certificate Number: 02270

Submitted to CDR on 7/29/2011 at 4:30 PM

**Consolidated Report of Income  
for the period January 1, 2011 – June 30, 2011**

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

**Schedule RI—Income Statement**

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	46,136	1.a.1.a.1
(2) All other loans secured by real estate	4436	218,010	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	3,418	1.a.1.b
(c) Commercial and industrial loans	4012	57,712	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	4,880	1.a.1.d.1
(2) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	B486	5,228	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	8,988	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	0	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	344,372	1.a.3
b. Income from lease financing receivables	4065	5,456	1.b
c. Interest income on balances due from depository institutions (1)	4115	719	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	2,666	1.d.1
(2) Mortgage-backed securities	B489	106	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	22,188	1.d.3
e. Interest income from trading assets	4069	998	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	128	1.f
g. Other interest income	4518	1,894	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	378,527	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	95	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	25,995	2.a.1.b.1
(2) Time deposits of \$100,000 or more	A517	2,372	2.a.1.b.2
(3) Time deposits of less than \$100,000	A518	2,037	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	4,909	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	496	2.b
c. Interest on trading liabilities and other borrowed money	4185	746	2.c

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

**Schedule RI—Continued**

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Bil   Mil   Thou	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures	4200	0			2.d
e. Total interest expense (sum of items 2.a through 2.d)	4073	36,650			2.e
3. Net interest income (item 1.h minus 2.e)			4074	341,877	3
4. Provision for loan and lease losses			4230	60,637	4
5. Noninterest income:					
a. Income from fiduciary activities (1)	4070	6,252			5.a
b. Service charges on deposit accounts in domestic offices	4080	26,971			5.b
c. Trading revenue (2)	A220	2,715			5.c
d. (1) Fees and commissions from securities brokerage	C886	955			5.d.1
(2) Investment banking, advisory, and underwriting fees and commissions	C888	4,844			5.d.2
(3) Fees and commissions from annuity sales	C887	160			5.d.3
(4) Underwriting income from insurance and reinsurance activities	C386	0			5.d.4
(5) Income from other insurance activities	C387	16			5.d.5
e. Venture capital revenue	B491	(544)			5.e
f. Net servicing fees	B492	2,912			5.f
g. Net securitization income	B493	0			5.g
h. Not applicable					
i. Net gains (losses) on sales of loans and leases	5416	5,218			5.i
j. Net gains (losses) on sales of other real estate owned	5415	(10,823)			5.j
k. Net gains (losses) on sales of other assets (excluding securities)	B496	(1,662)			5.k
l. Other noninterest income*	B497	66,501			5.l
m. Total noninterest income (sum of items 5.a through 5.l)			4079	103,515	5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0	6.a
b. Realized gains (losses) on available-for-sale securities			3196	5,920	6.b
7. Noninterest expense:					
a. Salaries and employee benefits	4135	100,180			7.a
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	15,134			7.b
c. (1) Goodwill impairment losses	C216	0			7.c.1
(2) Amortization expense and impairment losses for other intangible assets	C232	18			7.c.2
d. Other noninterest expense*	4092	153,420			7.d
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	268,752	7.e
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)			4301	121,923	8
9. Applicable income taxes (on item 8)			4302	41,265	9
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)			4300	80,658	10
11. Extraordinary items and other adjustments, net of income taxes*			4320	0	11
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)			G104	80,658	12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)			G103	0	13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	80,658	14

\* Describe on Schedule RI-E - Explanations.

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

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

Legal Title of Bank

FDIC Certificate Number: 02270

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**Schedule RI—Continued**

Memoranda

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Bil   Mil   Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	0	M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	450	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) _____	4313	4,702	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)) _____	4507	7,079	M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____		Number	M.5
	4150	2,502	
6. Not applicable			
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition (2) _____	RIAD	CCYY/MM/DD	M.7
	9106	0	

8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)

**Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.**

	Year-to-date		
	RIAD	Bil   Mil   Thou	
a. Interest rate exposures _____	8757	2,715	M.8.a
b. Foreign exchange exposures _____	8758	0	M.8.b
c. Equity security and index exposures _____	8759	0	M.8.c
d. Commodity and other exposures _____	8760	0	M.8.d
e. Credit exposures _____	F186	0	M.8.e

**Memorandum Items 8.f and 8.g are to be completed by banks \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1).**

<b>f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above) _____</b>	K090	N/A	M.8.f
<b>g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a. through 8.e above) _____</b>	K094	N/A	M.8.g
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading _____	C889	0	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	0	M.9.b
10. Credit losses on derivatives (see instructions) _____	A251	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 ? _____	RIAD	YES / NO	M.11
	A530	NO	

*Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.*

	Year-to-date		
	RIAD	Bil   Mil   Thou	
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)) _____	F228	N/A	M.12

(1) The asset size tests are generally based on the total assets reported in the June 30, 2010, Report of Condition

(2) For example, a bank acquired on March 1, 2011, would report 2011/03/01

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Submitted to CDR on 7/29/2011 at 4:30 PM

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**Schedule RI—Continued**

Memoranda — Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil   Mil   Thou	
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets		F551	N/A	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk		F552	N/A	M.13.a.1
b. Net gains (losses) on liabilities		F553	N/A	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk		F554	N/A	M.13.b.1
<b>14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:</b>				
a. Total other-than-temporary impairment losses		J319	0	M.14.a
b. Portion of losses recognized in other comprehensive income (before income taxes)		J320	0	M.14.b
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum 14.b)		J321	0	M.14.c

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

Indicate decreases and losses in parentheses.

	Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou		
1. Total bank equity capital most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	1,749,071				1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0				2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	1,749,071				3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	80,658				4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	2,459				5
6. Treasury stock transactions, net	B510	0				6
7. Changes incident to business combinations, net	4356	0				7
8. LESS: Cash dividends declared on preferred stock	4470	0				8
9. LESS: Cash dividends declared on common stock	4460	0				9
10. Other comprehensive income (1)	B511	(27,504)				10
11. Other transactions with parent holding company* (not included in items 5, 6, 8, or 9 above)	4415	0				11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	1,804,684				12

\* Describe on Schedule RI-E - Explanations.

(1) Includes changes in net unrealized holding gains (losses) on available-for-sale securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

#### Part I. Charge-offs and Recoveries on Loans and Leases

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

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
1. Loans secured by real estate:									
a. Construction, land development, and other land loans in domestic offices:									
(1) 1-4 family residential construction loans	C891		430		C892		20		1.a.1
(2) Other construction loans and all land development and other land loans	C893		15,145		C894		257		1.a.2
b. Secured by farmland in domestic offices	3584		972		3585		126		1.b
c. Secured by 1-4 family residential properties in domestic offices:									
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411		4,704		5412		159		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:									
(a) Secured by first liens	C234		9,555		C217		725		1.c.2.a
(b) Secured by junior liens	C235		1,073		C218		272		1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588		3,221		3589		85		1.d
e. Secured by nonfarm nonresidential properties in domestic offices:									
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895		27,055		C896		1,054		1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897		17,455		C898		649		1.e.2
f. In foreign offices	B512		0		B513		0		1.f

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

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**Schedule RI-B—Continued**

**Part I. Continued**

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil   Mil   Thou		RIAD	Bil   Mil   Thou				
2. Loans to depository institutions and acceptances of other banks:									
a. To U.S. banks and other U.S. depository institutions _____	4653	0		4663	0				2.a
b. To foreign banks _____	4654	0		4664	0				2.b
3. Loans to finance agricultural production and other loans to farmers _____	4655	192		4665	13				3
4. Commercial and industrial loans:									
a. To U.S. addressees (domicile) _____	4645	23,929		4617	7,285				4.a
b. To non-U.S. addressees (domicile) _____	4646	0		4618	0				4.b
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards _____	B514	2,596		B515	231				5.a
<b>b. Automobile Loans</b> _____	K129	1,073		K133	783				5.b
<b>c. Other consumer Loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> _____	K205	937		K206	374				5.c
6. Loans to foreign governments and official institutions _____	4643	0		4627	0				6
7. All other loans _____	4644	237		4628	91				7
8. Lease financing receivables:									
a. Leases to individuals for household, family, and other personal expenditures _____	F185	0		F187	0				8.a
b. All other leases _____	C880	502		F188	145				8.b
9. Total (sum of items 1 through 8) _____	4635	109,076		4605	12,269				9

**Memoranda**

	( Column A ) Charge-offs (1)				( Column B ) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands								
	RIAD	Bil   Mil   Thou		RIAD	Bil   Mil   Thou				
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 _____	5409	0		5410	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): _____	4652	0		4662	0				M.2
3. Not applicable									

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

	Calendar year-to-date				
	RIAD	Bil   Mil   Thou			
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) _____	C388	N/A			M.4

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

## Schedule RI-B—Continued

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

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Balance most recently reported for the December 31, 2010, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	387,679	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	<b>12,269</b>	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	<b>109,076</b>	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	0	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	<b>60,637</b>	5
6. Adjustments* (see instructions for this schedule) _____	C233	0	6
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) _____	3123	<b>351,509</b>	7

\* Describe on Schedule RI-E—Explanations.

#### Memoranda

	Dollar Amounts in Thousands		
	RIAD	Bil   Mil   Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	N/A	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ <i>Memorandum item 4 is to be completed by all banks.</i>	C390	N/A	M.3
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above) _____	C781	0	M.4

### Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Bil   Mil   Thou	
1. Total interest income in foreign offices _____		C899	0	1
2. Total interest expense in foreign offices _____		C900	0	2
3. Provision for loan and lease losses in foreign offices _____		C901	0	3
4. Noninterest income in foreign offices:				
a. Trading revenue _____		C902	0	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions _____		C903	0	4.b
c. Net securitization income _____		C904	0	4.c
d. Other noninterest income _____		C905	0	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____		C906	0	5
6. Total noninterest expense in foreign offices _____		C907	0	6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____		C908	0	7
8. Applicable income taxes (on items 1 through 7) _____		C909	0	8
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices _____		C910	0	9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) _____		C911	0	10
<b>11. Not applicable</b> _____				
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____		C913	0	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____		C914	0	13

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## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-Date		
		RIAD	Bil	Mil	Thou	
<b>1. Other noninterest income (from Schedule RI, item 5.I)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:						
	a.	Income and fees from the printing and sale of checks	C013	0		1.a
	b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0		1.b
	c.	Income and fees from automated teller machines (ATMs)	C016	4,557		1.c
	d.	Rent and other income from other real estate owned	4042	0		1.d
	e.	Safe deposit box rent	C015	0		1.e
	f.	Net change in the fair values of financial instruments accounted for under a fair value option	F229	0		1.f
	g.	Bank card and credit card interchange fees	F555	9,037		1.g
	h.	Gains on bargain purchases	J447	0		1.h
<b>TEXT</b>						
i.	4461	Exchange Fees	4461	42,394		1.i
j.	4462	Loss on Derivatives	4462	(2,408)		1.j
k.	4463	Nondeferrable Loan Fees	4463	2,877		1.k
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:						
	a.	Data processing expenses	C017	0		2.a
	b.	Advertising and marketing expenses	0497	7,088		2.b
	c.	Directors' fees	4136	0		2.c
	d.	Printing, stationery, and supplies	C018	0		2.d
	e.	Postage	8403	0		2.e
	f.	Legal fees and expenses	4141	6,631		2.f
	g.	FDIC deposit insurance assessments	4146	12,006		2.g
	h.	Accounting and auditing expenses	F556	0		2.h
	i.	Consulting and advisory expenses	F557	0		2.i
	j.	Automated teller machine (ATM) and interchange expenses	F558	0		2.j
	k.	Telecommunications expenses	F559	0		2.k
<b>TEXT</b>						
l.	4464	Service Company Allocations	4464	50,023		2.l
m.	4467	Bankcard Expense	4467	22,750		2.m
n.	4468	Appraisal, Repo, Credit Report Expenses	4468	9,929		2.n
<b>3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):</b>						
<b>TEXT</b>						
a.(1)	4469		4469	0		3.a.1
	(2)	Applicable income tax effect	4486	0		3.a.2
b.(1)	4487		4487	0		3.b.1
	(2)	Applicable income tax effect	4488	0		3.b.2
c.(1)	4489		4489	0		3.c.1
	(2)	Applicable income tax effect	4491	0		3.c.2



## Consolidated Report of Condition for Insured Commercial and State-Chartered Savings Banks for June 30, 2011

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>ASSETS</b>						
1.	Cash and balances due from depository institutions (from Schedule RC-A):					
a.	Noninterest-bearing balances and currency and coin (1)			0081	310,194	1.a
b.	Interest-bearing balances (2)			0071	980,453	1.b
2.	Securities:					
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	515,685	2.a
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	945,717	2.b
3.	Federal funds sold and securities purchased under agreements to resell:			RCON		
a.	Federal funds sold in domestic offices			B987	73,305	3.a
				RCFD		
b.	Securities purchased under agreements to resell (3)			B989	53,885	3.b
4.	Loans and lease financing receivables (from Schedule RC-C):					
a.	Loans and leases held for sale			5369	70,070	4.a
b.	Loans and leases, net of unearned income	B528	12,749,299			4.b
c.	LESS: Allowance for loan and lease losses	3123	351,509			4.c
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	12,397,790	4.d
5.	Trading assets (from Schedule RC-D)			3545	112,015	5
6.	Premises and fixed assets (including capitalized leases)			2145	191,261	6
7.	Other real estate owned (from Schedule RC-M)			2150	62,309	7
8.	Investments in unconsolidated subsidiaries and associated companies			2130	12,060	8
9.	Direct and indirect investments in real estate ventures			3656	0	9
10.	Intangible assets:					
a.	Goodwill			3163	19,514	10.a
b.	Other intangible assets (from Schedule RC-M)			0426	11	10.b
11.	Other assets (from Schedule RC-F)			2160	598,777	11
12.	Total assets (sum of items 1 through 11)			2170	16,343,046	12

(1) Includes cash items in process of collection and unposted debits.

(2) Includes time certificates of deposit not held for trading.

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

**Schedule RC—Continued**

Dollar Amounts in Thousands

Tril | Bil | Mil | Thou

**LIABILITIES**

13. Deposits:				RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)				2200		12,409,592
(1) Noninterest-bearing (1)		6631	3,070,581			
(2) Interest-bearing		6636	9,339,011			
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)				RCFN		
(1) Noninterest-bearing		6631	0	2200		1,381,534
(2) Interest-bearing		6636	1,381,534			
14. Federal funds purchased and securities sold under agreements to repurchase:				RCON		
a. Federal funds purchased in domestic offices (2)				B993		356,833
b. Securities sold under agreements to repurchase (3)				RCFD		
				B995		146,538
15. Trading liabilities (from Schedule RC-D)				3548		97,102
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)				3190		677
17. and 18. Not applicable						
19. Subordinated notes and debentures (4)				3200		0
20. Other liabilities (from Schedule RC-G)				2930		146,086
21. Total liabilities (sum of items 13 through 20)				2948		<b>14,538,362</b>
22. Not applicable						

(1) Includes total demand deposits and noninterest-bearing time and savings deposits.  
 (2) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 (3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.  
 (4) Includes limited-life preferred stock and related surplus.

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**EQUITY CAPITAL**

Bank Equity Capital	RCFD	Tril   Bil   Mil   Thou	
23. Perpetual preferred stock and related surplus	3838	480,000	23
24. Common stock	3230	15,000	24
25. Surplus (excludes all surplus related to preferred stock)	3839	723,002	25
26. a. Retained earnings	3632	687,369	26.a
b. Accumulated other comprehensive income (5)	B530	(100,687)	26.b
c. Other equity capital components (6)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	<b>1,804,684</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	0	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	<b>1,804,684</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	<b>16,343,046</b>	29

**Memoranda**

**To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2010	RCFD	Number	
_____	6724	N/A	M.1
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm.			
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)			
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
6 = Review of the bank's financial statements by external auditors			
7 = Compilation of the bank's financial statements by external auditors			
8 = Other audit procedures (excluding tax preparation work)			
9 = No external audit work			

**To be reported with the March Report of Condition.**

2. Bank's fiscal year-end date	RCON	MM / DD	
_____	8678	N/A	M.2
(5) Includes net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and minimum pension liability adjustments.			
(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.			

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. Cash items in process of collection, unposted debits, and currency and coin _____	0022	300,985					1
a. Cash items in process of collection and unposted debits _____				0020	253,677		1.a
b. Currency and coin _____				0080	47,308		1.b
2. Balances due from depository institutions in the U.S. _____				0082	33,475		2
a. U.S. branches and agencies of foreign banks (including their IBFs) _____	0083	0					2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) _____	0085	33,475					2.b
3. Balances due from banks in foreign countries and foreign central banks _____				0070	623		3
a. Foreign branches of other U.S. banks _____	0073	0					3.a
b. Other banks in foreign countries and foreign central banks _____	0074	623					3.b
4. Balances due from Federal Reserve Banks _____	0090	955,563	0090	955,563			4
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) _____	0010	1,290,646	0010	1,290,646			5

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
1. U.S. Treasury securities _____	0211	0	0213	0	1286	6	1287	6	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	0	1290	0	1291	203,053	1293	204,245	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	17,457	1298	18,167	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	456,659	8497	463,709	8498	40,075	8499	40,184	3

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

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

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**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
<b>4. Mortgage-backed securities (MBS):</b>									
<b>a. Residential mortgage</b>									
pass-through securities:									
(1) Guaranteed by GNMA	G300	0	G301	0	G302	5,797	G303	5,940	4.a.1
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	2,691	G307	2,802	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.3
<b>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</b>									
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G312	0	G313	0	G314	0	G315	0	4.b.1
(2) Collateralized by MBS issued or guaranteed by FNMA, FHLMC, or GNMA	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	0	G323	0	4.b.3
<b>c. Commercial MBS:</b>									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b
(2) Other commercial MBS:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K150	0	K151	0	K152	0	K153	0	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b

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**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	0	C027	0	5.a
b. Structured financial products:									
(1) Cash	G336	59,026	G337	38,410	G338	768,605	G339	626,796	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	15,026	1741	12,459	6.a
b. Foreign debt securities	1742	0	1743	0	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)					A510	35,118	A511	35,118	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	515,685	1771	502,119	1772	1,087,828	1773	945,717	8

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

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	
1. Pledged securities (1)	0416	463,496	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
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: (3, 4)			
(1) Three months or less	A549	845,679	M.2.a.1
(2) Over three months through 12 months	A550	108,327	M.2.a.2
(3) Over one year through three years	A551	113,788	M.2.a.3
(4) Over three years through five years	A552	137,579	M.2.a.4
(5) Over five years through 15 years	A553	173,971	M.2.a.5
(6) Over 15 years	A554	38,089	M.2.a.6

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

(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.

(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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**Schedule RC-B—Continued**

2. 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: (3, 5)				
(1) Three months or less	A555	803		M.2.b.1
(2) Over three months through 12 months	A556	7,565		M.2.b.2
(3) Over one year through three years	A557	0		M.2.b.3
(4) Over three years through five years	A558	0		M.2.b.4
(5) Over five years through 15 years	A559	63		M.2.b.5
(6) Over 15 years	A560	312		M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less	A561	0		M.2.c.1
(2) Over three years	A562	0		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	31,790	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)		1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost	8782	0		M.4.a
b. Fair value	8783	0		M.4.b

- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

**Schedule RC-B—Continued**

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables _____	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines _____	B842	0	B843	0	B844	0	B845	0	M.5.b
c. Automobile loans _____	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	0	B853	0	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

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**Schedule RC-B—Continued**

Memoranda—Continued

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	40,242	G349	26,917	G350	730,724	G351	592,847	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	0	G359	0	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	118	G367	109	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	18,783	G369	11,494	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	37,763	G375	33,840	M.6.g

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## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

	(Column A) Consolidated Bank			(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou	
	Dollar Amounts in Thousands					
1. Loans secured by real estate _____	1410	9,573,637				1
a. Construction, land development, and other land loans:						
(1) 1-4 family residential construction loans _____			F158	63,841		1.a.1
(2) Other construction loans and all land development and other land loans _____			F159	666,107		1.a.2
b. Secured by farmland (including farm residential and other improvements) _____			1420	104,526		1.b
c. Secured by 1-4 family residential properties:						
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			1797	1,059,660		1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:						
(a) Secured by first liens _____			5367	891,796		1.c.2.a
(b) Secured by junior liens _____			5368	37,101		1.c.2.b
d. Secured by multifamily (5 or more) residential properties _____			1460	244,506		1.d
e. Secured by nonfarm nonresidential properties:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties _____			F160	3,973,727		1.e.1
(2) Loans secured by other nonfarm nonresidential properties _____			F161	2,532,373		1.e.2
2. Loans to depository institutions and acceptances of other banks:						
a. To commercial banks in the U.S. _____			B531	2,038		2.a
(1) To U.S. branches and agencies of foreign banks _____	B532	0				2.a.1
(2) To other commercial banks in the U.S. _____	B533	2,038				2.a.2
b. To other depository institutions in the U.S. _____	B534	0	B534	0		2.b
c. To banks in foreign countries _____			B535	0		2.c
(1) To foreign branches of other U.S. banks _____	B536	0				2.c.1
(2) To other banks in foreign countries _____	B537	0				2.c.2
3. Loans to finance agricultural production and other loans to farmers _____	1590	158,417	1590	158,417		3
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile) _____	1763	2,288,599	1763	2,288,599		4.a
b. To non-U.S. addressees (domicile) _____	1764	0	1764	0		4.b
5. Not applicable						
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
a. Credit cards _____	B538	110,178	B538	110,178		6.a
b. Other revolving credit plans _____	B539	42,581	B539	42,581		6.b
<b>c. Automobile Loans</b> _____	K137	27,608	K137	27,608		6.c
<b>d. Other consumer loans (includes single payment, installment, and all student loans)</b> _____	K207	41,025	K207	41,025		6.d
7. Loans to foreign government and official institutions (including foreign central banks) _____	2081	0	2081	0		7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. _____	2107	252,299	2107	252,299		8

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**Schedule RC-C—Continued**

**Part I. Continued**

	(Column A) Consolidated Bank			(Column B) Domestic Offices			
	RCFD	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands							
9. Loans to nondepository financial institutions and other loans	1563	86,955					9
a. Loans to nondepository financial institutions				J454	5,433		9.a
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured)				1545	39,201		9.b.1
(2) All other loans (exclude consumer loans)				J451	42,321		9.b.2
10. Lease financing receivables (net of unearned income)				2165	236,032		10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0					10.a
b. All other leases	F163	236,032					10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0		2123	0		11
12. Total loans and leases, net of unearned income (sum of items 1 through 10 minus item 11) (total of column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	12,819,369		2122	12,819,369		12

**Memoranda**

	Dollar Amounts in Thousands			
	RCON	Bil   Mil   Thou		
<b>1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part 1) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):</b>				
<b>a.Construction, land development, and other land loans in domestic offices:</b>				
(1)1 - 4 family residential construction loans	K158	0		M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	2,084		M.1.a.2
<b>b. Loans secured by 1-4 residential properties in domestic offices</b>	F576	12,742		M.1.b
<b>c. Secured by multifamily (5 or more) residential properties in domestic offices</b>	K160	23,747		M.1.c
<b>d. Secured by nonfarm nonresidential properties:</b>				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	6,966		M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	27,353		M.1.d.2
<b>e. Commercial and Industrial loans:</b>	RCFD			
(1) To U.S.addressees (domicile)	K163	7,500		M.1.e.1
(2) To non-U.S. addressees (domicile)	K164	0		M.1.e.2
<b>f. All other loans(include loans to individuals for household, family, and other personal expenditures)</b>				
<b>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructutings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):</b>				
(1) Loans secured by farmland in domestic offices	RCON			
(2) Loans to depository institutions and acceptances of other banks	K166	0		M.1.f.1
(3) Loans to finance agricultural production and other loans to farmers	RCFD			
(4) Loans to individuals for household, family, and other personal expenditures:	K167	0		M.1.f.2
(a) Credit cards	K168	0		M.1.f.3
(b) Automobile loans				
(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	K098	0		M.1.f.4(a)
(5) Loans to foreign governments and official instutuitions	K203	0		M.1.f.4(b)
(6) Other loans (1)				
(1) Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "loans to nondepository financial institutions and other loans."	K204	0		M.1.f.4(c)
(7) Loans secured by real estate in foreign offices	K212	0		M.1.f.5
	K267	0		M.1.f.6
	RCFN			
	K289	0		M.1.f.7

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

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## Schedule RC-C—Continued

### Part I. Continued

#### Memoranda

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less _____	A564	57,905	M.2.a.1
(2) Over three months through 12 months _____	A565	124,550	M.2.a.2
(3) Over one year through three years _____	A566	223,086	M.2.a.3
(4) Over three years through five years _____	A567	192,423	M.2.a.4
(5) Over five years through 15 years _____	A568	243,066	M.2.a.5
(6) Over 15 years _____	A569	13,975	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: (1, 3)	RCFD		
(1) Three months or less _____	A570	5,326,013	M.2.b.1
(2) Over three months through 12 months _____	A571	1,009,329	M.2.b.2
(3) Over one year through three years _____	A572	2,291,075	M.2.b.3
(4) Over three years through five years _____	A573	2,357,989	M.2.b.4
(5) Over five years through 15 years _____	A574	471,396	M.2.b.5
(6) Over 15 years _____	A575	125,028	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) _____	A247	1,545,220	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 (4) _____	2746	79,189	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) _____	5370	602,763	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) _____	RCFD B837	 0	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A _____	C391	N/A	M.6
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance _____	C779	0	M.7.a
b. Carrying amount included in Schedule RC-C, part I, items 1 through 9 _____	C780	0	M.7.b
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and (b)) _____	RCON F230	 0	M.8.a

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

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

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

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

**Schedule RC-C—Continued**

**Part I. Continued**

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2010, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231		N/A		M.8.b
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the carrying amount reported in Memorandum item 8.a above _____	F232		N/A		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)) _____	F577		26,214		M.9

	Dollar Amounts in Thousands						
	(Column A) Consolidated Bank		(Column B) Domestic Offices				
	RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou			
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, part I, items 1 through 9, at fair value under a fair value option.</i>							
10. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):							
a. Loans secured by real estate _____	F608		N/A		M.10.a		
(1) Construction, land development, and other land loans _____			F578		N/A	M.10.a.1	
(2) Secured by farmland (including farm residential and other improvements) _____			F579		N/A	M.10.a.2	
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____			F580		N/A	M.10.a.3.a	
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens _____			F581		N/A	M.10.a.3.b.1	
(2) Secured by junior liens _____			F582		N/A	M.10.a.3.b.2	
(4) Secured by multifamily (5 or more) residential properties _____			F583		N/A	M.10.a.4	
(5) Secured by nonfarm nonresidential properties _____			F584		N/A	M.10.a.5	
b. Commercial and industrial loans _____	F585		N/A	F585		N/A	M.10.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):							
(1) Credit cards _____	F586		N/A	F586		N/A	M.10.c.1
(2) Other revolving credit plans _____	F587		N/A	F587		N/A	M.10.c.2
<b>(3) Automobile loans</b> _____	K196		N/A	K196		N/A	M.10.c.3
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)</b> _____	K208		N/A	K208		N/A	M.10.c.4
d. Other loans _____	F589		N/A	F589		N/A	M.10.d

## Schedule RC-C—Continued

### Part I. Continued

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, part I, Memorandum item 10):									
a. Loans secured by real estate	F609	N/A							M.11.a
(1) Construction, land development, and other land loans					F590	N/A			M.11.a.1
(2) Secured by farmland (including farm residential and other improvements)					F591	N/A			M.11.a.2
(3) Secured by 1-4 family residential properties:									
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit					F592	N/A			M.11.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:									
(1) Secured by first liens					F593	N/A			M.11.a.3.b.1
(2) Secured by junior liens					F594	N/A			M.11.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties					F595	N/A			M.11.a.4
(5) Secured by nonfarm nonresidential properties					F596	N/A			M.11.a.5
b. Commercial and industrial loans	F597	N/A			F597	N/A			M.11.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):									
(1) Credit cards	F598	N/A			F598	N/A			M.11.c.1
(2) Other revolving credit plans	F599	N/A			F599	N/A			M.11.c.2
<b>(3) Automobile loans</b>	K195	N/A			K195	N/A			M.11.c.3
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)</b>	K209	N/A			K209	N/A			M.11.c.4
d. Other loans	F601	N/A			F601	N/A			M.11.d

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of of contractual cash flows not expected to be collected		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d

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**Schedule RC-C—Continued**

Part I. Continued

Memoranda — Continued	Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2010.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)		G376	N/A	M.13.a
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1a.(1)(a)(2))		RIAD G377	N/A	M.13.b
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases		RCFD G378	9,035,915	M.14
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		RCON	Bil   Mil   Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J466	N/A	M.15.a.1
(2) Proprietary reverse mortgages		J467	N/A	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J468	N/A	M.15.b.1
(2) Proprietary reverse mortgages		J469	N/A	M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:			Bil   Mil   Thou	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages		J470	N/A	M.15.c.1
(2) Proprietary reverse mortgages		J471	N/A	M.15.c.2

Legal Title of Bank

FDIC Certificate Number: 02270

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## Schedule RC-C—Continued

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

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

#### Loans to Small Businesses

1. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place the word "NO" in the box to the right.) \_\_\_\_\_

RCON	<b>YES / NO</b>
6999	NO

1

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

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

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

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

- a. "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_

Number of Loans	
RCON	N/A
5562	N/A
RCON	N/A
5563	N/A

2.a

2.b

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil	Mil   Thou
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 (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less _____	5564	505	5565	25,269	
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	1,861	5567	260,220	
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	4,901	5569	2,161,802	
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 (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of \$ 100,000 or less _____	5570	20,104	5571	227,584	
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	1,331	5573	126,794	
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	1,003	5575	304,317	

3.a

3.b

3.c

4.a

4.b

4.c

Legal Title of Bank

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## Schedule RC-C—Continued

### Part II. Continued

#### Agricultural Loans to Small Farms

5. Indicate in the box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in BOTH of these two loan categories, place the word "NO" in the box to the right.) \_\_\_\_\_

RCON	YES / NO
6860	NO

5

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

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

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

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

- a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.) \_\_\_\_\_

Number of Loans	
RCON	
5576	N/A
6.a	
RCON	
5577	N/A
6.b	

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON		RCON	Bil   Mil   Thou	
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 (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less _____	5578	170	5579	7,114	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	238	5581	24,884	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	97	5583	21,041	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, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of \$100,000 or less _____	5584	972	5585	27,844	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	219	5587	26,187	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	109	5589	25,261	8.c

### Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands				
	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
<b>ASSETS</b>					
1. U.S. Treasury securities	3531	18,713	3531	18,713	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	9,374	3533	9,374	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC or GNMA	G379	0	G379	0	4.a
b. Other residential MBS issued or guaranteed by FNMA, FHLMC, or GNMA (include CMOs, REMICs, and stripped MBS)	G380	0	G380	0	4.b
c. All other residential MBS	G381	0	G381	0	4.c
<b>d. Commercial MBS issued or guaranteed by FNMA, FHLMC, or GNMA</b>	K197	0	K197	0	4.d
<b>e. All other commercial MBS</b>	K198	0	K198	0	4.e
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	0	G383	0	5.a.1
(2) Synthetic	G384	0	G384	0	5.a.2
(3) Hybrid	G385	0	G385	0	5.a.3
b. All other debt securities	G386	23,245	G386	23,245	5.b
6. Loans:					
a. Loans secured by real estate	F610	0			6.a
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F607	0	6.a.3.b.1
(2) Secured by junior liens			F611	0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5
b. Commercial and industrial loans	F614	0	F614	0	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615	0	F615	0	6.c.1
(2) Other revolving credit plans	F616	0	F616	0	6.c.2
<b>(3) Automobile Loans</b>	K199	0	K199	0	6.c.3
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)</b>	K210	0	K210	0	6.c.4
d. Other loans	F618	0	F618	0	6.d
7. - 8. Not applicable					
9. Other trading assets	3541	0	3541	0	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	60,683	3543	60,683	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	<b>112,015</b>	3545	<b>112,015</b>	12

**Schedule RC-D - Continued**

	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	Dollar Amounts in Thousands							
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
<b>LIABILITIES</b>								
13. a. Liability for short positions _____	3546	34,696		3546	34,696		13.a	
b. Other trading liabilities _____	F624	0		F624	0		13.b	
14. Derivatives with a negative fair value _____	3547	62,406		3547	62,406		14	
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) _____	3548	<b>97,102</b>		3548	<b>97,102</b>		15	

Memoranda	(Column A) Consolidated Bank				(Column B) Domestic Offices			
	Dollar Amounts in Thousands							
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):								
a. Loans secured by real estate _____	F790	0						M.1.a
(1) Construction, land development, and other land loans _____				F625	0		M.1.a.1	
(2) Secured by farmland (including farm residential and other improvements) _____				F626	0		M.1.a.2	
(3) Secured by 1-4 family residential properties:								
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit _____				F627	0		M.1.a.3.a	
(b) Closed-end loans secured by 1-4 family residential properties:								
(1) Secured by first liens _____				F628	0		M.1.a.3.b.1	
(2) Secured by junior liens _____				F629	0		M.1.a.3.b.2	
(4) Secured by multifamily (5 or more) residential properties _____				F630	0		M.1.a.4	
(5) Secured by nonfarm nonresidential properties _____				F631	0		M.1.a.5	
b. Commercial and industrial loans _____	F632	0		F632	0		M.1.b	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):								
(1) Credit cards _____	F633	0		F633	0		M.1.c.1	
(2) Other revolving credit plans _____	F634	0		F634	0		M.1.c.2	
<b>(3) Automobile Loans</b> _____	K200	0		K200	0		M.1.c.3	
<b>(4) Other consumer loans (includes single payment, installment, and all student loans)</b> _____								
d. Other loans _____	K211	0		K211	0		M.1.c.4	
F636 _____	F636	0		F636	0		M.1.d	
2. Loans measured at fair value that are past due 90 days or more:								
a. Fair value _____	F639	0		F639	0		M.2.a	
b. Unpaid principal balance _____	F640	0		F640	0		M.2.b	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):								
a. Trust preferred securities issued by financial institutions _____	G299	0		G299	0		M.3.a	
b. Trust preferred securities issued by real estate investment trusts _____	G332	0		G332	0		M.3.b	
c. Corporate and similar loans _____	G333	0		G333	0		M.3.c	
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) _____	G334	0		G334	0		M.3.d	
e. 1-4 family residential MBS not issued or guaranteed by GSEs _____	G335	0		G335	0		M.3.e	
f. Diversified (mixed) pools of structured financial products _____	G651	0		G651	0		M.3.f	
g. Other collateral or reference assets _____	G652	0		G652	0		M.3.g	
4. Pledged trading assets:								
a. Pledged securities _____	G387	0		G387	0		M.4.a	
b. Pledged Loans _____	G388	0		G388	0		M.4.b	

## Schedule RC-D - Continued

### Memoranda - Continued

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

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
5. Asset-backed securities:						
a.	Credit card receivables			F643	N/A	M.5.a
b.	Home equity lines			F644	N/A	M.5.b
c.	Automobile loans			F645	N/A	M.5.c
d.	Other consumer loans			F646	N/A	M.5.d
e.	Commercial and industrial loans			F647	N/A	M.5.e
f.	Other			F648	N/A	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)						
7. Equity securities:						
a.	Readily determinable fair values			F652	N/A	M.7.a
b.	Other			F653	N/A	M.7.b
8. Loans pending securitization						
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):						
<b>TEXT</b>						
a.	F655	N/A		F655	N/A	M.9.a
b.	F656	N/A		F656	N/A	M.9.b
c.	F657	N/A		F657	N/A	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):						
<b>TEXT</b>						
a.	F658	N/A		F658	N/A	M.10.a
b.	F659	N/A		F659	N/A	M.10.b
c.	F660	N/A		F660	N/A	M.10.c

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts						Nontransaction Accounts					
	(Column A) Total transaction accounts (including total demand deposits)			(Column B) Memo: Total demand deposits (included in column A)			(Column C) Total nontransaction accounts (including MMDAs)					
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Deposits of:												
1. Individuals, partnerships and corporations (include all certified and official checks)	B549	874,037						B550	10,441,643		1	
2. U.S. Government	2202	0						2520	0		2	
3. States and political subdivisions in the U.S.	2203	59,194						2530	814,406		3	
4. Commercial banks and other depository institutions in the U.S.	B551	212,225						B552	8,087		4	
5. Banks in foreign countries	2213	0						2236	0		5	
6. Foreign governments and official institutions (including foreign central banks)	2216	0						2377	0		6	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	1,145,456		2210	1,072,354		2385	11,264,136		7		

### Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	232,098			M.1.a
b. Total brokered deposits	2365	291,249			M.1.b
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)					
<b>(1) Brokered deposits of less than \$100,000</b>	2343	0			M.1.c.1
<b>(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts</b>	J472	291,249			M.1.c.2
d. Maturity data for brokered deposits:					
(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)	A243	0			M.1.d.1
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	291,249			M.1.d.2
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	0			M.1.d.3
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law)					
<b>(to be completed for the December report only)</b>	5590	N/A			M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0			M.1.f

**(1) The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date.**

Legal Title of Bank

FDIC Certificate Number: 02270

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## Schedule RC-E—Continued

### Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Bil   Mil   Thou	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs) _____	6810	4,596,260	M.2.a.1
(2) Other savings deposits (excludes MMDAs) _____	0352	5,938,148	M.2.a.2
b. Total time deposits of less than \$100,000 _____	6648	363,163	M.2.b
<b>c. Total time deposits of \$100,000 through \$250,000 _____</b>	J473	238,015	M.2.c
<b>d. Total time deposits of more than \$250,000 _____</b>	J474	128,550	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts <b>of \$100,000 or more included in Memorandum item 2.c and 2.d above _____</b>			
	F233	39,659	M.2.e
3. Maturity and repricing data for time deposits of less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: (1, 2)			
(1) Three months or less _____	A579	48,459	M.3.a.1
(2) Over three months through 12 months _____	A580	204,018	M.3.a.2
(3) Over one year through three years _____	A581	69,958	M.3.a.3
(4) Over three years _____	A582	40,728	M.3.a.4
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3) _____	A241	252,477	M.3.b
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: (1, 4)			
(1) Three months or less _____	A584	96,702	M.4.a.1
(2) Over three months through 12 months _____	A585	162,859	M.4.a.2
(3) Over one year through three years _____	A586	63,004	M.4.a.3
(4) Over three years _____	A587	44,000	M.4.a.4
<b>b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) _____</b>	K221	259,561	M.4.b
<b>c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3) _____</b>	K222	0	M.4.c

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

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

Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) _____	B553	1,233,935	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	0	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	0	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	147,599	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	<b>1,381,534</b>	6

Memorandum

Dollar Amounts in Thousands	RCFN	Bil   Mil   Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above) _____	A245	0	M.1

Legal Title of Bank

FDIC Certificate Number: 02270

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### Schedule RC-F—Other Assets

				Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Accrued interest receivable (1)					B556	65,730	1
2.	Net deferred tax assets (2)					2148	88,437	2
3.	Interest-only strips receivable (not in the form of a security) (3) on:							
	a. Mortgage loans					A519	0	3.a
	b. Other financial assets					A520	9,900	3.b
4.	Equity securities that DO NOT have readily determinable fair values (4)					1752	94,503	4
5.	Life insurance assets							
	<b>a. General account life insurance assets</b>					K201	43,389	5.a
	<b>b. Separate account life insurance assets</b>					K202	0	5.b
	<b>c. Hybrid account life insurance assets</b>					K270	0	5.c
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2168	296,818	6
	a. Prepaid expenses (excluding prepaid assessments)	2166	0					6.a
	b. Repossessed personal property (including vehicles)	1578	0					6.b
	c. Derivatives with a positive fair value held for purposes other than trading	C010	0					6.c
	d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0					6.d
	e. FDIC loss-sharing indemnification assets	J448	0					6.e
	f. Prepaid deposit insurance assessments	J449	75,289					6.f
	<b>TEXT</b>							
	g. 3549	3549	0					6.g
	h. 3550	3550	0					6.h
	i. 3551	3551	0					6.i
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)					2160	598,777	7

### Schedule RC-G—Other Liabilities

				Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices (5)					3645	2,390	1.a
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)					RCFD		
						3646	60,123	1.b
2.	Net deferred tax liabilities (2)					3049	0	2
3.	Allowance for credit losses on off-balance sheet credit exposures					B557	14,067	3
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)					2938	69,506	4
	a. Accounts Payable	3066	0					4.a
	b. Deferred compensation liabilities	C011	0					4.b
	c. Dividends declared but not yet payable	2932	0					4.c
	d. Derivatives with a negative fair value held for purposes other than trading	C012	38,470					4.d
	<b>TEXT</b>							
	e. 3552	3552	0					4.e
	f. 3553	3553	0					4.f
	g. 3554	3554	0					4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)					2930	146,086	5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.

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

	Dollar Amounts in Thousands			Domestic Offices		
				RCON	Bil   Mil   Thou	
1. and 2. Not applicable						
3. Securities purchased under agreements to resell _____	B989		53,885			3
4. Securities sold under agreements to repurchase _____	B995		146,538			4
5. Other borrowed money _____ <i>EITHER</i>	3190		677			5
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs _____ <i>OR</i>	2163		0			6
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs _____	2941		1,381,533			7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	2192		16,343,046			8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) _____	3129		13,156,828			9

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-sale Securities		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
10. U.S. Treasury securities _____	0211	0	1287	6	10
11. U.S. Government agency obligations (exclude mortgage-backed securities) _____	8492	0	8495	222,412	11
12. Securities issued by states and political subdivisions in the U.S. _____	8496	456,659	8499	40,184	12
13. Mortgage-backed securities (MBS):					
a. Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G389	0	G390	8,742	13.a.1
(2) Other pass-through securities _____	1709	0	1713	0	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA _____	G393	0	G394	0	13.b.1
(2) All other mortgage-backed securities _____	1733	0	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) _____	G397	59,026	G398	639,254	14
15. Foreign debt securities (include foreign structured financial products and foreign asset-backed securities) _____	G399	0	G400	0	15
16. Investments in mutual funds and other equity securities with readily determinable fair values _____			A511	35,118	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) _____	1754	515,685	1773	945,716	17
18. Equity securities that do not have readily determinable fair values _____			1752	94,503	18

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

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

	Dollar Amounts in Thousands		
	RCFN	Bil   Mil   Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) _____	2133	N/A	1
2. Total IBF liabilities (component of Schedule RC, item 21) _____	2898	N/A	2

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

Dollar Amounts in Thousands		RCFD	Tril   Bil   Mil   Thou	
<b>ASSETS</b>				
1. Interest-bearing balances due from depository institutions _____		3381	662,669	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities) _____		B558	223,550	2
3. Mortgage-backed securities (2) _____		B559	8,687	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.) _____		B560	1,443,573	4
5. Federal funds sold and securities purchased under agreements to resell _____		3365	116,660	5
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans _____		3360	12,620,233	6.a.1
(2) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties _____		3465	1,985,990	6.a.2.a
(b) All other loans secured by real estate _____		3466	7,661,227	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers _____		3386	143,472	6.a.3
(4) Commercial and industrial loans _____		3387	2,278,142	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards _____		B561	105,666	6.a.5.a
(b) Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards) _____		B562	109,810	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs _____		RCFN		
		3360	0	6.b
		RCFD		
7. Trading assets _____		3401	121,997	7
8. Lease financing receivables (net of unearned income) _____		3484	236,563	8
9. Total assets (4) _____		3368	16,262,915	9
<b>LIABILITIES</b>				
10. Interest-bearing transaction accounts in domestic offices (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) (exclude demand deposits) _____		RCON		
		3485	50,020	10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs) _____		B563	10,611,280	11.a
b. Time deposits of \$100,000 or more _____		A514	375,604	11.b
c. Time deposits of less than \$100,000 _____		A529	368,519	11.c
		RCFN		
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs _____		3404	1,526,500	12
		RCFD		
13. Federal funds purchased and securities sold under agreements to repurchase _____		3353	519,470	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) _____		3355	297	14

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

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

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

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

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

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

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines _____		3814	1,136,693			1.a
<b>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</b>						
<b>(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)</b> _____		RCFN				
		J477	N/A			1.a.(1)
<b>(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)</b> _____		J478	N/A			1.a.(2)
		RCFD				
b. Credit card lines _____		3815	857,874			1.b
<b>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.<sup>1</sup></b>						
<b>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</b>						
<b>(1) Unused consumer credit card lines</b> _____		J455	687,217			1.b.(1)
<b>(2) Other unused credit card lines</b> _____		J456	170,657			1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a) 1-4 family residential construction loan commitments _____		F164	45,985			1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments _____		F165	273,792			1.c.1.b
(2) NOT secured by real estate _____		6550	12,699			1.c.2
d. Securities underwriting _____						
		3817	0			1.d
e. Other unused commitments:						
<b>(1) Commercial and industrial loans</b> _____		J457	1,359,088			1.e.(1)
<b>(2) Loans to financial institutions</b> _____		J458	4,069			1.e.(2)
<b>(3) All other unused commitments</b> _____		J459	138,194			1.e.(3)
2. Financial standby letters of credit _____		3819	245,740			2
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others _____		3820	22,239			2.a
3. Performance standby letters of credit _____		3821	45,727			3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others _____		3822	0			3.a
4. Commercial and similar letters of credit _____		3411	1,646			4
5. Not applicable						
6. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) _____		3433	0			6
7. Credit derivatives:		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
a. Notional amounts:						
(1) Credit default swaps _____		C968	0	C969	0	7.a.1
(2) Total return swaps _____		C970	0	C971	0	7.a.2
(3) Credit options _____		C972	0	C973	0	7.a.3
(4) Other credit derivatives _____		C974	0	C975	0	7.a.4
b. Gross fair values:						
(1) Gross positive fair value _____		C219	0	C221	0	7.b.1
(2) Gross negative fair value _____		C220	0	C222	0	7.b.2

**(1) The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2010, Report of Condition.**

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**Schedule RC-L—Continued**

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
7.c. Notional amounts by regulatory capital treatment:(1)				
(1) Positions covered under the Market Risk Rule:				
(a) Sold protection	G401		0	7.c.(1)(a)
(b) Purchased protection	G402		0	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection	G403		0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404		0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405		0	7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	0	G413	0	G414	0	7.d.(2)(a)
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.(2)(b)

	RCFD	Tril	Bil	Mil	Thou	
8. Spot foreign exchange contracts	8765				0	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430				78,745	9
a. <u>Securities borrowed</u>	3432				0	9.a
b. <u>Commitments to purchase when-issued securities</u>	3434				0	9.b
c. <u>Standby letters of credit issued by a Federal Home Loan Bank on the bank's behalf</u>	C978				0	9.c
d. <b>TEXT</b> 3555					0	9.d
e. 3556					0	9.e
f. 3557					0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")	5591				78,773	10
<b>TEXT</b>						
a. <u>Commitments to sell when-issued securities</u>	3435				0	10.a
b. 5592					0	10.b
c. 5593					0	10.c
d. 5594					0	10.d
e. 5595					0	10.e

	RCFD	Tril	Bil	Mil	Thou	
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank	C223				0	11.a
b. Sales for which the reporting bank is the agent bank with risk	C224				7,577	11.b

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

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

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

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**Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	Tril   Bil   Mil   Thou	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts _____	2,070,000	0	0	0	12.a
b. Forward contracts _____	53,275	0	0	0	12.b
c. Exchange-traded option contracts:					
(1) Written options _____	0	0	0	0	12.c.1
(2) Purchased options _____	880,000	0	0	0	12.c.2
d. Over-the-counter option contracts:					
(1) Written options _____	187,769	0	0	0	12.d.1
(2) Purchased options _____	147,725	0	0	0	12.d.2
e. Swaps _____	3,693,927	0	0	0	12.e
13. Total gross notional amount of derivative contracts held for trading _____	2,311,142	0	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	4,721,554	0	0	0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	544,117				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value _____	60,683	0	0	0	15.a.1
(2) Gross negative fair value _____	62,407	0	0	0	15.a.2
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value _____	18,529	0	0	0	15.b.1
(2) Gross negative fair value _____	38,471	0	0	0	15.b.2

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**Schedule RC-L—Continued****Item 16 is to be completed only by banks with total assets of \$10 billion or more.(1)**

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
	16. Over-the-counter derivatives:										
a. Net current credit exposure	G418	54,426	G419	0	G420	0	G421	0	G422	24,581	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	16.b(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b(6)
(7) All other collateral	G453	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

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**Schedule RC-M—Memoranda**

Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____						
		6164		72,883		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 _____						
	Number	6165		8		1.b
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets _____						
		3164		0		2.a
(1) Estimated fair value of mortgage servicing assets _____						
		A590		0		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____						
		B026		0		2.b
c. All other identifiable intangible assets _____						
		5507		11		2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____						
		0426		11		2.d
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices _____						
		RCON				
		5508		24,587		3.a
b. Farmland in domestic offices _____						
		5509		996		3.b
c. 1-4 family residential properties in domestic offices _____						
		5510		3,753		3.c
d. Multifamily (5 or more) residential properties in domestic offices _____						
		5511		149		3.d
e. Nonfarm nonresidential properties in domestic offices _____						
		5512		32,824		3.e
f. Foreclosed properties from "GNMA loans" _____						
		C979		0		3.f
g. In foreign offices _____						
		RCFN				
		5513		0		3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____						
		RCFD				
		2150		62,309		3.h
4. Not applicable						
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (1)						
(a) One year or less _____						
		F055		0		5.a.1.a
(b) Over one year through three years _____						
		F056		0		5.a.1.b
(c) Over three years through five years _____						
		F057		0		5.a.1.c
(d) Over five years _____						
		F058		0		5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) _____						
		2651		0		5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) _____						
		F059		0		5.a.3
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (3)						
(a) One year or less _____						
		F060		677		5.b.1.a
(b) Over one year through three years _____						
		F061		0		5.b.1.b
(c) Over three years through five years _____						
		F062		0		5.b.1.c
(d) Over five years _____						
		F063		0		5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) _____						
		B571		677		5.b.2
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) _____						
		3190		677		5.c

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

**Schedule RC-M—Continued**

	Dollar Amounts in Thousands		
6. Does the reporting bank sell private label or third party mutual funds and annuities? _____		RCFD B569	YES / NO YES
7. Assets under the reporting bank's management in proprietary mutual funds and annuities _____		RCFD B570	Bil   Mil   Thou 0
8. Primary Internet Web site address of the bank (home page), if any (example: www.examplebank.com) (TEXT 4087) <a href="http://www.zionsbank.com">http://www.zionsbank.com</a>			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? _____		RCFD 4088	YES / NO YES
10. Secured liabilities:			
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____		RCFD F064	Bil   Mil   Thou 0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____		RCFD F065	Bil   Mil   Thou 0
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____		RCFD G463	YES / NO YES
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? _____		RCFD G464	YES / NO YES
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>		RCFD	Bil   Mil   Thou
<b>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</b>			
<b>(1) Loans secured by real estate in domestic offices:</b>			
<b>(a) Construction, land development, and other land loans:</b>			
<b>(1) 1-4 family residential construction loans</b> _____		K169	0
<b>(2) Other construction loans and all land development and other land loans</b> _____		K170	0
<b>(b) Secured by farmland</b> _____		K171	0
<b>(c) Secured by 1-4 family residential properties:</b>			
<b>(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> _____		K172	0
<b>(2) Closed-end loans secured by 1-4 family residential properties:</b>			
<b>(a) Secured by first liens</b> _____		K173	0
<b>(b) Secured by junior liens</b> _____		K174	0
<b>(d) Secured by multifamily (5 or more) residential properties</b> _____		K175	0
<b>(e) Secured by nonfarm, nonresidential properties:</b>			
<b>(1) Loans secured by owner-occupied nonfarm nonresidential properties</b> _____		K176	0
<b>(2) Loans secured by other nonfarm nonresidential properties</b> _____		K177	0
_____		RCFD	
_____		K178	0
_____		K179	0
<b>(2) Loans to finance agricultural production and other loans to farmers</b> _____			
<b>(3) Commercial and industrial loans</b> _____			
<b>(4) Loans to individuals for household, family, and other personal expenditures:</b>			
<b>(a) Credit cards</b> _____		K180	0
<b>(b) Automobile loans</b> _____		K181	0
<b>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b> _____		K182	0

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	RCFD	Bil   Mil   Thou	
<b>13.a.(5) All other loans and all leases</b>	K183	0	13.a.5
<b>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.1.(1) through (5)):</b>			
(a) Loans to depository institutions and acceptances of other banks	K184	0	13.a.5.a
(b) Loans to foreign government and official institutions	K185	0	13.a.5.b
(c) Other loans(1)	K186	0	13.a.5.c
(d) Lease financing receivables	K273	0	13.a.5.d
	RCFN		
(e) Loans secured by real estate in foreign offices	K290	0	13.a.5.e
	RCON		
<b>b. Other real estate owned (included in Schedule RC, item 7):</b>			
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	K192	0	13.b.7
<b>c. Debt securities (included in Schedule RC, items 2.a and 2.b)</b>	J461	0	13.c
<b>d. Other assets (exclude FDIC loss-sharing indemnification assets)</b>	J462	0	13.d
<b>14. Captive insurance and reinsurance subsidiaries:</b>			
a. Total assets of captive insurance subsidiaries(2)	K193	0	14.a
b. Total assets of captive reinsurance subsidiaries(2)	K194	0	14.b

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

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

Legal Title of Bank

FDIC Certificate Number: 02270

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	RCON	Bil   Mil   Thou	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	0	F174	0	F176	492	1.a.1
(2) Other construction loans and all land development and other land loans	F173	3,957	F175	0	F177	64,137	1.a.2
b. Secured by farmland in domestic offices	3493	658	3494	0	3495	5,242	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	3,262	5399	0	5400	3,854	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	8,776	C237	4,364	C229	36,791	1.c.2.a
(b) Secured by junior liens	C238	451	C239	0	C230	1,325	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	0	3500	0	3501	11,312	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	25,551	F180	2,512	F182	140,322	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	13,845	F181	1,650	F183	91,806	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	1,054	1597	0	1583	1,874	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	10,660	1252	335	1253	24,507	4.a
b. To non-U.S. addressees (domicile)	1254	0	1255	0	1256	0	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	1,323	B576	790	B577	247	5.a
<b>b. Automobile loans</b>	K213	433	K214	13	K215	201	5.b
<b>c. Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>							
	K216	501	K217	165	K218	922	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	52	5460	0	5461	0	7

### Schedule RC-N—Continued

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

	(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		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures _____	F166	0	F167	0	F168	0	8.a
b. All other leases _____	F169	375	F170	70	F171	502	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets) _____	3505	0	3506	0	3507	46	9
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, <b>excluding loans and leases covered by loss-sharing agreements with the FDIC</b> _____	K036	5,274	K037	0	K038	15,583	10
<b>a. Guaranteed portion of loans and leases included in item 10 above, excluding reboked "GNMA loans"</b> _____	K039	3,664	K040	0	K041	12,041	10.a
<b>b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above</b> _____	K042	0	K043	0	K044	0	10.b
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
<b>a. Loans secured by real estate in domestic offices:</b>							
<b>(1) Construction, land development, and other land loans:</b>	RCON		RCON		RCON		
<b>(a) 1-4 family residential construction loans</b>	K045	0	K046	0	K047	0	11.a.1.a
<b>(b) Other construction loans and all land development and other land loans</b> _____	K048	0	K049	0	K050	0	11.a.1.b
<b>(2) Secured by farmland</b> _____	K051	0	K052	0	K053	0	11.a.2
<b>(3) Secured by 1-4 family residential properties</b>							
<b>(a) Revolving, open-end loans secured by 1- 4 family residential properties and extended under lines of credit</b> _____	K054	0	K055	0	K056	0	11.a.3.a
<b>(b) Closed-end loans secured by 1-4 family residential properties:</b>							
<b>(1) Secured by first liens</b>	K057	0	K058	0	K059	0	11.a.3.b.1
<b>(2) Secured by junior liens</b> _____	K060	0	K061	0	K062	0	11.a.3.b.2
<b>(4) Secured by multifamily (5 or more) residential properties</b> _____	K063	0	K064	0	K065	0	11.a.4

**Schedule RC-N—Continued**

	(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			
	RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands										
<b>11.a.(5) Secured by nonfarm nonresidential properties:</b>										
<b>(a) Loans secured by owner-occupied nonfarm nonresidential properties</b>	K066		0	K067		0	K068		0	11.a.5.a
<b>(b) Loans secured by other nonfarm nonresidential properties</b>	K069		0	K070		0	K071		0	11.a.5.b
<b>b. Loans to finance agricultural production and other loans to farmers</b>	RCFD			RCFD			RCFD			
	K072		0	K073		0	K074		0	11.b
<b>c. Commercial and industrial loans</b>	K075		0	K076		0	K077		0	11.c
<b>d. Loans to individuals for household, family, and other personal expenditures:</b>										
<b>(1) Credit cards</b>	K078		0	K079		0	K080		0	11.d.1
<b>(2) Automobile loans</b>	K081		0	K082		0	K083		0	11.d.2
<b>(3) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>	K084		0	K085		0	K086		0	11.d.3
<b>e. All other loans and all leases</b>	K087		0	K088		0	K089		0	11.e
<b>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</b>										
<b>(1) Loans to depository institutions and acceptances of other banks</b>	K091		0	K092		0	K093		0	11.e.1
<b>(2) Loans to foreign governments and official institutions</b>	K095		0	K096		0	K097		0	11.e.2
<b>(3) Other loans (1)</b>	K099		0	K100		0	K101		0	11.e.3
<b>(4) Lease financing receivables</b>	K269		0	K271		0	K272		0	11.e.4
<b>(5) Loans secured by real estate in foreign offices</b>	RCFN			RCFN			RCFN			
	K291		0	K292		0	K293		0	11.e.5
<b>f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements</b>	RCFD			RCFD			RCFD			
	K102		0	K103		0	K104		0	11.f

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

**Schedule RC-N—Continued**

Memoranda	(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			
	RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou		RCON	Bil   Mil   Thou		
Dollar Amounts in Thousands										
<b>1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):</b>										
<b>a. Construction, land development, and other land loans in domestic offices:</b>										
<b>(1) 1-4 family residential construction loans</b>	K105		0	K106		0	K107		0	M.1.a.1
<b>(2) Other construction loans and all land development and other land loans</b>	K108		0	K109		0	K110		19,480	M.1.a.2
<b>b. Loans secured by 1-4 family residential properties in domestic offices</b>	F661		0	F662		1,977	F663		5,326	M.1.b
<b>c. Secured by multifamily (5 or more) residential properties in domestic offices</b>	K111		0	K112		0	K113		0	M.1.c
<b>d. Secured by nonfarm nonresidential properties:</b>										
<b>(1) Loans secured by owner-occupied nonfarm nonresidential properties</b>	K114		0	K115		0	K116		2,353	M.1.d.1
<b>(2) Loans secured by other nonfarm nonresidential properties</b>	K117		1,642	K118		0	K119		12,879	M.1.d.2
<b>e. Commercial and industrial loans:</b>	RCFD			RCFD			RCFD			
<b>(1) To U.S. addressees (domicile)</b>	K120		436	K121		0	K122		4,626	M.1.e.1
<b>(2) To non-U.S. addressees (domicile)</b>	K123		0	K124		0	K125		0	M.1.e.2
<b>f. All other loans (Include loans to individuals for household, family, and other personal expenditures)</b>	K126		0	K127		0	K128		1,776	M.1.f
<b>Itemize and describe loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</b>	RCON			RCON			RCON			
<b>(1) Loans secured by farmland in domestic offices</b>	K130		0	K131		0	K132		0	M.1.f.1
<b>(2) Loans to depository institutions and acceptances of other banks</b>	RCFD			RCFD			RCFD			
<b>(3) Loans to finance agricultural production and other loans to farmers</b>	K134		0	K135		0	K136		0	M.1.f.2
<b>(4) Loans to individuals for household, family, and other personal expenditures:</b>										
<b>(a) Credit cards</b>	K138		0	K139		0	K140		0	M.1.f.3
<b>(b) Automobile loans</b>	K274		0	K275		0	K276		0	M.1.f.4.a
<b>(c) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>	K277		0	K278		0	K279		0	M.1.f.4.b
<b>(d) Other consumer loans (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)</b>	K280		0	K281		0	K282		0	M.1.f.4.c

**Schedule RC-N—Continued**

Memoranda-Continued	(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			
	RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		RCFD	Bil   Mil   Thou		
Dollar Amounts in Thousands										
<b>1. f. (5) Loans to foreign governments and official institutions</b>	K283		0	K284		0	K285		0	M.1.f.5
<b>(6) Other Loans(1)</b>	K286		0	K287		0	K288		0	M.1.f.6
<b>(7) Loans secured by real estate in foreign offices</b>	RCFN			RCFN			RCFN			
	K294		0	K295		0	K296		0	M.1.f.7
2. Loans to finance commercial real estate, construction, and land development activities <b>(not secured by real estate) included in Schedule RC-N, items 4 and 7, above</b>	RCFD			RCFD			RCFD			
	6558		0	6559		0	6560		72	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248		0	1249		0	1250		0	M.3
4. Not applicable										
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):										
a. Loans and leases held for sale	C240		0	C241		21	C226		0	M.5.a
b. Loans measured at fair value:										
(1) Fair value	F664		0	F665		0	F666		0	M.5.b.1
(2) Unpaid principal balance	F667		0	F668		0	F669		0	M.5.b.2
Dollar Amounts in Thousands										
6. Derivative contracts:										
Fair value of amounts carried as assets	3529		0	3530		0				M.6
7. Additions to nonaccrual assets during the quarter	RCFD									
	C410		94,182							M.7
8. Nonaccrual assets sold during the quarter	RCFD									
	C411		50,876							M.8

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

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

All banks must complete items 1 through 11, Memorandum items 1 and 5, and, if applicable, Memorandum items 2, 3, and 6 through 15 each quarter.

		Dollar Amounts in Thousands		RCFD	Bil   Mil   Thou	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations _____	F236	13,843,671			1
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) _____	F237	1,430,218			2
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) _____	RCFN				
		F234	1,430,033			3
		RCFD				
4.	Average consolidated total assets _____	K652	16,262,915			4
	<b>a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2) _____</b>					
		<b>Number</b>				
		K653	1			4.a
					Bil   Mil   Thou	
5.	Average tangible equity(1) _____	K654	1,869,909			5
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions _____	K655	0			6
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):	RCFD				
	a. One year or less _____	G465	677			7.a
	b. Over one year through three years _____	G466	0			7.b
	c. Over three years through five years _____	G467	0			7.c
	d. Over five years _____	G468	0			7.d
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):					
	a. One year or less _____	G469	0			8.a
	b. Over one year through three years _____	G470	0			8.b
	c. Over three years through five years _____	G471	0			8.c
	d. Over five years _____	G472	0			8.d
		RCON				
9.	Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b) _____	G803	0			9
10.	<b>Banker's bank certification:</b>					
	<b>Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? _____</b>	RCFD	<b>YES / NO</b>			
		K656	NO			10
	<b>If the answer to item 10 is "YES," complete items 10.a and 10.b.</b>				Bil   Mil   Thou	
	<b>a. Banker's bank deduction _____</b>	K657	N/A			10.a
	<b>b. Banker's bank deduction limit _____</b>	K658	N/A			10.b
11.	<b>Custodial bank certification:</b>					
	<b>Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? _____</b>				<b>YES / NO</b>	
		K659	NO			11
	<b>If the answer to item 11 is "YES," complete items 11.a and 11.b.</b>				Bil   Mil   Thou	
	<b>a. Custodial bank deduction _____</b>	K660	N/A			11.a
	<b>b. Custodial bank deduction limit _____</b>	K661	N/A			11.b

(1) Tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, item 11.

Legal Title of Bank

FDIC Certificate Number: 02270

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### Schedule RC-O—Continued

Memoranda

	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
1. Total assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less			F049	6,866,154	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCON	Number			
	F050	709,723			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000			F051	5,314,840	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCON	Number			
	F052	5,324			M.1.b.2
c. Retirement deposit accounts of \$250,000 or less: (1)					
(1) Amount of retirement deposit accounts of \$250,000 or less			F045	221,819	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less	RCON	Number			
	F046	17,060			M.1.c.2
d. Retirement deposit accounts of more than \$250,000: (1)					
(1) Amount of retirement deposit accounts of more than \$250,000			F047	10,640	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000	RCON	Number			
	F048	31			M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>					
2. Estimated amount of uninsured assessable deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)			5597	2,961,301	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:					
Text			RCON	FDIC Cert No.	
A545			A545	0	M.3

	Dollar Amounts in Thousands		RCON	Bil   Mil   Thou	
<b>4. Not Applicable</b>					
<i>Memorandum items 5.a and 5.b are to be completed by all banks.</i>					
<b>5. Noninterest-bearing transaction accounts (as defined in Section 343 of the Dodd-Frank Act) of more than \$250,000 (see instructions):</b>					
<b>a. Amount of noninterest-bearing transaction accounts of more than \$250,000</b>			J944	1,373,270	M.5.a
<b>b. Number of noninterest-bearing transaction accounts of more than \$250,000</b>	Number				
	J945	1,352			M.5.b

- (1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date excluding the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.
- (2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.
- (3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d and the temporary unlimited insurance coverage on noninterest-bearing transaction accounts.

### Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
<b>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</b>			
<b>6. Criticized and classified items:</b>			
<b>a. Special mention</b> _____	K663	108,420	M.6.a
<b>b. Substandard</b> _____	K664	1,396,695	M.6.b
<b>c. Doubtful</b> _____	K665	5,942	M.6.c
<b>d. Loss</b> _____	K666	2,164	M.6.d
<b>7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations</b> _____			
	RCON		
	K675	41,841	M.7
	RCFD		
<b>8. "Subprime consumer loans" as defined for assessment purposes only in FDIC regulations</b> _____			
	K667	0	M.8
<b>9. "Leveraged loans and securities" as defined for assessment purposes only in FDIC regulations</b> _____			
	K668	305,446	M.9
<b>10. Commitments to fund construction, land development, and other land loans secured by real estate:</b>			
<b>a. Total unfunded commitments</b> _____	RCON		
	K676	248,708	M.10.a
<b>b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)</b> _____	K677	421	M.10.b
<b>11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)</b> _____			
	RCFD		
	K669	0	M.11
<b>12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d)</b> _____			
	RCON		
	K678	128,550	M.12
<b>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.g are to be completed by "large institutions" only.</b>			
<b>13. Portion of funded loans guaranteed or insured by the U.S. government (excluding FDIC loss-sharing agreements):</b>			
<b>a. Construction, land development, and other land loans secured by real estate</b> _____	K679	4,242	M.13.a
<b>b. Loans secured by multifamily residential and nonfarm nonresidential properties</b> _____	K680	43,867	M.13.b
<b>c. Closed-end loans secured by first liens on 1-4 family residential properties</b> _____	K681	3,587	M.13.c
<b>d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</b> _____	K682	8,571	M.13.d
	RCFD		
<b>e. Commercial and industrial loans</b> _____	K670	118,859	M.13.e
<b>f. Credit card loans to individuals for household, family, and other personal expenditures</b> _____	K671	0	M.13.f
<b>g. Other consumer loans (includes other revolving credit plans, automobile loans, single payment, installment, and all student loans)</b> _____	K672	0	M.13.g
<b>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</b>			
<b>14. Amount of the institution's largest counterparty exposure</b> _____	K673	N/A	M.14
<b>15. Total amount of the institution's 20 largest counterparty exposures</b> _____	K674	N/A	M.15

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

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

	Dollar Amounts in Thousands		
	RCON	Bil   Mil   Thou	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F066	72,839	1.a
b. Closed-end junior liens	F067	0	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	0	1.c.1
(2) Principal amount funded under the lines of credit	F671	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	F068	20,397	2.a
b. Closed-end junior liens	F069	0	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	0	2.c.1
(2) Principal amount funded under the lines of credit	F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	95,934	3.a
b. Closed-end junior liens	F071	0	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	0	3.c.1
(2) Principal amount funded under the lines of credit	F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale at quarter-end (included in Schedule RC, item 4.a):			
a. Closed-end first liens	F072	13,230	4.a
b. Closed-end junior liens	F073	0	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	0	4.c.1
(2) Principal amount funded under the lines of credit	F677	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):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	1,286	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	RCON		
a. Closed-end first liens	F678	0	6.a
b. Closed-end junior liens	F679	0	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	0	6.c.1
(2) Principal amount funded under the lines of credit	F681	0	6.c.2

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2010, Report of Condition.

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

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

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

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

	(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		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>ASSETS</b>											
1. Available-for-sale securities _____	1773	945,717	G474	0	G475	35,078	G476	267,271	G477	643,368	1
2. Federal funds sold and securities purchased under agreements to resell _____	G478	0	G479	0	G480	0	G481	0	G482	0	2
3. Loans and leases held for sale _____	G483	0	G484	0	G485	0	G486	0	G487	0	3
4. Loans and leases held for investment _____	G488	0	G489	0	G490	0	G491	0	G492	0	4
5. Trading assets:											
a. Derivative assets _____	3543	60,683	G493	0	G494	0	G495	60,683	G496	0	5.a
b. Other trading assets _____	G497	51,332	G498	0	G499	0	G500	51,332	G501	0	5.b
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) _____	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets _____	G391	49,104	G392	0	G395	0	G396	17,852	G804	31,252	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	<b>1,106,836</b>	G503	<b>0</b>	G504	<b>35,078</b>	G505	<b>397,138</b>	G506	<b>674,620</b>	7

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**Schedule RC-Q—Continued**

	(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		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>LIABILITIES</b>											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	62,406	G512	0	G513	0	G514	62,406	G515	0	10.a
b. Other trading liabilities	G516	34,696	G517	0	G518	0	G519	34,696	G520	0	10.b
11. Other borrowed money	G521	0	G522	0	G523	0	G524	0	G525	0	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	38,470	G806	0	G807	0	G808	38,470	G809	0	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	<b>135,572</b>	G532	<b>0</b>	G533	<b>0</b>	G534	<b>135,572</b>	G535	<b>0</b>	14

**Schedule RC-Q—Continued**

	(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		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands											
<b>Memoranda</b>											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a
b. Nontrading derivative assets	G541	16,403	G542	0	G543	0	G544	16,403	G545	0	M.1.b
<b>TEXT</b>											
c. G546 Various Equity Investments	G546	31,252	G547	0	G548	0	G549	0	G550	31,252	M.1.c
d. G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$25,000 and exceed 25% of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	38,470	G567	0	G568	0	G569	38,470	G570	0	M.2.b
<b>TEXT</b>											
c. G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d. G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

**Schedule RC-R—Regulatory Capital**

Dollar Amounts in Thousands

	RCFD	Bil   Mil   Thou	
<b>Tier 1 capital</b>			
1. Total bank equity capital (from Schedule RC, item 27.a)	3210	1,804,684	1
2. LESS: Net unrealized gains (losses) on available-for-sale securities (1) (if a gain, report as a positive value; if a loss, report as a negative value)	8434	(90,699)	2
3. LESS: Net unrealized loss on available-for-sale EQUITY securities (1) (report loss as a positive value)	A221	0	3
4. LESS: Accumulated net gains (losses) on cash flow hedges (1) (if a gain, report as a positive value; if a loss, report as a negative value)	4336	(9,988)	4
5. LESS: Nonqualifying perpetual preferred stock	B588	0	5
6. Qualifying noncontrolling (minority) interests in consolidated subsidiaries	B589	0	6
7. a. LESS: Disallowed goodwill and other disallowed intangible assets	B590	19,525	7.a
b. LESS: Cumulative change in fair value of all financial liabilities accounted for under a fair value option that is included in retained earnings and is attributable to changes in the bank's own creditworthiness (if a net gain, report as a positive value; if a net loss, report as a negative value)	F264	0	7.b
8. Subtotal (sum of items 1 and 6, less items 2, 3, 4, 5, 7a, and 7b)	C227	1,885,846	8
9.a. LESS: Disallowed servicing assets and purchased credit card relationships	B591	0	9.a
b. LESS: Disallowed deferred tax assets	5610	0	9.b
10. Other additions to (deductions from) Tier 1 capital	B592	0	10
11. Tier 1 capital (sum of items 8 and 10, less items 9.a and 9.b)	8274	1,885,846	11
<b>Tier 2 capital</b>			
12. Qualifying subordinated debt and redeemable preferred stock	5306	0	12
13. Cumulative perpetual preferred stock includible in Tier 2 capital	B593	0	13
14. Allowance for loan and lease losses includible in Tier 2 capital	5310	188,056	14
15. Unrealized gains on available-for-sale equity securities includible in Tier 2 capital	2221	0	15
16. Other Tier 2 capital components	B594	0	16
17. Tier 2 capital (sum of items 12 through 16)	5311	188,056	17
18. Allowable Tier 2 capital (lesser of item 11 or 17)	8275	188,056	18
19. Tier 3 capital allocated for market risk	1395	0	19
20. LESS: Deductions for total risk-based capital	B595	0	20
21. Total risk-based capital (sum of items 11, 18, and 19, less item 20)	3792	2,073,902	21
<b>Total assets for leverage ratio</b>			
22. Average total assets (from Schedule RC-K, item 9)	3368	16,262,915	22
23. LESS: Disallowed goodwill and other disallowed intangible assets (from item 7.a above)	B590	19,525	23
24. LESS: Disallowed servicing assets and purchased credit card relationships (from item 9.a above)	B591	0	24
25. LESS: Disallowed deferred tax assets (from item 9.b above)	5610	0	25
26. LESS: Other deductions from assets for leverage capital purposes	B596	0	26
27. Average total assets for leverage capital purposes (item 22 less items 23 through 26)	A224	16,243,390	27
<b>Adjustments for financial subsidiaries</b>			
28. a. Adjustment to Tier 1 capital reported in item 11	C228	7,570	28.a
b. Adjustment to total risk-based capital reported in item 21	B503	15,139	28.b
29. Adjustment to risk-weighted assets reported in item 62	B504	87,151	29
30. Adjustment to average total assets reported in item 27	B505	87,485	30

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

## Schedule RC-R—Regulatory Capital

### Capital ratios

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

	(Column A)		(Column B)		
	RCFD	Percentage	RCFD	Percentage	
31. Tier 1 leverage ratio (1) _____	7273	<b>11.63%</b>	7204	<b>11.61%</b>	31
32. Tier 1 risk-based capital ratio (2) _____	7274	<b>12.79%</b>	7206	<b>12.76%</b>	32
33. Total risk-based capital ratio (3) _____	7275	<b>14.01%</b>	7205	<b>14.03%</b>	33

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

(2) The ratio for column B is item 11 divided by item 62. The ratio for column A is item 11 minus item 28.a divided by (item 62 minus item 29).

(3) The ratio for column B is item 21 divided by item 62. The ratio for column A is item 21 minus item 28.b divided by (item 62 minus item 29).

**Schedule RC-R—Continued**

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

	(Column A) Totals (from Schedule RC)	(Column B) Items Not Subject to Risk-Weighting	(Column C)	(Column D)	(Column E)	(Column F)	
			Allocation by Risk Weight Category				
			0%	20%	50%	100%	
Dollar Amounts in Thousands							
	Tril   Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Balance Sheet Asset Categories</b>							
34. Cash and balances due from depository institutions (Column A equals the sum of Schedule RC, items 1.a and 1.b)	RCFD 0010 <b>1,290,647</b>	RCFD C869 0	RCFD B600 1,002,871	RCFD B601 280,875		RCFD B602 6,900	34
35. Held-to-maturity securities	RCFD 1754 <b>515,685</b>	RCFD B603 (47,778)	RCFD B604 0	RCFD B605 320,452	RCFD B606 137,365	RCFD B607 105,646	35
36. Available-for-sale securities	RCFD 1773 <b>945,717</b>	RCFD B608 (761,456)	RCFD B609 208,856	RCFD B610 159,558	RCFD B611 30,324	RCFD B612 1,308,435	36
37. Federal funds sold and securities purchased under agreements to resell	RCFD C225 <b>127,190</b>		RCFD C063 110	RCFD C064 73,305		RCFD B520 53,775	37
38. Loans and leases held for sale	RCFD 5369 <b>70,070</b>	RCFD B617 0	RCFD B618 56,676	RCFD B619 164	RCFD B620 13,230	RCFD B621 0	38
39. Loans and leases, net of unearned income	RCFD B528 <b>12,749,299</b>	RCFD B622 0	RCFD B623 24,630	RCFD B624 332,340	RCFD B625 1,586,826	RCFD B626 10,805,503	39
40. LESS: Allowance for loan and lease losses	RCFD 3123 <b>351,509</b>	RCFD 3123 <b>351,509</b>					40
41. Trading assets	RCFD 3545 <b>112,015</b>	RCFD B627 60,683	RCFD B628 18,713	RCFD B629 3,280	RCFD B630 6,094	RCFD B631 23,245	41
42. All other assets (1)	RCFD B639 <b>883,932</b>	RCFD B640 35,028	RCFD B641 118,093	RCFD B642 113,994	RCFD B643 15,070	RCFD 5339 601,747	42
43. Total assets (sum of items 34 through 42)	RCFD 2170 <b>16,343,046</b>	RCFD B644 <b>(1,065,032)</b>	RCFD 5320 <b>1,429,949</b>	RCFD 5327 <b>1,283,968</b>	RCFD 5334 <b>1,788,909</b>	RCFD 5340 <b>12,905,251</b>	43

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

Schedule RC-R—Continued

	(Column A) Face Value or Notional Amount	Credit Conversion Factor	(Column B) Credit Equivalent Amount (1)	(Column C)	(Column D)	(Column E)	(Column F)
				Allocation by Risk Weight Category			
				0%	20%	50%	100%
Dollar Amounts in Thousands	Bil   Mil   Thou		Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
<b>Derivatives and Off-Balance Sheet Items</b>	RCFD B546	See footnote 2	RCFD B547	RCFD B548	RCFD B581	RCFD B582	RCFD B583
44. Financial standby letters of credit	245,740	1.00	245,740	107,900	22,238	0	115,602
45. Performance standby letters of credit	RCFD 3821		RCFD B650	RCFD B651	RCFD B652	RCFD B653	RCFD B654
	45,727	.50	22,864	802	0	0	22,062
46. Commercial and similar letters of credit	RCFD 3411		RCFD B655	RCFD B656	RCFD B657	RCFD B658	RCFD B659
	1,646	.20	329	61	0	0	268
47. Risk participations in bankers acceptances acquired by the reporting institution	RCFD 3429		RCFD B660	RCFD B661	RCFD B662		RCFD B663
	0	1.00	0	0	0		0
48. Securities lent	RCFD 3433		RCFD B664	RCFD B665	RCFD B666	RCFD B667	RCFD B668
	0	1.00	0	0	0	0	0
49. Retained recourse on small business obligations sold with recourse	RCFD A250		RCFD B669	RCFD B670	RCFD B671	RCFD B672	RCFD B673
	0	1.00	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	RCFD B541	* Below	RCFD B542				RCFD B543
	16,700	M	119,159				119,159
51. All other financial assets sold with recourse	RCFD B675		RCFD B676	RCFD B677	RCFD B678	RCFD B679	RCFD B680
	27,518	1.00	27,518	0	0	27,518	0
52. All other off-balance sheet liabilities	RCFD B681		RCFD B682	RCFD B683	RCFD B684	RCFD B685	RCFD B686
	0	1.00	0	0	0	0	0
53. Unused commitments:							
a. With an original maturity exceeding one year	RCFD 3833		RCFD B687	RCFD B688	RCFD B689	RCFD B690	RCFD B691
	1,241,723	.50	620,862	841	10,354	34,364	575,303
b. With an original maturity of one year or less to asset-backed commercial paper conduits	RCFD G591		RCFD G592	RCFD G593	RCFD G594	RCFD G595	RCFD G596
	0	.10	0	0	0	0	0
54. Derivative contracts			RCFD A167	RCFD B693	RCFD B694	RCFD B695	
			99,301	0	70,334	28,967	

(1) Column A multiplied by credit conversion factor.

(2) For financial standby letters of credit to which the low-level exposure rule applies, use a credit conversion factor of 12.5 or an institution-specific factor.

For other financial standby letters of credit, use a credit conversion factor of 1.00. See instructions for further information.

(3) Or institution-specific factor.

**Schedule RC-R—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	
	Allocation by Risk Weight Category				
	0%	20%	50%	100%	
Dollar Amounts in Thousands	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	
<b>Totals</b>					
55. Total assets, derivatives, and off-balance sheet items by risk weight category (for each column, sum of items 43 through 54)	RCFD B696	RCFD B697	RCFD B698	RCFD B699	
	<b>1,539,553</b>	<b>1,386,894</b>	<b>1,879,758</b>	<b>13,737,645</b>	55
56. Risk weight factor	* 0%	* 20%	* 50%	* 100%	56
57. Risk-weighted assets by risk weight category (for each column, item 55 multiplied by item 56)	RCFD B700	RCFD B701	RCFD B702	RCFD B703	
	<b>0</b>	<b>277,379</b>	<b>939,879</b>	<b>13,737,645</b>	57
58. Market risk equivalent assets				RCFD 1651	
				0	58
59. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (sum of item 57, columns C through F, and item 58)				RCFD B704	
				<b>14,954,903</b>	59
60. LESS: Excess allowance for loan and lease losses				RCFD A222	
				177,520	60
61. LESS: Allocated transfer risk reserve				RCFD 3128	
				0	61
62. Total risk-weighted assets (item 59 minus items 60 and 61)				RCFD A223	
				<b>14,777,383</b>	62

Memoranda

	Dollar Amounts in Thousands	RCFD	Bil   Mil   Thou	
1. Current credit exposure across all derivative contracts covered by the risk-based capital standards		8764	79,110	M.1

**Schedule RC-R—Continued**

Memoranda-Continued

Dollar Amounts in Thousands

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	RCFD	Tril Bil Mil Thou	
2. Notional principal amounts of derivative contracts: (1)							
a. Interest rate contracts	3809	2,064,470	8766	1,821,549	8767	738,906	M.2.a
b. Foreign exchange contracts	3812	0	8769	0	8770	0	M.2.b
c. Gold contracts	8771	0	8772	0	8773	0	M.2.c
d. Other precious metals contracts	8774	0	8775	0	8776	0	M.2.d
e. Other commodity contracts	8777	0	8778	0	8779	0	M.2.e
f. Equity derivative contracts	A000	0	A001	0	A002	0	M.2.f
g. Credit derivative contracts: Purchased credit protection that (a) is a covered position under the market risk rule or (b) is not a covered position under the market risk rule and is not recognized as a guarantee for risk-based capital purposes:							
(1) Investment grade	G597	0	G598	0	G599	0	M.2.g.1
(2) Subinvestment grade	G600	0	G601	0	G602	0	M.2.g.2

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



**Schedule RC-S—Continued**

Dollar Amounts in Thousands

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets		
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou		
6. Amount of ownership (or seller's) interest carried as:									
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a		
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b		
7. Past due loan amounts included in interests reported in item 6.a:									
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a		
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):									
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a		
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b		
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>									
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____		RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____		RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou	Bil   Mil   Thou
Dollar Amounts in Thousands							
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 41,280	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 41,280	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 0

Memoranda

	Dollar Amounts in Thousands	
	RCFD	Bil   Mil   Thou
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		
a. Outstanding principal balance	A249	0
b. Amount of retained recourse on these obligations as of the report date	A250	0
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	170,503
c. Other financial assets (includes home equity lines) (1)	A591	1,114,543
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)	F699	4,615
3. Asset-backed commercial paper conduits:		
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	0
(2) Conduits sponsored by other unrelated institutions	B807	0
b. Unused commitments to provide liquidity to conduit structures:		
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0
(2) Conduits sponsored by other unrelated institutions	B809	0
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2)	C407	N/A

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

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

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

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	A345	YES	1
	RCFD	YES / NO	
2. Does the institution exercise the fiduciary powers it has been granted? _____	A346	YES	2
	RCFD	YES / NO	
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) _____	B867	YES	3

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

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

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tri  Bil  Mil  Thou	Tri  Bil  Mil  Thou			
Dollar Amounts in Thousands					
<b>FIDUCIARY AND RELATED ASSETS</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	506,353	41,826	540	30	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	6,622	1,203	3	4	5.a
b. Employee benefit-defined benefit _____	0	0	0	0	5.b
c. Other employee benefit and retirement-related accounts _____	5,450	15,429	25	37	5.c
6. Corporate trust and agency accounts _____	0	7,546,085	0	6,485	6
7. Investment management and investment advisory agency accounts _____	1,058,501	0	129	0	7
8. Foundation and endowment trust and agency accounts _____	29,162	5,550	30	11	8
9. Other fiduciary accounts _____	0	742	0	21	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>1,606,088</b>	<b>7,610,835</b>	<b>727</b>	<b>6,588</b>	10
11. Custody and safekeeping accounts _____		2,514,749		221	11

Legal Title of Bank

FDIC Certificate Number: 02270

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**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Tril Bil Mil Thou	Tril Bil Mil Thou			
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 0	RCFN B901 0	RCFN B902 0	RCFN B903 0	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 3,859	RCFD J260 16,565	RCFD J261 22	RCFD J262 37	13

Dollar Amounts in Thousands		RIAD	Bil   Mil   Thou	
<b>FIDUCIARY AND RELATED SERVICES INCOME</b>				
14. Personal trust and agency accounts		B904	1,466	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	22	15.a
b. Employee benefit—defined benefit		B906	0	15.b
c. Other employee benefit and retirement-related accounts		B907	69	15.c
16. Corporate trust and agency accounts		A479	3,658	16
17. Investment management and investment advisory agency accounts		J315	674	17
18. Foundation and endowment trust and agency accounts		J316	184	18
19. Other fiduciary accounts		A480	2	19
20. Custody and safekeeping accounts		B909	177	20
21. Other fiduciary and related services income		B910	0	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	<b>6,252</b>	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	0		22.a
23. Less: Expenses		C058	N/A	23
24. Less: Net losses from fiduciary and related services		A488	N/A	24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A	25
26. Net fiduciary and related services income		A491	<b>N/A</b>	26

Memoranda

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement- Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Tril   Bil   Mil   Thou	RCFD	Tril   Bil   Mil   Thou	RCFD	Tril   Bil   Mil   Thou	
Dollar Amounts in Thousands							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	M.1.i

Legal Title of Bank

FDIC Certificate Number: 02270

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**Schedule RC-T—Continued**

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands							
1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	N/A	J309	N/A	J310	N/A	M.1.p

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Bil   Mil   Thou	RCFD		
Dollar Amounts in Thousands					
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	N/A	J312	N/A	M.1.q

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD		Tril Bil Mil Thou		
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:			RCFD B928		
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
			RCFD J314		
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			M.2.b

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD		RCFD	Bil   Mil   Thou	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	0	B932	0	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	0	B936	0	M.3.c
d. Taxable bond	B937	0	B938	0	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	0	B944	0	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	0	B946	0	M.3.h

Legal Title of Bank

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**Schedule RC-T—Continued**

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Mil   Thou	RIAD	Mil   Thou	RIAD	Mil   Thou	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts _____	B947	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	M.4.d
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) _____	B959	N/A	B960	N/A	B961	N/A	M.4.e

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

Annette Langheinrich, Vice President  
Name and Title (TEXT B962)

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E-mail Address (TEXT B926)

(801) 844-7547  
Telephone: Area code/phone number/extension (TEXT B963)

(801) 524-2189  
FAX: Area code/phone number (TEXT B964)

**Schedule RC-V— Variable Interest Entities (FFIEC 031)**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	RCFD	Bil   Mil   Thou	
<b>1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:</b>							
<b>a. Cash and balances due from depository institutions</b>	J981	0	J982	0	J983	0	1.a
<b>b. Held-to-maturity securities</b>	J984	0	J985	0	J986	0	1.b
<b>c. Available-for-sale securities</b>	J987	0	J988	0	J989	0	1.c
<b>d. Securities purchased under agreements to resell</b>	J990	0	J991	0	J992	0	1.d
<b>e. Loans and leases held for sale</b>	J993	0	J994	0	J995	0	1.e
<b>f. Loans and leases, net of unearned income</b>	J996	0	J997	0	J998	0	1.f
<b>g. Less: Allowance for loan and lease losses</b>	J999	0	K001	0	K002	0	1.g
<b>h. Trading assets (other than derivatives)</b>	K003	0	K004	0	K005	0	1.h
<b>i. Derivative trading assets</b>	K006	0	K007	0	K008	0	1.i
<b>j. Other real estate owned</b>	K009	0	K010	0	K011	0	1.j
<b>k. Other assets</b>	K012	0	K013	0	K014	0	1.k
<b>2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:</b>							
<b>a. Securities sold under agreements to repurchase</b>	K015	0	K016	0	K017	0	2.a
<b>b. Derivative trading liabilities</b>	K018	0	K019	0	K020	0	2.b
<b>c. Commercial paper</b>	K021	0	K022	0	K023	0	2.c
<b>d. Other borrowed money (exclude commercial paper)</b>	K024	0	K025	0	K026	0	2.d
<b>e. Other liabilities</b>	K027	0	K028	0	K029	0	2.e
<b>3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)</b>	K030	0	K031	0	K032	0	3
<b>4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)</b>	K033	0	K034	0	K035	0	4



# REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the

## Zions First National Bank

in the state of UT at close of business on June 30, 2011

published in response to call made by (Enter additional information below)


### Statement of Resources and Liabilities

Dollar Amounts in Thousands

<b>ASSETS</b>	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	310,194
Interest-bearing balances	980,453
Securities:	
Held-to-maturity securities	515,685
Federal funds sold and securities purchased under agreements to resell:	
Available-for-sale securities	945,717
Federal funds sold in domestic offices	73,305
Securities purchased under agreements to resell	53,885
Loans and lease financing receivables:	
Loans and leases held for sale	70,070
Loans and leases, net of unearned income	12,749,299
LESS: Allowance for loan and lease losses	351,509
Loans and leases, net of unearned income and allowance	12,397,790
Trading Assets	112,015
Premises and fixed assets (including capitalized leases)	191,261
Other real estate owned	62,309
Investments in unconsolidated subsidiaries and associated companies	0
<b>Direct and indirect investments in real estate ventures</b>	<b>0</b>
Intangible assets:	
Goodwill	19,514
Other intangible assets	11
Other assets	598,777
<b>Total assets</b>	<b>16,343,046</b>

# REPORT OF CONDITION (Continued)

## LIABILITIES

Dollar Amounts in Thousands

### DEPOSITS:

In domestic offices		12,409,592
Noninterest-bearing	3,070,581	
Interest-bearing	9,339,011	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		1,381,534
Noninterest-bearing	0	
Interest-bearing	1,381,534	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		356,833
Securities sold under agreements to repurchase		146,538
Trading liabilities		97,102
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		677
Subordinated notes and debentures		0
Other liabilities		146,086
Total liabilities		14,538,362

### EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		480,000
Common stock		15,000
Surplus (excludes all surplus related to preferred stock)		723,002
Retained earnings		687,369
Accumulated other comprehensive income		(100,687)
Other equity capital components		0
Total bank equity capital		1,804,684
Noncontrolling (minority) interests in consolidated subsidiaries		0
Total equity capital		1,804,684
Total liabilities and equity capital		16,343,046

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

**I, Kay B. Hall, EVP - Chief Financial Officer**

**( Name, Title )**

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1

\_\_\_\_\_

Director #2

\_\_\_\_\_

Director #3

\_\_\_\_\_