

Federal Financial Institutions Examination Council



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

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Report at the close of business March 31, 2015

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

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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.

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.

FDIC Certificate Number 07213
(RSSD 9050)

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbreviation (RSSD 9200)

57104-

Zip Code (RSSD 9220)

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

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

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code / Phone Number / Extension (TEXT C440)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code / Phone Number / Extension (TEXT C873)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area Code / Phone Number / Extension (TEXT C445)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2015 - March 31, 2015

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	RIAD4435	1,011,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	98,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	2,000	1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	469,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RIADB485	3,658,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans)	RIADB486	82,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	2,000	1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	403,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	3,055,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	8,780,000	1.a.(3)
b. Income from lease financing receivables	RIAD4065	29,000	1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	RIAD4115	159,000	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	RIADB488	450,000	1.d.(1)
(2) Mortgage-backed securities	RIADB489	273,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	621,000	1.d.(3)
e. Interest income from trading assets	RIAD4069	687,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	330,000	1.f.
g. Other interest income	RIAD4518	99,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	11,428,000	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	25,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	RIAD0093	87,000	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more	RIADA517	30,000	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000	RIADA518	13,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	892,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	50,000	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	454,000	2.c.

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

Schedule RI—Continued

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
d.	Interest on subordinated notes and debentures	RIAD4200	90,000	2.d.
e.	Total interest expense (sum of items 2.a through 2.d)	RIAD4073	1,641,000	2.e.
3.	Net interest income (item 1.h minus 2.e)	RIAD4074	9,787,000	3.
4.	Provision for loan and lease losses	RIAD4230	1,168,000	4.
5.	Noninterest income:			
a.	Income from fiduciary activities ⁽¹⁾	RIAD4070	381,000	5.a.
b.	Service charges on deposit accounts in domestic offices	RIAD4080	134,000	5.b.
c.	Trading revenue ⁽²⁾	RIADA220	1,457,000	5.c.
d.				
	(1) Fees and commissions from securities brokerage	RIADC886	33,000	5.d.(1)
	(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888	122,000	5.d.(2)
	(3) Fees and commissions from annuity sales	RIADC887	2,000	5.d.(3)
	(4) Underwriting income from insurance and reinsurance activities	RIADC386	0	5.d.(4)
	(5) Income from other insurance activities	RIADC387	177,000	5.d.(5)
e.	Venture capital revenue	RIADB491	0	5.e.
f.	Net servicing fees	RIADB492	114,000	5.f.
g.	Net securitization income	RIADB493	0	5.g.
h.	Not applicable			
i.	Net gains (losses) on sales of loans and leases	RIAD5416	232,000	5.i.
j.	Net gains (losses) on sales of other real estate owned	RIAD5415	5,000	5.j.
k.	Net gains (losses) on sales of other assets (excluding securities)	RIADB496	80,000	5.k.
l.	Other noninterest income ^(*)	RIADB497	1,724,000	5.l.
m.	Total noninterest income (sum of items 5.a. through 5.l.)	RIAD4079	4,461,000	5.m.
6.				
a.	Realized gains (losses) on held-to-maturity securities	RIAD3521	(2,000)	6.a.
b.	Realized gains (losses) on available-for-sale securities	RIAD3196	215,000	6.b.
7.	Noninterest expense:			
a.	Salaries and employee benefits	RIAD4135	3,229,000	7.a.
b.	Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	477,000	7.b.
c.				
	(1) Goodwill impairment losses	RIADC216	16,000	7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets	RIADC232	150,000	7.c.(2)
d.	Other noninterest expense ^(*)	RIAD4092	4,103,000	7.d.
e.	Total noninterest expense (sum of items 7.a. through 7.d.)	RIAD4093	7,975,000	7.e.
8.	Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIAD4301	5,318,000	8.
9.	Applicable income taxes (on item 8)	RIAD4302	1,772,000	9.
10.	Income (loss) before extraordinary items and other adjustments (item 8 minus item 9)	RIAD4300	3,546,000	10.
11.	Extraordinary items and other adjustments, net of income taxes ^(*)	RIAD4320	(6,000)	11.
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	3,540,000	12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	21,000	13.
14.	Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	3,519,000	14.

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

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

(*) Describe on Schedule RI-E - Explanations

Schedule RI—Continued

Memoranda

	Dollar Amounts in Thousands	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes					M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)					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)					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))					M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) <th style="text-align: center;">Number</th> <th></th> <th></th> <th></th> <td>M.5.</td>	Number				M.5.
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)					M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)	YYYYMMDD				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures					M.8.a.
b. Foreign exchange exposures					M.8.b.
c. Equity security and index exposures					M.8.c.
d. Commodity and other exposures					M.8.d.
e. Credit exposures					M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above)					M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above)					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					M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading					M.9.b.
10. Credit losses on derivatives (see instructions)					M.10.

(1) The asset size tests are generally based on the total assets reported on the June 30, 2014, Report of Condition.

(2) For example, a bank acquired on March 1, 2015, would report 20150301.

Schedule RI—Continued

Memoranda—Continued

	Yes/No			
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	NO		M.11.
	Bil	Mil	Thou	
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	RIADF228	N/A		M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets	RIADF551	108,000		M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552	(11,000)		M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553	17,000		M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	(3,000)		M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:				
a. Total other-than-temporary impairment losses	RIADJ319	61,000		M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	RIADJ320	0		M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	RIADJ321	61,000		M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets ⁽¹⁾ that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH032	26,000		M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH033	16,000		M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH034	10,000		M.15.c.
d. All other service charges on deposit accounts	RIADH035	82,000		M.15.d.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands

1. Total bank equity capital most recently reported for the **December 31, 2014**, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors ^(*)
3. Balance end of previous calendar year as restated (sum of items 1 and 2)
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)
6. Treasury stock transactions, net
7. Changes incident to business combinations, net
8. LESS: Cash dividends declared on preferred stock
9. LESS: Cash dividends declared on common stock
10. Other comprehensive income ⁽¹⁾
11. Other transactions with stockholders (including a parent holding company)^{*} (not included in items 5, 6, 8, or 9 above)
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)

	Bil	Mil	Thou
RIAD3217	147,036,000		1.
RIADB507	0		2.
RIADB508	147,036,000		3.
RIAD4340	3,519,000		4.
RIADB509	(55,000)		5.
RIADB510	0		6.
RIAD4356	0		7.
RIAD4470	0		8.
RIAD4460	1,100,000		9.
RIADB511	(941,000)		10.
RIAD4415	6,000		11.
RIAD3210	148,465,000		12.

(*) Describe on Schedule RI-E - Explanations

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

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

Part I. Charge-offs (1) and Recoveries on Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD	
1. Loans secured by real estate:				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	0	RIADC894	0	1.a.(2)
b. Secured by farmland in domestic offices	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	36,000	RIAD5412	5,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	247,000	RIADC217	2,000	1.c.(2)(a)
(b) Secured by junior liens	38,000	RIADC218	8,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	1,000	RIADC896	4,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	2,000	RIADC898	0	1.e.(2)
f. In foreign offices	65,000	RIADB513	3,000	1.f.
2. Loans to depository institutions and acceptances of other banks:				
a. To U.S. banks and other U.S. depository institutions	0	RIAD4663	0	2.a.
b. To foreign banks	1,000	RIAD4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	0	RIAD4665	1,000	3.
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	59,000	RIAD4617	16,000	4.a.
b. To non-U.S. addressees (domicile)	49,000	RIAD4618	29,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards	1,389,000	RIADB515	311,000	5.a.
b. Automobile loans	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)				
6. Loans to foreign governments and official institutions	176,000	RIADK206	53,000	5.c.
7. All other loans	0	RIAD4627	0	6.
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures	6,000	RIAD4628	9,000	7.
b. All other leases	5,000	RIADF187	1,000	8.a.
9. Total (sum of items 1 through 8)	2,074,000	RIADF188	442,000	8.b.
		RIAD4635		9.

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

Schedule RI-B—Continued

Part I—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD	(Column B) Recoveries: Calendar YTD	
1. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule RI-B, part I, items 4 and 7, above			
	RIAD5409 0	RIAD5410 0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)			
	RIAD4652 7,000	RIAD4662 3,000	M.2.
3. Not applicable			
Dollar Amounts in Thousands		Bil Mil Thou	
<p><i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i></p>			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)		RIADC388 223,000	M.4.

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Balance most recently reported for the December 31, 2014 , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)		RIADB522	12,255,000	1.
2. Recoveries (must equal part I, item 9, column B, above)		RIAD4605	442,000	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)		RIADC079	1,760,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account		RIAD5523	314,000	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)		RIAD4230	1,168,000	5.
6. Adjustments (see instructions for this schedule) (*)		RIADC233	(90,000)	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)		RIAD3123	11,701,000	7.

Memoranda

Dollar Amounts in Thousands		Bil	Mil	Thou
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above		RIADC435	7,000	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges		RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges		RIADC390	351,000	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above)		RIADC781	14,000	M.4.

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

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar Amounts in Thousands						
1. Real estate loans:						
a. Construction loans	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	3,000	0	1,565,000	12,000	0	0
b. Commercial real estate loans	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	133,000	10,000	13,795,000	264,000	1,000	1,000
c. Residential real estate loans	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	8,538,000	1,357,000	137,229,000	862,000	282,000	13,000
2. Commercial loans ⁽²⁾	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	8,881,000	288,000	247,784,000	2,130,000	7,000	0
3. Credit cards	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	2,445,000	858,000	121,326,000	4,907,000	63,000	0
4. Other consumer loans	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	1,044,000	113,000	24,568,000	617,000	0	0
5. Unallocated, if any				RCFDM745		
				269,000		
6. Total (for each column, sum of items 1.a through 5) ⁽³⁾	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	21,044,000	2,626,000	546,267,000	9,061,000	353,000	14,000

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

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

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

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Total interest income in foreign offices	RIA DC899	4,518,000	1.
2. Total interest expense in foreign offices	RIA DC900	1,051,000	2.
3. Provision for loan and lease losses in foreign offices	RIA DC901	321,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	RIA DC902	1,346,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIA DC903	84,000	4.b.
c. Net securitization income	RIA DC904	0	4.c.
d. Other noninterest income	RIA DC905	1,613,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIA DC906	222,000	5.
6. Total noninterest expense in foreign offices	RIA DC907	3,497,000	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	RIA DC908	0	7.
8. Applicable income taxes (on items 1 through 7)	RIA DC909	779,000	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices	RIA DC910	(6,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	RIA DC911	2,129,000	10.
11. Not applicable	RIA DC913	0	12.
12. Eliminations arising from the consolidation of foreign offices with domestic offices	RIA DC914	2,129,000	13.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)			

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
1. Other noninterest income (from Schedule RI, item 5.l):				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l:				
a. Income and fees from the printing and sale of checks	RIADC013	0		1.a.
b. Earnings on/increase in value of cash surrender value of life insurance	RIADC014	0		1.b.
c. Income and fees from automated teller machines (ATMs)	RIADC016	0		1.c.
d. Rent and other income from other real estate owned	RIAD4042	0		1.d.
e. Safe deposit box rent	RIADC015	0		1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option	RIADF229	0		1.f.
g. Bank card and credit card interchange fees	RIADF555	545,000		1.g.
h. Gains on bargain purchases	RIADJ447	0		1.h.
i. TEXT4461	RIAD4461	0		1.i.
j. TEXT4462 Other banking related fees	RIAD4462	1,005,000		1.j.
k. TEXT4463 Letters-of-credit commitment fees	RIAD4463	152,000		1.k.
2. Other noninterest expense (from Schedule RI, item 7.d):				
Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d:				
a. Data processing expenses	RIADC017	887,000		2.a.
b. Advertising and marketing expenses	RIAD0497	353,000		2.b.
c. Directors' fees	RIAD4136	0		2.c.
d. Printing, stationery, and supplies	RIADC018	0		2.d.
e. Postage	RIAD8403	0		2.e.
f. Legal fees and expenses	RIAD4141	0		2.f.
g. FDIC deposit insurance assessments	RIAD4146			2.g.
h. Accounting and auditing expenses	RIADF556	0		2.h.
i. Consulting and advisory expenses	RIADF557	0		2.i.
j. Automated teller machine (ATM) and interchange expenses	RIADF558	0		2.j.
k. Telecommunications expenses	RIADF559	0		2.k.
l. TEXT4464 Expense paid to affiliates	RIAD4464	667,000		2.l.
m. TEXT4467 Contract service provider fees	RIAD4467	135,000		2.m.
n. TEXT4468 Operational risk losses	RIAD4468	127,000		2.n.
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):				
a.(1) TEXT4469 Discontinued operations	RIAD4469	(10,000)		3.a.(1)
(2) Applicable income tax effect	RIAD4486	(4,000)		3.a.(2)
b.(1) TEXT4487	RIAD4487	0		3.b.(1)
(2) Applicable income tax effect	RIAD4488	0		3.b.(2)
c.(1) TEXT4489	RIAD4489	0		3.c.(1)
(2) Applicable income tax effect	RIAD4491	0		3.c.(2)

Schedule RI-E—Continued

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a. TEXTB526	RIADB526	0	4.a.
b. TEXTB527	RIADB527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a. TEXT4498 Relates to transfer of Citishare Corporation (Citishare) from Citicorp Banking	RIAD4498	31,000	5.a.
b. TEXT4499 \$57MM Relates to transfer of Citicorp Data Systems, Inc. (CDSI) from Citicor	RIAD4499	(25,000)	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			
a. TEXT4521 Primarily Foreign Exchange Translation	RIAD4521	(90,000)	6.a.
b. TEXT4522	RIAD4522	0	6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		Yes/No	
a. Comments?	RIAD4769	YES	7.a.
b. Other explanations:			
(TEXT 4769)	Other noninterest income (from Schedule RI, item 5.l)(only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.l): Marked-to-market on hedging transactions \$90,000M. Other noninterest expense (from Schedule RI, item 7.d)(only report amounts greater than \$25,000 that exceed 3% of Schedule RI, item 7.d): Litigation expense \$212,000M		

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2015

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

Schedule RC—Balance Sheet

	Dollar Amounts in Thousands		
		Bil	Mil
			Thou
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	19,417,000	1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	126,340,000	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	16,802,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	274,191,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCONB987	135,000	3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFDB989	63,064,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	RCFD5369	11,698,000	4.a.
b. Loans and leases, net of unearned income	RCFDB528	572,710,000	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	11,701,000	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c.)	RCFDB529	561,009,000	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	158,647,000	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	3,801,000	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	183,000	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	3,937,000	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0	9.
10. Intangible assets:			
a. Goodwill	RCFD3163	11,024,000	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	5,360,000	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	80,263,000	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,335,871,000	12.

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

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

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

Schedule RC—Continued

	Dollar Amounts in Thousands		
		Bil	Mil
			Thou
Liabilities			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	454,782,000	13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631	138,672,000	13.a.(1)
(2) Interest-bearing	RCON6636	316,110,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	482,624,000	13.b.
(1) Noninterest-bearing	RCFN6631	61,236,000	13.b.(1)
(2) Interest-bearing	RCFN6636	421,388,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993	247,000	14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995	14,996,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	69,373,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	90,116,000	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200	10,500,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	64,128,000	20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,186,766,000	21.
22. Not applicable			22.
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	RCFD3838	0	23.
24. Common stock	RCFD3230	751,000	24.
25. Surplus (exclude all surplus related to preferred stock)	RCFD3839	138,954,000	25.
26.			
a. Retained earnings	RCFD3632	21,709,000	26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530	(12,949,000)	26.b.
c. Other equity capital components ⁽⁶⁾	RCFDA130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	148,465,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	640,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCFDG105	149,105,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,335,871,000	29.

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

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

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

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

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

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

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014	RCFD6724	1 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.

	MM/DD	
2. Bank's fiscal year-end date	RCON8678	1231 M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin	RCFD0022	7,189,000	1.	
a. Cash items in process of collection and unposted debits		RCON0020	3,362,000	
b. Currency and coin		RCON0080	954,000	
2. Balances due from depository institutions in the U.S.	RCFD0083	179,000	2.	
a. U.S. branches and agencies of foreign banks (including their IBFs) .		RCON0082	143,000	
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)			2.a.	
3. Balances due from banks in foreign countries and foreign central banks	RCFD0085	333,000	2.b.	
a. Foreign branches of other U.S. banks		RCON0070	142,000	
b. Other banks in foreign countries and foreign central banks			3.	
4. Balances due from Federal Reserve Banks	RCFD0073	2,000	3.a.	
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	RCFD0074	88,677,000	3.b.	
	RCFD0090	49,377,000	4.	
	RCFD0010	145,757,000	RCON0090	49,377,000
			RCON0010	53,978,000

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value
1. U.S. Treasury securities	RCFD0211	RCFD0213	RCFD1286	RCFD1287
	0	0	110,416,000	111,383,000
2. U.S. Government agency obligations (exclude mortgage-backed securities):				
a. Issued by U.S. Government agencies ⁽¹⁾	RCFD1289	RCFD1290	RCFD1291	RCFD1293
	0	0	134,000	134,000
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298
	0	0	9,035,000	9,115,000
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499
	7,061,000	7,151,000	12,387,000	11,644,000
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities:				
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303
	0	0	595,000	599,000
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307
	5,020,000	5,134,000	23,768,000	24,338,000
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311
	0	0	42,000	43,000
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG312	RCFDG313	RCFDG314	RCFDG315
	2,710,000	2,780,000	11,060,000	11,141,000
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG316	RCFDG317	RCFDG318	RCFDG319
	0	0	0	0
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323
	547,000	614,000	7,168,000	7,225,000
c. Commercial MBS:				
(1) Commercial mortgage pass-through securities:				
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDK142	RCFDK143	RCFDK144	RCFDK145
	768,000	784,000	688,000	697,000
(b) Other pass-through securities	RCFDK146	RCFDK147	RCFDK148	RCFDK149
	0	0	0	0
(2) Other commercial MBS:				
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDK150	RCFDK151	RCFDK152	RCFDK153
	474,000	481,000	1,777,000	1,775,000
(b) All other commercial MBS	RCFDK154	RCFDK155	RCFDK156	RCFDK157
	7,000	8,000	0	0

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

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	16,000	20,000	6,462,000	6,489,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	5.b.(1)
	199,000	216,000	4,493,000	4,452,000	
(2) Synthetic	RCFDG340	RCFDG341	RCFDG342	RCFDG343	5.b.(2)
	0	0	0	0	
(3) Hybrid	RCFDG344	RCFDG345	RCFDG346	RCFDG347	5.b.(3)
	0	0	0	0	
6. Other debt securities:					
a. Other domestic debt securities	RCFD1737	RCFD1738	RCFD1739	RCFD1741	6.a.
	0	0	684,000	684,000	
b. Other foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	6.b.
	0	0	84,035,000	84,378,000	
7. Investments in mutual funds and other equity securities with readily determinable fair values (1)			RCFDA510	RCFDA511	7.
			81,000	94,000	
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.)	RCFD1754	RCFD1771	RCFD1772	RCFD1773	8.
	16,802,000	17,188,000	272,825,000	274,191,000	

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Pledged securities (1)	RCFD0416	137,324,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): (1) (2)			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (4)			
(1) Three months or less	RCFDA549	38,987,000	M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	20,002,000	M.2.a.(2)
(3) Over one year through three years	RCFDA551	60,181,000	M.2.a.(3)
(4) Over three years through five years	RCFDA552	83,462,000	M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	20,002,000	M.2.a.(5)
(6) Over 15 years	RCFDA554	14,386,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3) (5)			
(1) Three months or less	RCFDA555	99,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	941,000	M.2.b.(2)
(3) Over one year through three years	RCFDA557	876,000	M.2.b.(3)
(4) Over three years through five years	RCFDA558	1,550,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	1,823,000	M.2.b.(5)
(6) Over 15 years	RCFDA560	24,711,000	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	RCFDA561	8,543,000	M.2.c.(1)
(2) Over three years	RCFDA562	15,336,000	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCFDA248	38,458,000	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	RCFD1778	121,000	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	RCFD8782	0	M.4.a.
b. Fair value	RCFD8783	0	M.4.b.

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

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
<i>Memorandum item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>					
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					
a. Credit card receivables	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
0	0	0	563,000	563,000	M.5.a.
b. Home equity lines	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
4,000	7,000	0	0	0	M.5.b.
c. Automobile loans	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
0	0	0	2,306,000	2,302,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
0	0	0	3,213,000	3,238,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
0	0	0	268,000	270,000	M.5.e.
f. Other	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
12,000	13,000	112,000	116,000		M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
199,000	216,000	0	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
0	0	0	0	0	M.6.b.
c. Corporate and similar loans	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
0	0	0	4,493,000	4,452,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
0	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
0	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
0	0	0	0	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	0	0	0	0	M.6.g.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate (1)	RCFD1410	N/A		
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans	RCFDF158	60,000	RCONF158	6,000
(2) Other construction loans and all land development and other land loans	RCFDF159	1,522,000	RCONF159	1,441,000
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	3,000	RCON1420	0
c. Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	20,070,000	RCON1797	17,581,000
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens	RCFD5367	116,347,000	RCON5367	77,948,000
(b) Secured by junior liens	RCFD5368	11,156,000	RCON5368	9,117,000
d. Secured by multifamily (5 or more) residential properties	RCFD1460	3,445,000	RCON1460	2,465,000
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	5,031,000	RCONF160	2,112,000
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	10,263,000	RCONF161	4,175,000
2. Loans to depository institutions and acceptances of other banks:			RCONB531	1,341,000
a. To commercial banks in the U.S.	RCFDB532	1,322,000		
(1) To U.S. branches and agencies of foreign banks	RCFDB533	46,000		
(2) To other commercial banks in the U.S.	RCFDB534	0	RCONB534	0
b. To other depository institutions in the U.S.			RCONB535	9,028,000
c. To banks in foreign countries	RCFDB536	146,000		
(1) To foreign branches of other U.S. banks	RCFDB537	20,435,000		
(2) To other banks in foreign countries	RCFD1590	1,034,000	RCON1590	365,000
3. Loans to finance agricultural production and other loans to farmers				
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)	RCFD1763	42,416,000	RCON1763	39,340,000
b. To non-U.S. addressees (domicile)	RCFD1764	99,680,000	RCON1764	12,656,000
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards	RCFDB538	124,934,000	RCONB538	101,348,000
b. Other revolving credit plans	RCFDB539	4,856,000	RCONB539	832,000
c. Automobile loans	RCFDK137	282,000	RCONK137	0
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	20,472,000	RCONK207	3,535,000
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	3,302,000	RCON2081	387,000
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	622,000	RCON2107	622,000

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
9. Loans to nondepository financial institutions and other loans	RCFD1563	95,356,000	9.		
a. Loans to nondepository financial institutions		RCONJ454	26,419,000		
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)		RCON1545	935,000		
(2) All other loans (exclude consumer loans)		RCONJ451	27,136,000		
10. Lease financing receivables (net of unearned income)		RCON2165	1,415,000		
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0	10.a.		
b. All other leases	RCFDF163	2,068,000	10.b.		
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	460,000	11.		
12. Total loans and leases, net of unearned income ⁽¹⁾ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	584,408,000	RCON2122	339,871,000	12.

Memoranda

Dollar Amounts in Thousands	Bil	Mil	Thou
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans	RCONK158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK159	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF576	5,631,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK162	0	M.1.d.(2)
e. Commercial and industrial loans:			
(1) To U.S. addressees (domicile)	RCFDK163	35,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK164	68,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK165	2,855,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices	RCONK166	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks	RCFDK167	0	M.1.f.(2)
(3) Loans to finance agricultural production and other loans to farmers	RCFDK168	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCFDK098	1,997,000	M.1.f.(4)(a)
(b) Automobile loans	RCFDK203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK204	0	M.1.f.(4)(c)
(5) Loans to foreign governments and official institutions	RCFDK212	0	M.1.f.(5)
(6) Other loans ⁽²⁾	RCFDK267	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices	RCFNK289	0	M.1.f.(7)

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	Bil	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), col. B) with a remaining maturity or next repricing date of: (2) (3)			
(1) Three months or less	RCONA564	4,034,000	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	9,087,000	M.2.a.(2)
(3) Over one year through three years	RCONA566	6,623,000	M.2.a.(3)
(4) Over three years through five years	RCONA567	4,528,000	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	14,243,000	M.2.a.(5)
(6) Over 15 years	RCONA569	37,178,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, col. A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (4)			
(1) Three months or less	RCFDA570	359,481,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	38,767,000	M.2.b.(2)
(3) Over one year through three years	RCFDA572	71,174,000	M.2.b.(3)
(4) Over three years through five years	RCFDA573	8,682,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	12,819,000	M.2.b.(5)
(6) Over 15 years	RCFDA575	9,275,000	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	RCFDA247	263,259,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (<i>not secured by real estate</i>) included in Schedule RC-C, Part I, items 4 and 9, column A (5)	RCFD2746	4,627,000	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	RCON5370	31,634,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFDB837	53,109,000	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>	RCFDC391	3,058,000	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, col A	RCFDC779	465,000	M.7.a.
<i>Memorandum item 7 is to be completed by all banks.</i>	RCFDC780	353,000	M.7.b.

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

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

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

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total carrying amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	RCONF230	0	M.8.a.
<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, 2014, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	N/A	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the carrying amount reported in Memorandum item 8.a above	RCONF232	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))	RCONF577	3,108,000	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>			
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate	RCFDF608	1,264,000	M.10.a.
(1) Construction, land development, and other land loans	RCONF578	0	M.10.a.(1)
(2) Secured by farmland (including farm residential and other improvements)	RCONF579	0	M.10.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONF580	0	M.10.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens	RCONF581	1,264,000	M.10.a.(3)(b)(1)
(2) Secured by junior liens	RCONF582	0	M.10.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties	RCONF583	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties	RCONF584	0	M.10.a.(5)
b. Commercial and industrial loans	RCFDF585	3,322,000	M.10.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCFDF586	0	M.10.c.(1)
(2) Other revolving credit plans	RCFDF587	0	M.10.c.(2)
(3) Automobile loans	RCFDK196	0	M.10.c.(3)
(4) Other consumer loans	RCFDK208	0	M.10.c.(4)
d. Other loans	RCFDF589	1,686,000	M.10.d.
	RCONF585	1,325,000	

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices		
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):				
a. Loans secured by real estate	RCFDF609	1,218,000	RCONF590	0
(1) Construction, land development, and other land loans			RCONF591	0
(2) Secured by farmland (including farm residential and other improvements)			RCONF592	0
(3) Secured by 1-4 family residential properties:			RCONF593	1,218,000
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			RCONF594	0
(b) Closed-end loans secured by 1-4 family residential properties:			RCONF595	0
(1) Secured by first liens			RCONF596	0
(2) Secured by junior liens			RCONF597	1,389,000
(4) Secured by multifamily (5 or more) residential properties			RCONF598	0
(5) Secured by nonfarm nonresidential properties			RCONF599	0
b. Commercial and industrial loans	RCFDF597	2,856,000	RCFDFK195	0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			RCFDFK209	0
(1) Credit cards	RCFDF598	0	RCONF598	0
(2) Other revolving credit plans	RCFDF599	0	RCONF599	0
(3) Automobile loans	RCFDK195	0	RCONK195	0
(4) Other consumer loans	RCFDK209	0	RCONK209	0
d. Other loans	RCFDF601	1,614,000	RCONF601	1,014,000

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				
a. Loans secured by real estate	RCFDG091	0	RCFDG092	0
b. Commercial and industrial loans	RCFDG094	0	RCFDG095	0
c. Loans to individuals for household, family, and other personal expenditures			RCFDG096	0
d. All other loans and all leases	RCFDG097	0	RCFDG098	0
	RCFDG100	0	RCFDG101	0
			RCFDG099	0
			RCFDG102	0

M.11.a.
 M.11.a.(1)
 M.11.a.(2)
 M.11.a.(3)(a)
 M.11.a.(3)(b)(1)
 M.11.a.(3)(b)(2)
 M.11.a.(4)
 M.11.a.(5)
 M.11.b.
 M.11.c.(1)
 M.11.c.(2)
 M.11.c.(3)
 M.11.c.(4)
 M.11.d.

M.12.a.
 M.12.b.
 M.12.c.
 M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, Part I.B, item 35.a, by advanced approaches institutions and in Schedule RC-R, Part I.A, item 21, by all other institutions) as of December 31, 2014.</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)	RCONG376	0		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIADG377	0		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases	RCFDG378	205,452,000		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):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ466	N/A		M.15.a.(1)
(2) Proprietary reverse mortgages	RCONJ467	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:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	RCONJ468	N/A		M.15.b.(1)
(2) Proprietary reverse mortgages	RCONJ469	N/A		M.15.b.(2)
<i>Dollar Amounts in Thousands</i>				
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) Reverse mortgages	RCONJ470	N/A		M.15.c.(1)
(2) Proprietary reverse mortgages	RCONJ471	N/A		M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

	Yes/No
1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B, 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 <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")	RCON6999 NO

1.

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

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

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

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

2.a.

2.b.

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):		
a. With <i>original amounts</i> of \$100,000 or less	RCON5564 37	RCON5565 1,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566 202	RCON5567 25,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568 1252	RCON5569 548,000
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):		
a. With <i>original amounts</i> of \$100,000 or less	RCON5570 1810375	RCON5571 5,414,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572 8452	RCON5573 1,149,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574 4821	RCON5575 2,013,000

3.a.

3.b.

3.c.

4.a.

4.b.

4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

	Yes/No	
5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B, have <i>original amounts</i> of \$100,000 or less (If your bank has no loans outstanding in <i>both</i> of these two loan categories, answer this question "NO.")	RCON6860	NO

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

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

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

	Number	
6. Report the total <i>number</i> of loans <i>currently outstanding</i> for each of the following Schedule RC-C, Part I, loan categories:		
a. "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5576	N/A
b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.)	RCON5577	N/A

Dollar Amounts in Thousands	(Column A) Number of Loans	(Column B) Amount Currently Outstanding		
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):				
a. With <i>original amounts</i> of \$100,000 or less	RCON5578	0	RCON5579	0
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5580	0	RCON5581	0
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5582	0	RCON5583	0
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):				
a. With <i>original amounts</i> of \$100,000 or less	RCON5584	5112	RCON5585	44,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5586	121	RCON5587	21,000
c. With <i>original amounts</i> of more than \$250,000 through \$500,000	RCON5588	61	RCON5589	21,000

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	
Assets			
1. U.S. Treasury securities	RCFD3531	6,896,000	RCON3531
2. U.S. Government agency obligations (exclude mortgage-backed securities)	RCFD3532	0	RCON3532
3. Securities issued by states and political subdivisions in the U.S.	RCFD3533	3,048,000	RCON3533
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	9,819,000	RCONG379
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ⁽¹⁾	RCFDG380	503,000	RCONG380
c. All other residential MBS	RCFDG381	0	RCONG381
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	RCFDK197	11,000	RCONK197
e. All other commercial MBS	RCFDK198	0	RCONK198
5. Other debt securities			
a. Structured financial products:			
(1) Cash	RCFDG383	23,000	RCONG383
(2) Synthetic	RCFDG384	0	RCONG384
(3) Hybrid	RCFDG385	0	RCONG385
b. All other debt securities	RCFDG386	37,921,000	RCONG386
6. Loans:			
a. Loans secured by real estate	RCFDF610	0	
(1) Construction, land development, and other land loans		RCONF604	0
(2) Secured by farmland (including farm residential and other improvements)		RCONF605	0
(3) Secured by 1-4 family residential properties:		RCONF606	0
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONF607	0
(b) Closed-end loans secured by 1-4 family residential properties:		RCONF611	0
(1) Secured by first liens		RCONF612	0
(2) Secured by junior liens		RCONF613	0
(4) Secured by multifamily (5 or more) residential properties	RCFDF614	9,463,000	RCONF614
(5) Secured by nonfarm nonresidential properties			8,860,000
b. Commercial and industrial loans			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCFDF615	0	RCONF615
(2) Other revolving credit plans	RCFDF616	0	RCONF616
(3) Automobile loans	RCFDK199	0	RCONK199
(4) Other consumer loans	RCFDK210	0	RCONK210
d. Other loans	RCFDF618	982,000	RCONF618
7. - 8. Not applicable			834,000

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

Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
9. Other trading assets	RCFD3541	27,212,000	RCON3541
10. Not applicable			20,560,000
11. Derivatives with a positive fair value (from RC-Q.5.a.A.)	RCFD3543	62,769,000	RCON3543
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	158,647,000	RCON3545
Liabilities			
13.			
a. Liability for short positions	RCFD3546	6,581,000	RCON3546
b. Other trading liabilities	RCFDF624	3,097,000	RCONF624
14. Derivatives with a negative fair value (from RC-Q.10.a.A.)	RCFD3547	59,695,000	RCON3547
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	69,373,000	RCON3548
			23,182,000

Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):			
a. Loans secured by real estate	RCFDF790	0	M.1.a.
(1) Construction, land development, and other land loans		RCONF625	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements)		RCONF626	M.1.a.(2)
(3) Secured by 1-4 family residential properties:		RCONF627	M.1.a.(3)(a)
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		RCONF628	M.1.a.(3)(b)(1)
(b) Closed-end loans secured by 1-4 family residential properties:		RCONF629	M.1.a.(3)(b)(2)
(1) Secured by first liens		RCONF630	M.1.a.(4)
(2) Secured by junior liens		RCONF631	M.1.a.(5)
(4) Secured by multifamily (5 or more) residential properties	RCFDF632	9,804,000	M.1.b.
(5) Secured by nonfarm nonresidential properties		RCONF632	9,187,000
b. Commercial and industrial loans			
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards	RCFDF633	0	M.1.c.(1)
(2) Other revolving credit plans	RCFDF634	0	M.1.c.(2)
(3) Automobile loans	RCFDK200	0	M.1.c.(3)
(4) Other consumer loans	RCFDK211	0	M.1.c.(4)
d. Other loans	RCFDF636	1,060,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	RCFDF639	0	M.2.a.
b. Unpaid principal balance	RCFDF640	0	M.2.b.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	RCFDG299	0	RCONG299
b. Trust preferred securities issued by real estate investment trusts ...	RCFDG332	0	RCONG332
c. Corporate and similar loans	RCFDG333	0	RCONG333
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG334	0	RCONG334
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG335	0	RCONG335
f. Diversified (mixed) pools of structured financial products	RCFDG651	0	RCONG651
g. Other collateral or reference assets	RCFDG652	23,000	RCONG652
4. Pledged trading assets:			
a. Pledged securities	RCFDG387	12,867,000	RCONG387
b. Pledged loans	RCFDG388	0	RCONG388

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

Dollar Amounts in Thousands	Bil	Mil	Thou
5. Asset-backed securities:			
a. Credit card receivables	RCFDF643	0	M.5.a.
b. Home equity lines	RCFDF644	0	M.5.b.
c. Automobile loans	RCFDF645	0	M.5.c.
d. Other consumer loans	RCFDF646	0	M.5.d.
e. Commercial and industrial loans	RCFDF647	0	M.5.e.
f. Other	RCFDF648	3,000	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	RCFDF651	0	M.6.
7. Equity securities:			
a. Readily determinable fair values	RCFDF652	20,431,000	M.7.a.
b. Other	RCFDF653	1,023,000	M.7.b.
8. Loans pending securitization	RCFDF654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25% of the item): (1)			
a. TEXTF655	RCFDF655	0	M.9.a.
b. TEXTF656	RCFDF656	0	M.9.b.
c. TEXTF657	RCFDF657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25% of the item):			
a. TEXTF658	RCFDF658	0	M.10.a.
b. TEXTF659	RCFDF659	0	M.10.b.
c. TEXTF660	RCFDF660	0	M.10.c.

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction Accounts (Including Total Demand Deposits)	(Column B) Memo: Total Demand Deposits (1) (Included in Column A)	(Column C) Total Nontransaction Accounts (Including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations	RCONB549 104,184,000		RCONB550 319,037,000	1.
2. U.S. Government	RCON2202 149,000		RCON2520 451,000	2.
3. States and political subdivisions in the U.S.	RCON2203 442,000		RCON2530 7,651,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 1,206,000		RCONB552 909,000	4.
5. Banks in foreign countries	RCON2213 10,173,000		RCON2236 3,242,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 6,632,000		RCON2377 706,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 122,786,000	RCON2210 107,293,000	RCON2385 331,996,000	7.

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

Schedule RC-E—Continued

Part I—Continued

Memoranda

	Dollar Amounts in Thousands		
	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	RCON6835	16,623,000	M.1.a.
b. Total brokered deposits	RCON2365	50,626,000	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): (1)	RCON2343	17,657,000	M.1.c.(1)
(1) Brokered deposits of less than \$100,000	RCONJ472	16,093,000	M.1.c.(2)
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONA243	17,657,000	M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	RCONK219	15,315,000	M.1.d.(2)
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	RCONK220	16,768,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	N/A	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	RCONK223	0	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	RCON6810	264,402,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	7,556,000	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	5,356,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	2,947,000	M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	51,735,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above	RCONF233	351,000	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: (2) (3)			
(1) Three months or less	RCONA579	1,936,000	M.3.a.(1)
(2) Over three months through 12 months	RCONA580	2,370,000	M.3.a.(2)
(3) Over one year through three years	RCONA581	699,000	M.3.a.(3)
(4) Over three years	RCONA582	351,000	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) (4)	RCONA241	4,300,000	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: (2) (5)			
(1) Three months or less	RCONA584	49,846,000	M.4.a.(1)
(2) Over three months through 12 months	RCONA585	2,632,000	M.4.a.(2)
(3) Over one year through three years	RCONA586	1,181,000	M.4.a.(3)
(4) Over three years	RCONA587	1,023,000	M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK221	1,720,000	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	RCONK222	50,758,000	M.4.c.

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

(2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

(3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b.

(4) Report both fixed and floating rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

(5) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

	Yes/No	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCONP752 YES	M.5.

	Dollar Amounts in Thousands	Bil	Mil	Thou	
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Memorandum item 5 above.</i>					
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above:)					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP753 1,654,000				M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	RCONP754 335,000				M.6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	RCONP755 102,195,000				M.6.c.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):					
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):					
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	RCONP756 126,473,000				M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757 126,581,000				M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):					
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	RCONP758 6,242,000				M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759 908,000				M.7.b.(2)

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-E—Continued**Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)**

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks)	RCFN553	427,576,000	1.	
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFN554	2,463,000	2.	
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	32,457,000	3.	
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	20,023,000	4.	
5. U.S. Government and states and political subdivisions in the U.S.	RCFN555	105,000	5.	
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	482,624,000	6.	

Memorandum

	Dollar Amounts in Thousands			
		Bil	Mil	Thou
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	RCFNA245	120,565,000	M.1.	

Schedule RC-F—Other Assets

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Accrued interest receivable (1)	RCFDB556	4,246,000	1.
2. Net deferred tax assets (2)	RCFD2148	23,468,000	2.
3. Interest-only strips receivable (not in the form of a security) on: (3)			
a. Mortgage loans	RCFDA519	0	3.a.
b. Other financial assets	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values (4)	RCFD1752	5,620,000	4.
5. Life insurance assets:			
a. General account life insurance assets	RCFDK201	29,000	5.a.
b. Separate account life insurance assets	RCFDK202	4,819,000	5.b.
c. Hybrid account life insurance assets	RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2168	42,081,000	6.
a. Prepaid expenses	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles)	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010	0	6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436	0	6.d.
e. FDIC loss-sharing indemnification assets	RCFDJ448	0	6.e.
f. Not applicable.			
g. TEXT3549 Brokerage Receivable	RCFD3549	14,575,000	6.g.
h. TEXT3550	RCFD3550	0	6.h.
i. TEXT3551	RCFD3551	0	6.i.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	80,263,000	7.

(1) Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.

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

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

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

Schedule RC-G—Other Liabilities

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1.			
a. Interest accrued and unpaid on deposits in domestic offices ⁽¹⁾	RCON3645	10,000	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	12,644,000	1.b.
2. Net deferred tax liabilities ⁽²⁾	RCFD3049	201,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	936,000	3.
4. All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25% of this item)	RCFD2938	50,337,000	4.
a. Accounts payable	RCFD3066	15,354,000	4.a.
b. Deferred compensation liabilities	RCFDC011	0	4.b.
c. Dividends declared but not yet payable	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e. TEXT3552 Brokerage Payable	RCFD3552	21,058,000	4.e.
f. TEXT3553	RCFD3553	0	4.f.
g. TEXT3554	RCFD3554	0	4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)	RCFD2930	64,128,000	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.

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

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

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
1.	Not applicable			
2.	Not applicable			
3.	Securities purchased under agreements to resell	RCONB989	32,928,000	3.
4.	Securities sold under agreements to repurchase	RCONB995	12,406,000	4.
5.	Other borrowed money	RCON3190	79,444,000	5.
<i>EITHER</i>				
6.	Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	20,133,000	6.
<i>OR</i>				
7.	Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	0	7.
8.	Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	721,333,000	8.
9.	Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	592,361,000	9.

		(Column A) Amortized Cost of Held-to-Maturity Securities	(Column B) Fair Value of Available-for-Sale Securities	
10.	U.S. Treasury securities	RCON0211	0	RCON1287
11.	U.S. Government agency obligations	RCON8492	0	RCON8495
12.	Securities issued by states and political subdivisions in the U.S.	RCON8496	7,060,000	RCON8499
13.	Mortgage-backed securities (MBS):			
a.	Mortgage pass-through securities:			
	(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	5,788,000	RCONG390
	(2) Other mortgage pass-through securities	RCON1709	0	RCON1713
b.	Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):			
	(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	RCONG393	3,184,000	RCONG394
	(2) All other mortgage-backed securities	RCON1733	22,000	RCON1736
14.	Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	2,000	RCONG398
15.	Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	0	RCONG400
16.	Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511
17.	Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	16,056,000	RCON1773
				192,219,000
				17.

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
18.	Equity securities that do not have readily determinable fair values	RCON1752	5,522,000	18.

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

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	Bil	Mil	Thou	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	5,769,000		1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	22,717,000		2.

Schedule RC-K—Quarterly Averages ⁽¹⁾

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
Assets			
1. Interest-bearing balances due from depository institutions	RCFD3381	131,907,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ⁽²⁾	RCFDB558	126,217,000	2.
3. Mortgage-backed securities ⁽²⁾	RCFDB559	53,600,000	3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) ^{(2) (3)}	RCFDB560	116,018,000	4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	62,467,000	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans	RCON3360	341,094,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	RCON3465	106,331,000	6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	10,624,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	374,000	6.a.(3)
(4) Commercial and industrial loans	RCON3387	50,328,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONB561	103,301,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	4,541,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	242,589,000	6.b.
7. Trading assets	RCFD3401	162,640,000	7.
8. Lease financing receivables (net of unearned income)	RCFD3484	2,111,000	8.
9. Total assets ⁽⁴⁾	RCFD3368	1,356,741,000	9.
Liabilities			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	41,422,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	RCONB563	302,709,000	11.a.
b. Time deposits of \$100,000 or more	RCONA514	58,942,000	11.b.
c. Time deposits of less than \$100,000	RCONA529	4,621,000	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs	RCFN3404	424,753,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	15,976,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	108,655,000	14.

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

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

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

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

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

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

	Dollar Amounts in Thousands		
		Bil	Mil
1. Unused commitments:			Thou
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	RCFD3814	15,917,000	1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ477	N/A	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCONJ478	N/A	1.a.(2)
b. Credit card lines	RCFD3815	594,167,000	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.) (1)</i>			
(1) Unused consumer credit card lines	RCFDJ455	561,332,000	1.b.(1)
(2) Other unused credit card lines	RCFDJ456	32,835,000	1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments	RCFDF164	314,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	3,562,000	1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550	3,947,000	1.c.(2)
d. Securities underwriting	RCFD3817	237,000	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	RCFDJ457	141,227,000	1.e.(1)
(2) Loans to financial institutions	RCFDJ458	40,277,000	1.e.(2)
(3) All other unused commitments	RCFDJ459	51,718,000	1.e.(3)
2. Financial standby letters of credit	RCFD3819	93,915,000	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
a. Amount of financial standby letters of credit conveyed to others	RCFD3820	24,653,000	2.a.
3. Performance standby letters of credit	RCFD3821	10,729,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
a. Amount of performance standby letters of credit conveyed to others	RCFD3822	1,252,000	3.a.
4. Commercial and similar letters of credit	RCFD3411	5,621,000	4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	RCFD3433	150,059,000	6.a.
b. Securities borrowed	RCFD3432	9,575,000	6.b.
Dollar Amounts in Thousands	(Column A) Sold Protection	(Column B) Purchased Protection	
7. Credit derivatives:			
a. Notional amounts:			
(1) Credit default swaps	RCFDC968	1,156,228,000	7.a.(1)
(2) Total return swaps	RCFDC970	6,790,000	7.a.(2)
(3) Credit options	RCFDC972	29,385,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	7.a.(4)
b. Gross fair values:			
(1) Gross positive fair value	RCFDC219	28,766,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	14,221,000	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, 2014, Report of Condition.

Schedule RC-L—Continued

	Dollar Amounts in Thousands						
		Bil	Mil	Thou			
7.c. Notional amounts by regulatory capital treatment: (1)							
(1) Positions covered under the Market Risk Rule:							
(a) Sold protection	RCFDG401	1,192,403,000			7.c.(1)(a)		
(b) Purchased protection	RCFDG402	1,207,072,000			7.c.(1)(b)		
(2) All other positions:							
(a) Sold protection	RCFDG403		0		7.c.(2)(a)		
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404	15,562,000			7.c.(2)(b)		
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	RCFDG405		0		7.c.(2)(c)		
Dollar Amounts in Thousands	(Column A) Remaining Maturity of: One Year or Less	(Column B) Remaining Maturity of: Over One Year Through Five Years	(Column C) Remaining Maturity of: Over Five Years				
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	RCFDG406	158,074,000	RCFDG407	664,519,000	RCFDG408	81,310,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	53,642,000	RCFDG410	210,265,000	RCFDG411	24,593,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCFDG412	159,406,000	RCFDG413	674,131,000	RCFDG414	86,067,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	63,238,000	RCFDG416	211,824,000	RCFDG417	27,968,000	7.d.(2)(b)
	Dollar Amounts in Thousands						
		Bil	Mil	Thou			
8. Spot foreign exchange contracts		RCFD8765	1,218,512,000		8.		
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCFD3430	0		9.		
a. Not applicable							
b. Commitments to purchase when-issued securities	RCFD3434	0			9.b.		
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCFDC978	0			9.c.		
d. TEXT3555	RCFD3555	0			9.d.		
e. TEXT3556	RCFD3556	0			9.e.		
f. TEXT3557	RCFD3557	0			9.f.		
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCFD5591	0		10.		
a. Commitments to sell when-issued securities	RCFD3435	0			10.a.		
b. TEXT5592	RCFD5592	0			10.b.		
c. TEXT5593	RCFD5593	0			10.c.		
d. TEXT5594	RCFD5594	0			10.d.		
e. TEXT5595	RCFD5595	0			10.e.		
11. Year-to-date merchant credit card sales volume:							
a. Sales for which the reporting bank is the acquiring bank	RCFDC223	10,468,000			11.a.		
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224	0			11.b.		

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

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

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

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
Derivatives Position Indicators				
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):				
a. Futures contracts	RCFD8693	RCFD8694	RCFD8695	RCFD8696
991,758,000	18,165,000	1,872,000	35,169,000	12.a.
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700
5,028,326,000	2,167,212,000	3,068,000	20,933,000	12.b.
c. Exchange-traded option contracts:				
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704
602,124,000	4,702,000	24,111,000	67,334,000	12.c.(1)
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708
564,182,000	5,007,000	19,918,000	59,286,000	12.c.(2)
d. Over-the-counter option contracts:				
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712
2,576,592,000	1,505,672,000	164,578,000	41,203,000	12.d.(1)
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716
2,538,644,000	1,501,388,000	151,978,000	39,699,000	12.d.(2)
e. Swaps	RCFD3450	RCFD3826	RCFD8719	RCFD8720
28,438,677,000	4,488,815,000	145,999,000	89,521,000	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFDA126	RCFDA127	RCFD8723	RCFD8724
40,710,191,000	9,661,858,000	511,524,000	353,145,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728
30,112,000	29,103,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFDA589			
0				14.a.
15. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736
652,644,000	185,227,000	21,660,000	14,081,000	15.a.(1)
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740
645,769,000	186,410,000	21,763,000	17,829,000	15.a.(2)
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744
348,000	783,000	0	0	15.b.(1)
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748
673,000	482,000	0	0	15.b.(2)

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
16. Over-the-counter derivatives:					
a. Net current credit exposure	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422
	54,432,000	0	1,667,000	14,540,000	33,715,000
b. Fair value of collateral:					
(1) Cash—U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427
	18,201,000	0	6,174,000	469,000	8,859,000
(2) Cash—Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432
	18,223,000	0	124,000	3,149,000	3,089,000
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437
	1,303,000	0	834,000	0	1,710,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442
	707,000	0	0	0	171,000
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447
	375,000	0	119,000	0	1,348,000
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452
	0	0	0	0	35,000
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457
	3,171,000	0	347,000	2,000	4,157,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462
	41,980,000	0	7,598,000	3,620,000	19,369,000

(1) The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
1.	Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests	RCFD6164	10,000	1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations	RCFD6165	4	1.b.
2.	Intangible assets other than goodwill:	RCFD3164	1,685,000	2.a.
a.	Mortgage servicing assets	RCFDA590	1,685,000	2.a.(1)
b.	Purchased credit card relationships and nonmortgage servicing assets	RCFDB026	1,252,000	2.b.
c.	All other identifiable intangible assets	RCFD5507	2,423,000	2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)	RCFD0426	5,360,000	2.d.
3.	Other real estate owned:	RCON5508	13,000	3.a.
a.	Construction, land development, and other land in domestic offices	RCON5509	0	3.b.
c.	1-4 family residential properties in domestic offices	RCON5510	129,000	3.c.
d.	Multifamily (5 or more) residential properties in domestic offices	RCON5511	0	3.d.
e.	Nonfarm nonresidential properties in domestic offices	RCON5512	13,000	3.e.
f.	Foreclosed properties from "GNMA loans"	RCONC979	0	3.f.
g.	In foreign offices	RCFN5513	28,000	3.g.
h.	Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)	RCFD2150	183,000	3.h.
4.	Not applicable			
5.	Other borrowed money:			
a.	Federal Home Loan Bank advances:	RCFDF055	18,250,000	5.a.(1)(a)
(1)	Advances with a remaining maturity or next repricing date of: (1)	RCFDF056	0	5.a.(1)(b)
(a)	One year or less	RCFDF057	0	5.a.(1)(c)
(b)	Over one year through three years	RCFDF058	1,000	5.a.(1)(d)
(c)	Over three years through five years	RCFD2651	4,150,000	5.a.(2)
(d)	Over five years	RCFDF059	0	5.a.(3)
b.	Other borrowings:	RCFDF060	54,496,000	5.b.(1)(a)
(1)	Other borrowings with a remaining maturity or next repricing date of: (3)	RCFDF061	10,220,000	5.b.(1)(b)
(a)	One year or less	RCFDF062	3,470,000	5.b.(1)(c)
(b)	Over one year through three years	RCFDF063	3,679,000	5.b.(1)(d)
(c)	Over three years through five years	RCFDB571	33,657,000	5.b.(2)
(d)	Over five years	RCFD3190	90,116,000	5.c.

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

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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

Schedule RC-M—Continued

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

	Dollar Amounts in Thousands		Bil	Mil	Thou
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	RCFDB570	0			
8. Internet Website addresses and physical office trade names:					
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: www.examplebank.com):	TEXT4087	www.citibank.com			
b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: www.examplebank.biz) ⁽¹⁾					
(1) http://	TE01N528				
(2) http://	TE02N528				
(3) http://	TE03N528				
(4) http://	TE04N528				
(5) http://	TE05N528				
(6) http://	TE06N528				
(7) http://	TE07N528				
(8) http://	TE08N528				
(9) http://	TE09N528				
(10) http://	TE10N528				
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:					
(1)	TE01N529				
(2)	TE02N529				
(3)	TE03N529				
(4)	TE04N529				
(5)	TE05N529				
(6)	TE06N529				

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

	Dollar Amounts in Thousands		Bil	Mil	Thou
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	RCONF064	0			
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	RCFDF065	54,152,000			

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

Schedule RC-M—Continued

	Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	RCONG463	YES
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464	YES
		Dollar Amounts in Thousands
13. Assets covered by loss-sharing agreements with the FDIC:		
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):		
(1) Loans secured by real estate in domestic offices:		
(a) Construction, land development, and other land loans:		
(1) 1-4 family residential construction loans	RCONK169	0
(2) Other construction loans and all land development and other land loans	RCONK170	0
(b) Secured by farmland	RCONK171	0
(c) Secured by 1-4 family residential properties:		
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	0
(2) Closed-end loans secured by 1-4 family residential properties:		
(a) Secured by first liens	RCONK173	0
(b) Secured by junior liens	RCONK174	0
(d) Secured by multifamily (5 or more) residential properties	RCONK175	0
(e) Secured by nonfarm nonresidential properties:		
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0
(2) Loans secured by other nonfarm nonresidential properties	RCONK177	0
(2) Loans to finance agricultural production and other loans to farmers	RCFDK178	0
(3) Commercial and industrial loans	RCFDK179	0
(4) Loans to individuals for household, family, and other personal expenditures:		
(a) Credit cards	RCFDK180	0
(b) Automobile loans	RCFDK181	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK182	0
(5) All other loans and all leases	RCFDK183	0
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, part I) included in item 13.a.(5) above that exceed 10% of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a(1) through (5)): </i>		
(a) Loans to depository institutions and acceptances of other banks	RCFDK184	0
(b) Loans to foreign governments and official institutions	RCFDK185	0
(c) Other loans (1)	RCFDK186	0
(d) Lease financing receivables	RCFDK273	0
(e) Loans secured by real estate in foreign offices	RCFNK290	0
b. Other real estate owned (included in Schedule RC, item 7):		
(1) Construction, land development, and other land in domestic offices	RCONK187	0
(2) Farmland in domestic offices	RCONK188	0
(3) 1-4 family residential properties in domestic offices	RCONK189	0
(4) Multifamily (5 or more) residential properties in domestic offices	RCONK190	0
(5) Nonfarm nonresidential properties in domestic offices	RCONK191	0
(6) In foreign offices	RCFNK260	0
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	RCFDK192	0

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

Schedule RC-M—Continued

	Yes/No	
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	RCFDJ461	0
d. Other assets (exclude FDIC loss-sharing indemnification assets)	RCFDJ462	0
14. Captive insurance and reinsurance subsidiaries:		
a. Total assets of captive insurance subsidiaries ⁽¹⁾	RCFDK193	0
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾	RCFDK194	90,000
	Number	
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>		
15. Qualified Thrift Lender (QTL) test:		
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCONL133	N/A
	Yes/No	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	RCONN135	N/A
<i>Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.</i>		
16. International remittance transfers offered to consumers: ⁽²⁾		
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?		
(1) International wire transfers	RCONN517	N/A
(2) International ACH transactions	RCONN518	N/A
(3) Other proprietary services operated by your institution	RCONN519	N/A
(4) Other proprietary services operated by another party	RCONN520	N/A
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?	RCONN521	N/A

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

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

Schedule RC-M—Continued

	Number
<i>Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.</i>	
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	RCONN522
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:	
(1) Estimated number of international remittance transfers	RCONN523
Dollar Amounts in Thousands	
	Bil Mil Thou
(2) Estimated dollar value of international remittance transfers	RCONN524
Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	5,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	8,000	RCONF175	0	RCONF177	27,000	1.a.(2)
b. Secured by farmland in domestic offices	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	174,000	RCON5399	0	RCON5400	831,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	1,288,000	RCONC237	2,553,000	RCONC229	2,255,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	69,000	RCONC239	0	RCONC230	332,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	2,000	RCON3500	0	RCON3501	17,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	6,000	RCONF180	0	RCONF182	20,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	0	RCONF181	0	RCONF183	2,000	1.e.(2)
f. In foreign offices	RCFNB572	171,000	RCFNB573	0	RCFNB574	229,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	2,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	169,000	RCFD1252	47,000	RCFD1253	308,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254	55,000	RCFD1255	1,000	RCFD1256	470,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,486,000	RCFDB576	1,413,000	RCFDB577	57,000	5.a.
b. Automobile loans	RCFDK213	3,000	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	240,000	RCFDK217	50,000	RCFDK218	138,000	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	174,000	RCFD5460	9,000	RCFD5461	269,000	7.

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures	RCFDF166 0	RCFDF167 0	RCFDF168 0	8.a.
b. All other leases	RCFDF169 0	RCFDF170 6,000	RCFDF171 55,000	8.b.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505 0	RCFD3506 0	RCFD3507 526,000	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	RCFDK036 563,000	RCFDK037 2,561,000	RCFDK038 69,000	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans" ..	RCFDK039 23,000	RCFDK040 29,000	RCFDK041 3,000	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	RCFDK042 534,000	RCFDK043 2,508,000	RCFDK044 66,000	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				
a. Loans secured by real estate in domestic offices:				
(1) Construction, land development, and other land loans:	RCONK045 0	RCONK046 0	RCONK047 0	11.a.(1)(a)
(a) 1-4 family residential construction loans				
(b) Other construction loans and all land development and other land loans	RCONK048 0	RCONK049 0	RCONK050 0	11.a.(1)(b)
(2) Secured by farmland	RCONK051 0	RCONK052 0	RCONK053 0	11.a.(2)
(3) Secured by 1-4 family residential properties:				
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK054 0	RCONK055 0	RCONK056 0	11.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:				
(1) Secured by first liens	RCONK057 0	RCONK058 0	RCONK059 0	11.a.(3)(b)(1)
(2) Secured by junior liens	RCONK060 0	RCONK061 0	RCONK062 0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	RCONK063 0	RCONK064 0	RCONK065 0	11.a.(4)

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK066 0	RCONK067 0	RCONK068 0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties	RCONK069 0	RCONK070 0	RCONK071 0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers	RCFDK072 0	RCFDK073 0	RCFDK074 0	11.b.
c. Commercial and industrial loans	RCFDK075 0	RCFDK076 0	RCFDK077 0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards	RCFDK078 0	RCFDK079 0	RCFDK080 0	11.d.(1)
(2) Automobile loans	RCFDK081 0	RCFDK082 0	RCFDK083 0	11.d.(2)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK084 0	RCFDK085 0	RCFDK086 0	11.d.(3)
e. All other loans and all leases	RCFDK087 0	RCFDK088 0	RCFDK089 0	11.e.
<i>Itemize the past due and nonaccrual amounts included in 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>				
(1) Loans to depository institutions & acceptances of other banks	RCFDK091 0	RCFDK092 0	RCFDK093 0	11.e.(1)
(2) Loans to foreign governments and official institutions	RCFDK095 0	RCFDK096 0	RCFDK097 0	11.e.(2)
(3) Other loans ⁽¹⁾	RCFDK099 0	RCFDK100 0	RCFDK101 0	11.e.(3)
(4) Lease financing receivables	RCFDK269 0	RCFDK271 0	RCFDK272 0	11.e.(4)
(5) Loans secured by real estate in foreign offices	RCFNK291 0	RCFNK292 0	RCFNK293 0	11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFDK102 0	RCFDK103 0	RCFDK104 0	11.f.

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

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule RC- N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices: (1) 1-4 family residential construction loans	RCONK105 0	RCONK106 0	RCONK107 0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONK108 0	RCONK109 0	RCONK110 3,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	RCONF661 635,000	RCONF662 1,556,000	RCONF663 2,026,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	RCONK111 0	RCONK112 0	RCONK113 13,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices: (1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK114 0	RCONK115 0	RCONK116 0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK117 0	RCONK118 0	RCONK119 0	M.1.d.(2)
e. Commercial and industrial loans: (1) To U.S. addressees (domicile)	RCFDK120 1,000	RCFDK121 0	RCFDK122 41,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK123 0	RCFDK124 0	RCFDK125 25,000	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures)	RCFDK126 103,000	RCFDK127 24,000	RCFDK128 106,000	M.1.f.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>			
(1) Loans secured by farmland in domestic offices	RCONK130 0	RCONK131 0	RCONK132 0
(2) Loans to depository institutions & acceptances of other banks	RCFDK134 0	RCFDK135 0	RCFDK136 0
(3) Loans to finance agricultural production and other loans to farmers	RCFDK138 0	RCFDK139 0	RCFDK140 0
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCFDK274 0	RCFDK275 0	RCFDK276 0
(b) Automobile loans	RCFDK277 0	RCFDK278 0	RCFDK279 0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK280 0	RCFDK281 0	RCFDK282 0
(5) Loans to foreign governments and official institutions	RCFDK283 0	RCFDK284 0	RCFDK285 0
(6) Other loans ⁽¹⁾	RCFDK286 0	RCFDK287 0	RCFDK288 0
(7) Loans secured by real estate in foreign offices	RCFNK294 0	RCFNK295 0	RCFNK296 0
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	RCFD6558 17,000	RCFD6559 0	RCFD6560 24,000
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248 174,000	RCFD1249 0	RCFD1250 190,000
4. Not applicable			

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

Schedule RC-N—Continued**Memoranda—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale	RCFDC240	354,000	RCFDC241	274,000	RCFDC226	201,000	
b. Loans measured at fair value:							
(1) Fair value	RCFDF664	2,000	RCFDF665	0	RCFDF666	2,000	
(2) Unpaid principal balance	RCFDF667	3,000	RCFDF668	0	RCFDF669	3,000	
6. Derivative contracts: Fair value of amounts carried as assets	RCFD3529	0	RCFD3530	0			
7. Additions to nonaccrual assets during the quarter						M.7.	
8. Nonaccrual assets sold during the quarter						M.8.	
Dollar Amounts in Thousands					Bil	Mil	Thou
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):					RCFDC410	691,000	
a. Outstanding balance	RCFDL183	9,000	RCFDL184	4,000	RCFDL185	394,000	
b. Carrying amount included in Schedule RC-N, items 1 through 7, above	RCFDL186	9,000	RCFDL187	4,000	RCFDL188	282,000	

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

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

Dollar Amounts in Thousands	Bil	Mil	Thou
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDF236		1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDF237		2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234		3.
4. Average consolidated total assets for the calendar quarter	RCFDK652		4.
	Number		
a. Averaging method used (for daily, enter 1; for weekly, enter 2)	RCFDK653		
5. Average tangible equity for the calendar quarter ⁽¹⁾	RCFDK654		4.a.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCFDK655		5.
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 10.b):			
a. One year or less	RCFDG465		7.a.
b. Over one year through three years	RCFDG466		7.b.
c. Over three years through five years	RCFDG467		7.c.
d. Over five years	RCFDG468		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	RCFDG469		8.a.
b. Over one year through three years	RCFDG470		8.b.
c. Over three years through five years	RCFDG471		8.c.
d. Over five years	RCFDG472		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)	RCONG803		9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated reciprocal brokered deposits	RCONL190	0	9.a.

Yes/No	
RCFDK655	10.

Dollar Amounts in Thousands	Bil	Mil	Thou
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction	RCFDK657		10.a.
b. Banker's bank deduction limit	RCFDK658		10.b.

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

Schedule RC-O—Continued

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

Memoranda

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

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

(2) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

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

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands	Bil	Mil	Thou
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention	RCFDK663			M.6.a.
b. Substandard	RCFDK664			M.6.b.
c. Doubtful	RCFDK665			M.6.c.
d. Loss	RCFDK666			M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans	RCFDN025			M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCFDN026			M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans	RCFDN027			M.8.a.
b. Securitizations of higher-risk consumer loans	RCFDN028			M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities	RCFDN029			M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCFDN030			M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments	RCFDK676			M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCFDK677			M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	RCFDK669			M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	RCONK678			M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate	RCFDN177			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCFDN178			M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCFDN179			M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFDN180			M.13.d.
e. Commercial and industrial loans	RCFDN181			M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCFDN182			M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	RCFDN183			M.13.g.
h. Non-agency residential mortgage-backed securities	RCFDM963			M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure	RCFDK673			M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCFDK674			M.15.

Schedule RC-O—Continued**Memoranda—Continued**

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

Schedule RC-O—Continued

Memoranda—Continued

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

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

M.18.a.

M.18.b.

M.18.c.

M.18.d.

M.18.e.

M.18.f.

M.18.g.

M.18.h.

M.18.i.

M.18.j.

Schedule RC-O—Continued

Memoranda—Continued

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

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

M.18.a.

M.18.b.

M.18.c.

M.18.d.

M.18.e.

M.18.f.

M.18.g.

M.18.h.

M.18.i.

M.18.j.

Schedule RC-O—Continued

Memoranda—Continued

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

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

M.18.a.

M.18.b.

M.18.c.

M.18.d.

M.18.e.

M.18.f.

M.18.g.

M.18.h.

M.18.i.

M.18.j.

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

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

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

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾			
a. Closed-end first liens	RCONF066	2,308,000	1.a.
b. Closed-end junior liens	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾			
a. Closed-end first liens	RCONF068	1,610,000	2.a.
b. Closed-end junior liens	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	RCONF070	7,574,000	3.a.
b. Closed-end junior liens	RCONF071	4,000	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0	3.c.(2)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens	RCONF072	3,057,000	4.a.
b. Closed-end junior liens	RCONF073	1,000	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0	4.c.(2)
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			
a. Closed-end 1-4 family residential mortgage loans	RIADF184	58,000	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans <i>during the quarter</i> :			
a. Closed-end first liens	RCONF678	38,000	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	174,000	7.a.
b. For representations and warranties made to other parties	RCONL192	42,000	7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b.)	RCONM288	216,000	7.c.

(1) The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Assets						
1. Available-for-sale securities	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	1.
	274,191,000	0	148,126,000	122,687,000	3,378,000	
2. Federal funds sold and securities purchased under agreements to resell	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	2.
	1,001,000	0	0	0	1,001,000	
3. Loans and leases held for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	3.
	1,226,000	0	0	1,226,000	0	
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	4.
	5,046,000	0	0	2,131,000	2,915,000	
5. Trading assets:						
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	5.a.
	62,769,000	863,588,000	6,000	915,473,000	10,878,000	
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	5.b.
	95,878,000	0	35,810,000	53,057,000	7,011,000	
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	5.b.(1)
	0	0	0	0	0	
6. All other assets	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	6.
	3,282,000	0	0	1,438,000	1,844,000	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	RCFDG502	RCFDG503	RCFDG504	RCFDG505	RCFDG506	7.
	443,393,000	863,588,000	183,942,000	1,096,012,000	27,027,000	

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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
	Dollar Amounts in Thousands					
Liabilities						
8. Deposits		RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254
		1,650,000	0	0	1,185,000	465,000
9. Federal funds purchased and securities sold under agreements to repurchase		RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511
		0	0	0	0	0
10. Trading liabilities:						
a. Derivative liabilities		RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515
		59,695,000	864,771,000	35,000	913,608,000	10,823,000
b. Other trading liabilities		RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520
		9,678,000	0	5,494,000	4,144,000	40,000
11. Other borrowed money		RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525
		870,000	0	0	789,000	81,000
12. Subordinated notes and debentures		RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530
		0	0	0	0	0
13. All other liabilities		RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809
		1,753,000	0	0	1,732,000	21,000
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)		RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535
		73,646,000	864,771,000	5,529,000	921,458,000	11,430,000

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
Memoranda					
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	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540
	1,685,000	0	0	0	1,685,000
b. Nontrading derivative assets	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545
	1,510,000	0	0	1,438,000	72,000
c. TEXTG546	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
	0	0	0	0	0
d. TEXTG551	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
	0	0	0	0	0
e. TEXTG556	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
	0	0	0	0	0
f. TEXTG561	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565
	0	0	0	0	0
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)	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263
	0	0	0	0	0
b. Nontrading derivative liabilities	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570
	1,691,000	0	0	1,683,000	8,000
c. TEXTG571	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
	0	0	0	0	0
d. TEXTG576	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
	0	0	0	0	0
e. TEXTG581	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
	0	0	0	0	0
f. TEXTG586	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590
	0	0	0	0	0

M.1.a.

M.1.b.

M.1.c.

M.1.d.

M.1.e.

M.1.f.

M.2.a.

M.2.b.

M.2.c.

M.2.d.

M.2.e.

M.2.f.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

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

		Dollar Amounts in Thousands		
		Bil	Mil	Thou
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		RCFAP742	139,704,000	1.
2. Retained earnings		RCFD3632	21,709,000	2.
3. Accumulated other comprehensive income (AOCI)		RCFAB530	(12,020,000)	3.
		Number		
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)		RCOAP838	0	3.a.
		Dollar Amounts in Thousands		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		RCFAP839	409,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		RCFAP840	149,802,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		RCFAP841	11,068,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		RCFAP842	1,381,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		RCFAP843	3,490,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP844	N/A	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		RCFAP845	N/A	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP846	N/A	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP847	N/A	9.d.
e. LESS: Net unrealized gains (losses on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP848	N/A	9.e.
f. To be completed only by institutions that entered "0" for No in items 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP849	(647,000)	9.f.

Schedule RC-R—Continued**Part I—Continued**

Dollar Amounts in Thousands			
	Bil	Mil	Thou
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	RCFAQ258	71,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCFAP850	110,000	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	RCFAP851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	RCFAP852	134,329,000	12.
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	RCFAP855	331,000	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCFAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCFAP857	5,496,000	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCFAP858	5,827,000	18.
19. Common equity tier 1 capital (item 12 minus item 18)	RCFAP859	128,502,000	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	RCFAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	RCFAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	RCFAP862	12,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCFAP863	12,000	23.
24. LESS: Additional tier 1 capital deductions	RCFAP864	5,508,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCFAP865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	RCFAQ274	128,502,000	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	RCFAP866	10,500,000	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	RCFAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital	RCFAP868	17,000	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital	RCFAQ5310	11,933,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW5310	505,000	30.b.

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands		
		Bil	Mil
			Thou
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFAQ257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	RCFAP870	22,450,000	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCFWP870	11,022,000	32.b.
33. LESS: Tier 2 capital deductions	RCFAP872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	RCFAQ5311	22,450,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCFW5311	11,022,000	34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a)	RCFAQ3792	150,952,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW3792	139,524,000	35.b.
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	RCFD3368	1,356,741,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCFAP875	21,782,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	RCFAB596	(1,389,000)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	RCFAA224	1,336,348,000	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCFAA223	1,012,641,000	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFWA223	924,179,785	40.b.
Risk-Based Capital Ratios	(Column A) Percentage	(Column B) Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	RCFAP793	12.6900	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b)	RCFA7206	12.6900	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b)	RCFA7205	14.9100	43.
Leverage Capital Ratios	RCFA7204	9.6200	44.
44. Tier 1 leverage ratio (item 26 divided by item 39)			
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined)			

Schedule RC-R—Continued

Part I—Continued

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

Dollar Amounts in Thousands	Bil	Mil	Thou
Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income			
48. Distributions and discretionary bonus payments during the quarter			

Schedule RC-R, Part II, Risk-Weighted Assets

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

Balance Sheet Asset Categories ⁽²⁾

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
1. Cash and balances due from depository institutions	RCFDD957	RCFDS396	RCFDD958				RCFDD959
	145,757,000	0	123,730,000				9,835,000
2. Securities:							
a. Held-to-maturity securities	RCFDD961	RCFDS399	RCFDD962				RCFDD963
	16,034,000	0	725,000				10,099,000
b. Available-for-sale securities	RCFDD966	RCFDS402	RCFDD967				RCFDD968
	255,965,000	0	185,267,000				52,162,000
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices	RCOND971		RCOND972				RCOND973
	135,000		0				0
b. Securities purchased under agreements to resell	RCFDH171	RCFDH172					
	63,064,000	63,064,000					
4. Loans and leases held for sale:							
a. Residential mortgage exposures	RCFDS413	RCFDS414	RCFDH173				RCFDS415
	5,015,000	0	0				0
b. High volatility commercial real estate exposures	RCFDS419	RCFDS420	RCFDH174				RCFDH175
	0	0	0				0
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	RCFDS423	RCFDS424	RCFDS425				RCFDS426
	10,000	0	0				0
d. All other exposures	RCFDS431	RCFDS432	RCFDS433				RCFDS434
	6,563,000	0	128,000				89,000

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 234.

(2) All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

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

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%
1. Cash and balances due from depository institutions	RCFDS397	RCFDD960	RCFDS398				
	2,912,000	6,131,000	3,149,000				
2. Securities:							
a. Held-to-maturity securities	RCFDD964	RCFDD965	RCFDS400				
	4,377,000	833,000	0				
b. Available-for-sale-securities	RCFDD969	RCFDD970	RCFDS403		RCFDS405		RCFDS406
	8,020,000	9,676,000	637,000		0		0
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices	RCONS410	RCOND974	RCONS411				
	0	135,000	0				
b. Securities purchased under agreements to resell							
4. Loans and leases held for sale:							
a. Residential mortgage exposures	RCFDS416	RCFDS417					
	4,022,000	993,000					
b. High volatility commercial real estate exposures	RCFDH176	RCFDH177	RCFDS421				
	0	0	0				
c. Exposures past due 90 days or more or on nonaccrual (5)	RCFDS427	RCFDS428	RCFDS429				
	0	0	10,000				
d. All other exposures	RCFDS435	RCFDS436	RCFDS437				
	0	6,157,000	189,000				

(4) Effective January 1, 2018.

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

Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount
Dollar Amounts in Thousands					
1. Cash and balances due from depository institutions					
2. Securities:					
a. Held-to-maturity securities					
b. Available-for-sale securities				RCFDH271	RCFDH272
				203,000	483,000
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices					
b. Securities purchased under agreements to resell					
4. Loans and leases held for sale:					
a. Residential mortgage exposures				RCFDH273	RCFDH274
				0	0
b. High volatility commercial real estate exposures				RCFDH275	RCFDH276
				0	0
c. Exposures past due 90 days or more or on nonaccrual ⁽⁷⁾				RCFDH277	RCFDH278
				0	0
d. All other exposures				RCFDH279	RCFDH280
				0	0

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures	RCFDS439	RCFDS440	RCFDH178				RCFDS441
	141,552,000	0	0				0
b. High volatility commercial real estate exposures	RCFDS445	RCFDS446	RCFDH179				RCFDH180
	412,000	0	12,000				22,000
c. Exposures past due 90 days or more or on nonaccrual (8)	RCFDS449	RCFDS450	RCFDS451				RCFDS452
	2,805,000	0	275,000				145,000
d. All other exposures	RCFDS457	RCFDS458	RCFDS459				RCFDS460
	397,510,000	0	17,663,000				9,047,000
6. LESS: Allowance for loan and lease losses	RCFD3123	RCFD3123					
	11,701,000	11,701,000					
7. Trading assets	RCFDD976	RCFDS466	RCFDD977				RCFDD978
	158,632,000	138,107,000	13,081,000				3,959,000
8. All other assets (9)	RCFDD981	RCFDS469	RCFDD982				RCFDD983
	104,568,000	21,953,000	26,793,780				1,779,000

(8) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

(9) 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, Part II—Continued

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%
5. Loans and leases, net of unearned income:							
a. Residential mortgage exposures	RCFDS442	RCFDS443					
	105,657,000	35,895,000					
b. High volatility commercial real estate exposures	RCFDH181	RCFDH182	RCFDS447				
	163,000	42,000	173,000				
c. Exposures past due 90 days or more or on nonaccrual ⁽¹¹⁾	RCFDS453	RCFDS454	RCFDS455				
	0	560,000	1,825,000				
d. All other exposures	RCFDS461	RCFDS462	RCFDS463				
	4,960,000	356,582,000	3,039,000				
6. LESS: Allowance for loans and lease losses							
7. Trading assets	RCFDD979	RCFDD980	RCFDS467				
	276,000	3,167,000	38,000				
8. All other assets ⁽¹²⁾	RCFDD984	RCFDD985	RCFDH185				
	691,000	45,131,220	153,000				
				RCFDH186	RCFDH290	RCFDH187	
				0	0	0	
				RCFDH188	RCFDS470	RCFDS471	
				0	0	0	

(10) Effective January 1, 2018.

(11) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

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

Schedule RC-R, Part II—Continued

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount
Dollar Amounts in Thousands					
5. Loans and leases, net of unearned income:					
a. Residential mortgage exposures				RCFDH281	RCFDH282
b. High volatility commercial real estate exposures				0	0
c. Exposures past due 90 days or more or on nonaccrual ⁽¹⁴⁾				RCFDH283	RCFDH284
d. All other exposures				0	0
6. LESS: Allowance for loans and lease losses				RCFDH285	RCFDH286
7. Trading assets				0	0
8. All other assets ⁽¹⁵⁾				RCFDH287	RCFDH288
a. Separate account bank-owned life insurance				6,219,000	8,355,000
b. Default fund contributions to central counterparties				RCFDH291	RCFDH292
				4,000	4,000
				RCFDH294	RCFDH295
				681,000	957,000
				RCFDH296	RCFDH297
				4,848,000	981,000
				RCFDH298	RCFDH299
				2,538,000	2,626,000

(13) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(14) For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more on nonaccrual.

(15) 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, Part II—Continued

Securitization Exposures: On- and off-Balance Sheet

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250% Exposure Amount	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up
	Dollar Amounts in Thousands				
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479
	768,000	768,000	0	253,000	0
b. Available-for-sale securities	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484
	18,226,000	18,206,000	20,000	5,067,000	0
c. Trading assets	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489
	15,000	5,000	10,000	5,000	0
d. All other on-balance sheet securitization exposures	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494
	30,541,000	30,538,000	3,000	10,295,000	0
10. Off-balance sheet securitization exposures	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499
	24,459,000	24,342,000	117,000	6,979,000	0

(16) Simplified Supervisory Formula Approach.

Schedule RC-R, Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets <small>(17)</small>	RCFD2170	RCFDS500	RCFDD987				RCFDD988	RCFDD989	RCFDD990
	1,335,871,000	260,940,000	367,674,780				87,137,000	131,078,000	465,302,220

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <small>(17)</small>	RCFDS503		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
	9,213,000		0	0	0			33,000	14,493,000

11.

(17) For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A.

(18) Effective January 1, 2018.

Schedule RC-R, Part II—Continued

Derviatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽¹⁹⁾

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%
12. Financial standby letters of credit	RCFDD991		RCFDD992	RCFDD993			
	42,721,000	1.0	42,721,000	1,331,000			
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997		RCFDD998	RCFDD999			
	10,663,000	0.5	5,331,500	78,500			
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606		RCFDG607	RCFDG608			
	4,025,000	0.2	805,000	33,000			
15. Retained recourse on small business obligations sold with recourse	RCFDG612		RCFDG613	RCFDG614			
	0	1.0	0	0			
16. Repo-style transactions ⁽²²⁾	RCFDS515		RCFDS516	RCFDS517	RCFDS518	RCFDS519	
	34,180,000	1.0	34,180,000	754,000	16,000	0	
17. All other off-balance sheet liabilities	RCFDG618		RCFDG619	RCFDG620			
	5,264,000	1.0	5,264,000	322,000			
18. Unused commitments:	RCFDS525		RCFDS526	RCFDS527			
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	59,372,000	0.2	11,874,400	19,400			
b. Original maturity of one year or less to ABCP conduits							
c. Original maturity exceeding one year	RCFDG624		RCFDG625	RCFDG626			
	232,541,000	0.5	116,270,500	1,963,500			

(19) All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

(20) Credit conversion factor.

(21) Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

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

Schedule RC-R, Part II—Continued

	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount
Dollar Amounts in Thousands						
12. Financial standby letters of credit	RCFDD994	RCFDD995	RCFDD996	RCFDS511		
	6,404,000	3,044,000	30,857,000	1,085,000		
13. Performance standby letters of credit and transaction-related contingent items	RCFDG603	RCFDG604	RCFDG605	RCFDS512		
	256,000	38,000	4,804,000	155,000		
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG609	RCFDG610	RCFDG611	RCFDS513		
	92,000	11,000	589,000	80,000		
15. Retained recourse on small business obligations sold with recourse	RCFDG615	RCFDG616	RCFDG617	RCFDS514		
	0	0	0	0		
16. Repo-style transactions ⁽²⁴⁾	RCFDS520	RCFDS521	RCFDS522	RCFDS523	RCFDH301	RCFDH302
	5,131,000	0	27,907,000	371,000	1,000	5,000
17. All other off-balance sheet liabilities	RCFDG621	RCFDG622	RCFDG623	RCFDS524		
	859,000	25,000	4,058,000	0		
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits	RCFDS528	RCFDS529	RCFDS530	RCFDS531	RCFDH303	RCFDH304
	468,000	902,000	10,290,000	4,000	191,000	4,000
b. Original maturity of one year or less to ABCP conduits	RCFDG627	RCFDG628	RCFDG629	RCFDS539	RCFDH307	RCFDH308
c. Original maturity exceeding one year						
	5,328,000	1,007,000	106,468,000	692,000	812,000	843,000

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

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

Schedule RC-R, Part II—Continued

		(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%
	Dollar Amounts in Thousands								
19. Unconditionally cancelable commitments		RCFDS540		RCFDS541					
		586,164,000	0.0	0					
20. Over-the-counter derivatives				RCFDS542	RCFDS543			RCFDS544	RCFDS545
				219,351,000	11,910,000			0	74,861,000
21. Centrally cleared derivatives				RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554
				62,269,000	1,610,000	47,938,000	0		0
22. Unsettled transactions (failed trades) ⁽²⁷⁾		RCFDH191		RCFDH193				RCFDH194	
		1,192,000		743,000				0	

		(Column H) Allocation by Risk-Weight category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Allocation of Other Risk Weighting Approaches (28)	(Column S) Allocation of Other Risk- Weighting Approaches (28)
	Dollar Amounts in Thousands								
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives		RCFDS546	RCFDS547	RCFDS548				RCFDH309	RCFDH310
		6,252,000	123,327,000	1,945,000				1,056,000	408,000
21. Centrally cleared derivatives		RCFDS555	RCFDS556	RCFDS557					
		2,000	12,719,000	0					
22. Unsettled transactions (failed trades)		RCFDH195	RCFDH196	RCFDH197	RCFDH198	RCFDH199	RCFDH200		
		0	426,000	0	16,000	0	7,000		

(25) Credit conversion factor.

(26) For item 19, column A multiplied by credit conversion factor.

(27) For item 22, the sum of columns C through Q must equal column A.

(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

Schedule RC-R, Part II—Continued

Totals

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	RCFDG630	RCFDS558	RCFDS559	RCFDS560	RCFDG631	RCFDG632	RCFDG633	RCFDS561
	386,439,180	47,954,000	0	0	180,536,000	142,359,000	786,747,220	13,545,000
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFDG634	RCFDS569	RCFDS570	RCFDS571	RCFDG635	RCFDG636	RCFDG637	RCFDS572
	0	959,080	0	0	36,107,200	71,179,500	786,747,220	20,317,500

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)							
	RCFDS563	RCFDS564	RCFDS565	RCFDS566	RCFDS567	RCFDS568	
	0	0	0	0	16,000	0	157,000
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579	
	0	0	0	0	100,000	0	1,962,500

(29) Effective January 1, 2018.

23.
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23.
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25.

Schedule RC-R, Part II—Continued

	Dollar Amounts in Thousands	Bil	Mil	Thou
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFDS580	954,638,000		
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFDS581	58,707,000		
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽³⁰⁾	RCFDB704	1,013,345,000		
29. LESS: Excess allowance for loan and lease losses	RCFDA222	697,000		
30. LESS: Allocated transfer risk reserve	RCFD3128	7,000		
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFDG641	1,012,641,000		

Memoranda

	Dollar Amounts in Thousands	Bil	Mil	Thou
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	RCFDG642	97,326,000		
Dollar Amounts in Thousands		(Column A)	(Column B)	(Column C)
		With a remaining maturity of One year or less	With a remaining maturity of Over one year through five years	With a remaining maturity of Over five years
2. Notional principal amounts of over-the-counter derivative contracts:				
a. Interest rate	RCFDS582	9,292,426,000	RCFDS583	5,856,064,000
b. Foreign exchange rate and gold	RCFDS585	7,485,392,000	RCFDS586	494,008,000
c. Credit (investment grade reference asset)	RCFDS588	139,934,000	RCFDS589	562,300,000
d. Credit (non-investment grade reference asset)	RCFDS591	56,980,000	RCFDS592	164,056,000
e. Equity	RCFDS594	172,290,000	RCFDS595	96,107,000
f. Precious metals (except gold)	RCFDS597	4,289,000	RCFDS598	703,000
g. Other	RCFDS600	77,189,000	RCFDS601	42,482,000
				RCFDS602
				7,642,000

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

Schedule RC-R, Part II—Continued**Memoranda—Continued**

	Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years	
		RCFDS603	8,510,996,000	RCFDS604	5,539,538,000	RCFDS605	3,078,209,000
3. Notional principal amounts of centrally cleared derivative contracts:		RCFDS606	10,919,000	RCFDS607	590,000	RCFDS608	0
a. Interest rate		RCFDS609	17,239,000	RCFDS610	106,123,000	RCFDS611	22,161,000
b. Foreign exchange rate and gold		RCFDS612	5,985,000	RCFDS613	43,602,000	RCFDS614	17,393,000
c. Credit (investment grade reference asset)		RCFDS615	18,275,000	RCFDS616	1,643,000	RCFDS617	0
d. Credit (non-investment grade reference asset)		RCFDS618	548,000	RCFDS619	0	RCFDS620	0
e. Equity		RCFDS621	41,891,000	RCFDS622	10,345,000	RCFDS623	0
f. Precious metals (except gold)							
g. Other							

M.3.a.
M.3.b.
M.3.c.
M.3.d.
M.3.e.
M.3.f.
M.3.g.

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities

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
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711
	20,258,000	0	199,000	0	0	2,000	405,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFDB712	RCFDB713	RCFDB714	RCFDB715	RCFDB716	RCFDB717	RCFDB718
	0	0	0	0	0	0	0
b. Subordinated securities and other residual interests	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399
	0	0	0	0	0	0	2,000
c. Standby letters of credit and other enhancements	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406
	554,000	0	0	0	0	0	0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732
	0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739
	1,578,000	0	3,000	0	0	0	0
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746
	1,085,000	0	3,000	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753
	32,000	0	5,000	0	0	0	0
b. Recoveries	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760
	0	0	2,000	0	0	0	0

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
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5)	RCFDB761	RCFDB762				RCFDB763	
	0	0				0	
b. Loans (included in Schedule RC-C)	RCFDB500	RCFDB501				RCFDB502	
	0	0				0	
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due	RCFDB764	RCFDB765				RCFDB766	
	0	0				0	
b. 90 days or more past due	RCFDB767	RCFDB768				RCFDB769	
	0	0				0	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs	RIADB770	RIADB771				RIADB772	
	0	0				0	
b. Recoveries	RIADB773	RIADB774				RIADB775	
	0	0				0	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776	RCFDB777	RCFDB778	RCFDB779	RCFDB780	RCFDB781	RCFDB782
	0	0	0	0	0	0	0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFDB783	RCFDB784	RCFDB785	RCFDB786	RCFDB787	RCFDB788	RCFDB789
	0	0	0	0	0	0	0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790	RCFDB791	RCFDB792	RCFDB793	RCFDB794	RCFDB795	RCFDB796
	79,000	0	0	0	658,000	0	129,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797	RCFDB798	RCFDB799	RCFDB800	RCFDB801	RCFDB802	RCFDB803
	78,000	0	0	0	126,000	0	9,000

Schedule RC-S—Continued

Memoranda

	Dollar Amounts in Thousands		
	Bil	Mil	Thou
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	RCFDA249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	RCFDA250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804	83,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	212,650,000	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591	7,647,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699	3,582,000	M.2.d.
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806	2,195,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809	3,644,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, col C ⁽²⁾	RCFDC407	3,000	M.4.

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

(2) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the 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

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

2. Does the institution exercise the fiduciary powers it has been granted?

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.)

	Yes/No
RCFDA345	YES
RCFDA346	YES
RCFDB867	YES

1.
2.
3.

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

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

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	7,625,000	34,033,000	2086	5306	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	0	0	0	
b. Employee benefit—defined benefit	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	0	0	0	0	
c. Other employee benefit and retirement-related accounts	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	4,394,000	3,519,000	34	24	
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	3,702,000	27,053,000	13	3177	
7. Investment management and investment advisory agency accounts	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	56,895,000	1,166,000	7036	42	
8. Foundation and endowment trust and agency accounts	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	526,000	39,000	220	2	
9. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	59,163,000	655,057,000	268	27005	
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	132,305,000	720,867,000	9657	35556	

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Custody and safekeeping accounts		RCFDB898 11,781,623,000		RCFDB899 223352	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 71,986,000	RCFNB901 7,877,917,000	RCFNB902 2630	RCFNB903 244364	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 4,394,000	RCFDJ260 4,432,000	RCFDJ261 34	RCFDJ262 67	13.

Dollar Amounts in Thousands	Bil	Mil	Thou
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	RIADB904	21,000	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	RIADB905	0	15.a.
b. Employee benefit—defined benefit	RIADB906	0	15.b.
c. Other employee benefit and retirement-related accounts	RIADB907	9,000	15.c.
16. Corporate trust and agency accounts	RIADA479	3,000	16.
17. Investment management and investment advisory agency accounts	RIADJ315	30,000	17.
18. Foundation and endowment trust and agency accounts	RIADJ316	1,000	18.
19. Other fiduciary accounts	RIADA480	17,000	19.
20. Custody and safekeeping accounts	RIADB909	263,000	20.
21. Other fiduciary and related services income	RIADB910	37,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	381,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	RIADB912	276,000	22.a.
23. Less: Expenses	RIADC058	N/A	23.
24. Less: Net losses from fiduciary and related services	RIADA488	N/A	24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	N/A	25.
26. Net fiduciary and related services income	RIADA491	N/A	26.

Schedule RC-T—Continued**Memoranda**

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

M.1.a.
M.1.b.
M.1.c.
M.1.d.
M.1.e.
M.1.f.
M.1.g.
M.1.h.
M.1.i.
M.1.j.
M.1.k.
M.1.l.
M.1.m.
M.1.n.
M.1.o.
M.1.p.

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

M.1.q.

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

M.2.a.
M.2.a.(1)
M.2.b.

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

Shirley C Wong, Director

Name and Title (TEXT B962)

w ongs@citi.com

E-mail Address (TEXT B926)

(347)648-1073

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Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles	(Column B) ABCP Conduits	(Column C) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				
a. Cash and balances due from depository institutions	RCFDJ981 98,000	RCFDJ982 0	RCFDJ983 0	1.a.
b. Held-to-maturity securities	RCFDJ984 0	RCFDJ985 0	RCFDJ986 3,547,000	1.b.
c. Available-for-sale securities	RCFDJ987 68,000	RCFDJ988 661,000	RCFDJ989 2,446,000	1.c.
d. Securities purchased under agreements to resell	RCFDJ990 0	RCFDJ991 0	RCFDJ992 0	1.d.
e. Loans and leases held for sale	RCFDJ993 0	RCFDJ994 115,000	RCFDJ995 0	1.e.
f. Loans and leases, net of unearned income	RCFDJ996 59,096,000	RCFDJ997 27,975,000	RCFDJ998 627,000	1.f.
g. Less: Allowance for loan and lease losses	RCFDJ999 2,462,000	RCFDK001 0	RCFDK002 29,000	1.g.
h. Trading assets (other than derivatives)	RCFDK003 15,000	RCFDK004 2,000	RCFDK005 375,000	1.h.
i. Derivative trading assets	RCFDK006 10,000	RCFDK007 0	RCFDK008 0	1.i.
j. Other real estate owned	RCFDK009 0	RCFDK010 0	RCFDK011 0	1.j.
k. Other assets	RCFDK012 56,000	RCFDK013 54,000	RCFDK014 90,000	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank				
a. Securities sold under agreements to repurchase	RCFDK015 0	RCFDK016 0	RCFDK017 0	2.a.
b. Derivative trading liabilities	RCFDK018 0	RCFDK019 0	RCFDK020 0	2.b.
c. Commercial paper	RCFDK021 0	RCFDK022 8,810,000	RCFDK023 0	2.c.
d. Other borrowed money (exclude commercial paper)	RCFDK024 35,648,000	RCFDK025 0	RCFDK026 5,688,000	2.d.
e. Other liabilities	RCFDK027 97,000	RCFDK028 11,000	RCFDK029 281,000	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	RCFDK030 0	RCFDK031 0	RCFDK032 0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	RCFDK033 0	RCFDK034 2,195,000	RCFDK035 114,000	4.

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

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

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

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

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

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

Comments? NO
(RCON 6979)

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

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