

Federal Financial Institutions Examination Council



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

1

Report at the close of business June 30, 2017

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

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

Citibank, N.A.  
Legal Title of Bank (RSSD 9017)

Sioux Falls  
City (RSSD 9130)

SD  
State Abbreviation (RSSD 9200)

57104-  
Zip Code (RSSD 9220)

E570DZWZ7FF32TWEFA76  
Legal Entity Identifier (LEI) (RCON 9224)  
(Report only if your institution already has an LEI.)

FDIC Certificate Number 07213  
(RSSD 9050)

The estimated average burden associated with this information collection is 128.05 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

## Contact Information for the Reports of Condition and Income

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

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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

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

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

Area Code / FAX Number (TEXT 9116)

## Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

### Chief Executive Officer

Confidential

Name (TEXT FT42)

Confidential

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

Confidential

Area Code / FAX Number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

Area Code / FAX Number (TEXT C375)

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

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

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

### Primary Contact

Confidential  
 Name (TEXT C437)

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Confidential  
 Title (TEXT C438)

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Confidential  
 E-mail Address (TEXT C439)

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Confidential  
 Area Code / Phone Number / Extension (TEXT C440)

### Secondary Contact

Confidential  
 Name (TEXT C442)

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Confidential  
 Title (TEXT C443)

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Confidential  
 E-mail Address (TEXT C444)

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Confidential  
 Area Code / Phone Number / Extension (TEXT C445)

### Third Contact

Confidential  
 Name (TEXT C870)

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Confidential  
 Title (TEXT C871)

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Confidential  
 E-mail Address (TEXT C872)

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Confidential  
 Area Code / Phone Number / Extension (TEXT C873)

### Fourth Contact

Confidential  
 Name (TEXT C875)

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Confidential  
 Title (TEXT C876)

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Confidential  
 E-mail Address (TEXT C877)

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Confidential  
 Area Code / Phone Number / Extension (TEXT C878)

# Consolidated Report of Income for the period January 1, 2017 - June 30, 2017

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			Amount
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	1,740,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436	318,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	6,000	1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	1,299,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards .....	RIADB485	8,034,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486	164,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions .....	RIAD4056	4,000	1.a.(1)(e)
(f) All other loans in domestic offices .....	RIADB487	970,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	5,701,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	<b>18,236,000</b>	1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	38,000	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	605,000	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	909,000	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	850,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	1,680,000	1.d.(3)
e. Interest income from trading assets .....	RIAD4069	1,185,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	659,000	1.f.
g. Other interest income .....	RIAD4518	127,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107	<b>24,289,000</b>	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	301,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs) .....	RIAD0093	231,000	2.a.(1)(b)(1)
(2) Time deposits of <b>\$250,000 or less</b> .....	RIADHK03	70,000	2.a.(1)(b)(2)
(3) Time deposits of <b>more than \$250,000</b> .....	RIADHK04	211,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	1,714,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	118,000	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	1,618,000	2.c.
d. Interest on subordinated notes and debentures .....	RIAD4200	209,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	<b>4,472,000</b>	2.e.

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

**Schedule RI—Continued**

Dollar Amounts in Thousands		Amount	
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	<b>19,817,000</b>	3.
4. Provision for loan and lease losses .....	RIAD4230	2,730,000	4.
5. Noninterest income:			
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070	878,000	5.a.
b. Service charges on deposit accounts .....	RIAD4080	530,000	5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220	3,028,000	5.c.
d.			
(1) Fees and commissions from securities brokerage .....	RIADC886	314,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	396,000	5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887	7,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386	1,000	5.d.(4)
(5) Income from other insurance activities .....	RIADC387	303,000	5.d.(5)
e. Venture capital revenue .....	RIADB491	0	5.e.
f. Net servicing fees .....	RIADB492	246,000	5.f.
g. Net securitization income .....	RIADB493	27,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	160,000	5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	11,000	5.j.
k. Net gains (losses) on sales of other assets <sup>(3)</sup> .....	RIADB496	(34,000)	5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497	1,775,000	5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079	<b>7,642,000</b>	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	(1,000)	6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	367,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits .....	RIAD4135	7,604,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	969,000	7.b.
c.			
(1) Goodwill impairment losses .....	RIADC216	28,000	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	279,000	7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092	6,631,000	7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093	<b>15,511,000</b>	7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	RIAD4301	<b>9,584,000</b>	8.
9. Applicable income taxes (on item 8) .....	RIAD4302	3,204,000	9.
10. Income (loss) before discontinued operations (item 8 minus item 9) .....	RIAD4300	<b>6,380,000</b>	10.
11. Discontinued operations, net of applicable income taxes <sup>(*)</sup> .....	RIADFT28	3,000	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104	<b>6,383,000</b>	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	26,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	<b>6,357,000</b>	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.

(3) Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.

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

## Schedule RI—Continued

### Memoranda

	Dollar Amounts in Thousands		
		Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes .....	RIAD4513	58,000	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	RIAD8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	RIAD4313	2,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	RIAD4507	248,000	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	175473	M.5.
6. Not applicable			
		Date	
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) .....	RIAD9106		M.7.
		Amount	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$10 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures .....	RIAD8757	2,140,000	M.8.a.
b. Foreign exchange exposures .....	RIAD8758	844,000	M.8.b.
c. Equity security and index exposures .....	RIAD8759	113,000	M.8.c.
d. Commodity and other exposures .....	RIAD8760	32,000	M.8.d.
e. Credit exposures .....	RIADF186	(101,000)	M.8.e.
<i>Memorandum items 8.f through 8.h 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. <b>Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>			
(1) <b>Gross credit valuation adjustment (CVA)</b> .....	RIADFT36	311,000	M.8.f.(1)
(2) <b>CVA hedge</b> .....	RIADFT37	(179,000)	M.8.f.(2)
g. <b>Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>			
(1) <b>Gross debit valuation adjustment (DVA)</b> .....	RIADFT38	(85,000)	M.8.g.(1)
(2) <b>DVA hedge</b> .....	RIADFT39	12,000	M.8.g.(2)
h. <b>Gross trading revenue, before including positive or negative net CVA and net DVA</b> .....	RIADFT40	2,970,000	M.8.h.

(1) The asset size tests are based on the total assets reported on the June 30, 2016, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

# Schedule RI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	Amount	
<b>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.<sup>(1)</sup></b>		
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading .....	RIADC889      0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	RIADC890      (376,000)	M.9.b.
10. Credit losses on derivatives (see instructions) .....	RIADA251      6,000	M.10.
	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.
	Amount	
<b>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.</b>		
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.
<b>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</b>		
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      787,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552      (73,000)	M.13.a.(1)
b. Net gains (losses) on liabilities .....	RIADF553      (25,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....	RIADF554      0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) .....	RIADJ321      24,000	M.14.
<b>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>(1)</sup> that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</b>		
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      57,000	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      82,000	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      21,000	M.15.c.
d. All other service charges on deposit accounts .....	RIADH035      370,000	M.15.d.

(1) The asset size tests are based on the total assets reported on the June 30, 2016, Report of Condition.

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

Dollar Amounts in Thousands

		Amount	
1. Total bank equity capital most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	144,298,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507	(151,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>144,147,000</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>6,357,000</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	(87,000)	5.
6. Treasury stock transactions, net .....	RIADB510	0	6.
7. Changes incident to business combinations, net .....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	64,000	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	4,436,000	9.
10. Other comprehensive income (1) .....	RIADB511	913,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	1,221,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	<b>148,051,000</b>	12.

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

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



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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	35,000	RIAD5412	12,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	55,000	RIADC217	28,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	16,000	RIADC218	13,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	0	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	0	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	1,000	1.e.(2)
f. In foreign offices .....	RIADB512	6,000	RIADB513	6,000	1.f.
2. <b>Not applicable</b>					
3. Loans to finance agricultural production and other loans to farmers .....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	161,000	RIAD4617	31,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	160,000	RIAD4618	30,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	2,937,000	RIADB515	523,000	5.a.
b. Automobile loans .....	RIADK129	0	RIADK133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	271,000	RIADK206	77,000	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	60,000	RIAD4628	63,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	1,000	RIADF187	0	8.a.
b. All other leases .....	RIADC880	0	RIADF188	0	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>3,702,000</b>	RIAD4605	<b>784,000</b>	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)		(Column B)		
	Charge-offs: Calendar YTD		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	6,000	RIAD4662	7,000	M.2.
3. Not applicable					

Dollar Amounts in Thousands	Amount		
<i>Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) .....	RIADC388	612,000	M.4.

## Schedule RI-B—Continued

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

Dollar Amounts in Thousands			Amount	
1. Balance most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	10,465,000		1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	RIAD4605	<b>784,000</b>		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) .....	RIADC079	3,637,000		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	65,000		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	2,730,000		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	44,000		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	<b>10,321,000</b>		7.

### Memoranda

Dollar Amounts in Thousands			Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above .....	RIADC435	0		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389	0		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390	322,000		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	5,000		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. <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
1. Real estate loans:						
a. Construction loans .....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	18,000	0	5,276,000	12,000	0	0
b. Commercial real estate loans .....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	17,000	5,000	15,986,000	173,000	1,000	1,000
c. Residential real estate loans .....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	4,087,000	542,000	129,016,000	417,000	149,000	4,000
2. Commercial loans <sup>(2)</sup> .....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	5,972,000	457,000	275,512,000	2,204,000	0	0
3. Credit cards .....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	1,684,000	570,000	141,371,000	5,375,000	33,000	0
4. Other consumer loans .....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	360,000	109,000	23,290,000	452,000	0	0
5. Unallocated, if any .....				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5) <sup>(3)</sup> .....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	<b>12,138,000</b>	<b>1,683,000</b>	<b>590,451,000</b>	<b>8,633,000</b>	<b>183,000</b>	<b>5,000</b>

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, 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	Code	Amount	
1. Total interest income in foreign offices .....	RIADC899	8,384,000	1.
2. Total interest expense in foreign offices .....	RIADC900	2,043,000	2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	371,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue .....	RIADC902	2,294,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	167,000	4.b.
c. Net securitization income .....	RIADC904	0	4.c.
d. Other noninterest income .....	RIADC905	3,571,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	179,000	5.
6. Total noninterest expense in foreign offices .....	RIADC907	6,476,000	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 .....	RIADC908	0	7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	1,977,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices .....	RIADGW64	3,000	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	RIADC911	<b>3,731,000</b>	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) .....	RIADC914	<b>3,731,000</b>	13.

# Schedule RI-E—Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all discontinued operations 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		Amount	
<b>1. Other noninterest income (from Schedule RI, item 5.l):</b>					
Itemize and describe amounts greater than \$100,000 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		56,000	1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016		0	1.c.
d.	Rent and other income from other real estate ow ned .....	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		(65,000)	1.f.
g.	Bank card and credit card interchange fees .....	RIADF555		247,000	1.g.
h.	Gains on bargain purchases .....	RIADJ447		0	1.h.
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts .....	RIADT047		0	1.i.
j.	TEXT4461 Operating income from affiliates	RIAD4461		0	1.j.
k.	TEXT4462 Other banking related fees	RIAD4462		890,000	1.k.
l.	TEXT4463 Letters-of-credit commitment fees	RIAD4463		266,000	1.l.
<b>2. Other noninterest expense (from Schedule RI, item 7.d):</b>					
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses .....	RIADC017		2,332,000	2.a.
b.	Advertising and marketing expenses .....	RIAD0497		749,000	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		Confidential	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		267,000	2.j.
k.	Telecommunications expenses .....	RIADF559		0	2.k.
l.	Other real estate ow ned expenses .....	RIADY923		0	2.l.
m.	Insurance expenses (not included in employee expense, premises and fixed asset expenses, and other real estate ow ned expenses) .....	RIADY924		0	2.m.
n.	TEXT4464 Expense paid to affiliates	RIAD4464		(282,000)	2.n.
o.	TEXT4467 Contract service provider fees	RIAD4467		255,000	2.o.
p.	TEXT4468 Operational risk losses	RIAD4468		565,000	2.p.
<b>3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):</b>					
a.(1)	TEXTFT29 Disc ops	RIADFT29		5,000	3.a.(1)
	(2) Applicable income tax effect .....	RIADFT30		2,000	3.a.(2)
b.(1)	TEXTFT31	RIADFT31		0	3.b.(1)
	(2) Applicable income tax effect .....	RIADFT32		0	3.b.(2)

### Schedule RI-E—Continued

Dollar Amounts in Thousands		Amount			
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	Mainly due to the early adoption of ASU2017-08 (Premium Amortization on p	RIADB526	(151,000)	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	Mainly due to increase in equity as a result of the legal entity realignment to	RIAD4498	1,221,000	5.a.
b.	TEXT4499		RIAD4499	0	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	Includes consumer and corporate FX translation	RIAD4521	44,000	6.a.
b.	TEXT4522		RIAD4522	0	6.b.

		Yes/No		
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
a.	Comments?	RIAD4769	YES	7.a.
b. Other explanations:				

(TEXT 4769)

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l: 1.m Mark-to-market on hedging transactions -\$313,000M, 1.q Earnings of minority owned affiliates \$100,000M; Other noninterest expense (from Schedule RI, item 7.d): 2.s Recognition of loan origination costs -\$313,000M, 2.u Litigation expense \$217,000M

## Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2017

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			Amount	
<b>Assets</b>				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCFD0081	18,862,000		1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	157,791,000		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	48,448,000		2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	277,403,000		2.b.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices	RCONB987	0		3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	54,746,000		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale	RCFD5369	8,978,000		4.a.
b. Loans and leases <b>held for investment</b>	RCFDB528	606,154,000		4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	10,321,000		4.c.
d. Loans and leases <b>held for investment, net of allowance</b> (item 4.b minus 4.c)	RCFDB529	595,833,000		4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	117,535,000		5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	6,756,000		6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	120,000		7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	5,932,000		8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0		9.
10. Intangible assets:				
a. Goodwill	RCFD3163	10,660,000		10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	5,010,000		10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	93,229,000		11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,401,303,000		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		Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I) .....	RCON2200	<b>474,780,000</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	128,476,000	13.a.(1)
(2) Interest-bearing .....	RCON6636	346,304,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II) .....	RCFN2200	<b>497,301,000</b>	13.b.
(1) Noninterest-bearing .....	RCFN6631	68,715,000	13.b.(1)
(2) Interest-bearing .....	RCFN6636	428,586,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	303,000	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	17,770,000	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	51,892,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>135,727,000</b>	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>62,886,000</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>1,252,659,000</b>	21.
22. Not applicable			22.
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	RCFD3838	2,100,000	23.
24. Common stock .....	RCFD3230	751,000	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	142,039,000	25.
26.			
a. Retained earnings .....	RCFD3632	18,675,000	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(15,514,000)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>148,051,000</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	593,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>148,644,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>1,401,303,000</b>	29.

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

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

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

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

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

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

## Schedule RC—Continued

### Memoranda

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

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 **2016** .....

	Number
RCFD6724	N/A

M.1.

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

3 = This number is not to be used.

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

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

2. Bank's fiscal year-end date (report the date in MMDD format) .....

	Date
RCON8678	N/A

M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin .....	RCFD0022	5,514,000			1.
a. Cash items in process of collection and unposted debits .....			RCON0020	3,014,000	1.a.
b. Currency and coin .....			RCON0080	823,000	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0082	77,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	142,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085	117,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks .....			RCON0070	85,000	3.
a. Foreign branches of other U.S. banks .....	RCFD0073	6,000			3.a.
b. Other banks in foreign countries and foreign central banks .....	RCFD0074	103,694,000			3.b.
4. Balances due from Federal Reserve Banks .....	RCFD0090	67,180,000	RCON0090	67,180,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0010	<b>176,653,000</b>	RCON0010	<b>71,179,000</b>	5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	102,140,000	102,210,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	104,000	106,000	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	10,132,000	10,093,000	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	8,050,000	8,184,000	5,718,000	5,581,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	59,000	59,000	1,590,000	1,586,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	20,201,000	20,170,000	31,953,000	31,821,000	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	164,000	164,000	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	2,609,000	2,631,000	6,851,000	6,881,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	1,896,000	1,960,000	2,990,000	2,998,000	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
	801,000	777,000	887,000	887,000	4.c.(1)(a)
(b) Other pass-through securities .....	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	400,000	397,000	1,804,000	1,780,000	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	0	0	0	0	4.c.(2)(b)

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

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

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	7,000	8,000	2,995,000	2,995,000	5.a.
b. Structured financial products:					
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	14,425,000	14,479,000	2,853,000	2,856,000	5.b.(1)
(2) Synthetic .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	0	0	3,658,000	3,658,000	6.a.
b. Other foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	0	0	103,464,000	103,665,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(1)</sup> .....			RCFDA510	RCFDA511	
			120,000	122,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	<b>48,448,000</b>	<b>48,665,000</b>	<b>277,423,000</b>	<b>277,403,000</b>	8.

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

# Schedule RC-B—Continued

## Memoranda

Dollar Amounts in Thousands		Amount	
1. Pledged securities <sup>(1)</sup> .....	RCFDA0416	130,219,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(4)</sup>			
(1) Three months or less .....	RCFDA549	46,737,000	M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	23,453,000	M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	96,618,000	M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	56,363,000	M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	21,392,000	M.2.a.(5)
(6) Over 15 years .....	RCFDA554	10,771,000	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: <sup>(3)</sup> <sup>(5)</sup>			
(1) Three months or less .....	RCFDA555	272,000	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	631,000	M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	825,000	M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	665,000	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	2,467,000	M.2.b.(5)
(6) Over 15 years .....	RCFDA560	48,971,000	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: <sup>(6)</sup>			
(1) Three years or less .....	RCFDA561	5,441,000	M.2.c.(1)
(2) Over three years .....	RCFDA562	11,123,000	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	37,354,000	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	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost .....	RCFD8782	0	M.4.a.
b. Fair value .....	RCFD8783	0	M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, 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 10, 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 10, 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	4,000	4,000	M.5.a.
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	0	0	0	0	M.5.b.
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	0	0	701,000	701,000	M.5.c.
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	1,799,000	1,799,000	M.5.d.
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	7,000	8,000	491,000	491,000	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	
	205,000	201,000	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans .....	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	14,220,000	14,278,000	2,853,000	2,856,000	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	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets .....	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	0	0	0	0	M.6.g.

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, 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		
	RCFD		RCONF		
1. Loans secured by real estate <sup>(1)</sup>	RCFD1410	N/A			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	420,000	RCONF158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	4,896,000	RCONF159	4,887,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	107,000	RCON1420	81,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	17,400,000	RCON1797	14,138,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	105,456,000	RCON5367	75,347,000	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	5,920,000	RCON5368	4,194,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	5,466,000	RCON1460	4,282,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	4,025,000	RCONF160	1,713,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	13,276,000	RCONF161	7,561,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	366,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	338,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	47,000			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries			RCONB535	7,750,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	2,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	17,914,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	1,093,000	RCON1590	279,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	52,230,000	RCON1763	49,800,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	103,197,000	RCON1764	14,428,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	143,931,000	RCONB538	123,359,000	6.a.
b. Other revolving credit plans	RCFDB539	7,238,000	RCONB539	1,000,000	6.b.
c. Automobile loans	RCFDK137	90,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	16,806,000	RCONK207	2,637,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	5,824,000	RCON2081	229,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,086,000	RCON2107	988,000	8.

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



## Schedule RC-C—Continued

### Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Loans to nondepository financial institutions and other loans .....	RCFD1563	107,424,000			9.
a. Loans to nondepository financial institutions .....			RCONJ454	31,465,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	1,052,000	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	28,897,000	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			RCON2165	1,304,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	0			10.a.
b. All other leases .....	RCFDF163	1,442,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	496,000	RCON2123	373,000	11.
12. Total loans and leases held for investment and held for sale <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) .....	RCFD2122	<b>615,132,000</b>	RCON2122	<b>375,399,000</b>	12.

### Memoranda

Dollar Amounts in Thousands			Amount	
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	2,207,000		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	19,000		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK164	17,000		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165	2,132,000		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) Not applicable				
(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	1,545,000		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)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....	RCFDHK25	<b>4,375,000</b>		M.1.g.

(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.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands			Amount
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	1,466,000	M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	6,617,000	M.2.a.(2)
(3) Over one year through three years .....	RCONA566	4,838,000	M.2.a.(3)
(4) Over three years through five years .....	RCONA567	4,087,000	M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	17,365,000	M.2.a.(5)
(6) Over 15 years .....	RCONA569	40,100,000	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	409,650,000	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	33,566,000	M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	75,936,000	M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	5,872,000	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	8,140,000	M.2.b.(5)
(6) Over 15 years .....	RCFDA575	3,893,000	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	291,507,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (5) .....			
	RCFD2746	5,859,000	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	29,982,000	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	45,237,000	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>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, col A ..			
	RCFDC391	3,330,000	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance .....			
	RCFDC779	226,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....			
	RCFDC780	183,000	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, item 9, 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		Amount		
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (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 <b>December 31, 2016</b>, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale, 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 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	1,300,000	M.9.
10. <b>Not applicable</b>				
11. <b>Not applicable</b>				

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
	12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate .....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12.a.
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12.c.
d. All other loans and all leases .....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12.d.

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands		
		Amount	
<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 capital (as reported in Schedule RC-R, Part I, item 35.a), as of December 31, 2016.</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	222,957,000	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)
Number			
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)
Dollar Amounts in Thousands			
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

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
1. <b>Not applicable</b>					
2. <b>Not applicable</b>					
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	19	RCON5565	1,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5566	134	RCON5567	16,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	987	RCON5569	402,000	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less .....	RCON5570	2468248	RCON5571	7,250,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5572	3179	RCON5573	276,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	1949	RCON5575	624,000	4.c.

#### Agricultural Loans to Small Farms

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
5. <b>Not applicable</b>					
6. <b>Not applicable</b>					
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	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5580	0	RCON5581	0	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5582	0	RCON5583	0	7.c.
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	3166	RCON5585	20,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5586	5	RCON5587	0	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5588	0	RCON5589	0	8.c.

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>Assets</b>					
1. U.S. Treasury securities .....	RCFD3531	7,001,000	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	669,000	RCON3533	669,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	14,000	RCONG379	14,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS .....	RCFDG381	49,000	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS .....	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG383	0	RCONG383	0	5.a.(1)
(2) Synthetic .....	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid .....	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities .....	RCFDG386	30,492,000	RCONG386	367,000	5.b.
6. Loans:					
a. Loans secured by real estate .....	RCFDF610	0			6.a.
(1) Construction, land development, and other land loans .....			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF613	0	6.a.(5)
b. Commercial and industrial loans .....	RCFDF614	6,565,000	RCONF614	5,986,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans .....	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Automobile loans .....	RCFDK199	0	RCONK199	0	6.c.(3)
(4) Other consumer loans .....	RCFDK210	0	RCONK210	0	6.c.(4)
d. Other loans .....	RCFDF618	1,232,000	RCONF618	1,002,000	6.d.
7. - 8. Not applicable					

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

**Schedule RC-D—Continued**

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Other trading assets .....		RCFD3541	21,654,000	RCON3541	19,600,000	9.
10. Not applicable						
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....		RCFD3543	<b>49,859,000</b>	RCON3543	20,091,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....		RCFD3545	<b>117,535,000</b>	RCON3545	<b>47,729,000</b>	12.
<b>Liabilities</b>						
13.						
a. Liability for short positions .....		RCFD3546	15,525,000	RCON3546	9,198,000	13.a.
b. Other trading liabilities .....		RCFDF624	87,000	RCONF624	0	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.) .....		RCFD3547	<b>36,280,000</b>	RCON3547	20,169,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....		RCFD3548	<b>51,892,000</b>	RCON3548	<b>29,367,000</b>	15.

**Memoranda**

Dollar Amounts in Thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):						
a. Loans secured by real estate .....		RCFDF790	0			M.1.a.
(1) Construction, land development, and other land loans .....				RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....				RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:						
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....				RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:						
(1) Secured by first liens .....				RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....				RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....				RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....				RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans .....		RCFDF632	6,797,000	RCONF632	6,210,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):						
(1) Credit cards .....		RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans .....		RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Automobile loans .....		RCFDK200	0	RCONK200	0	M.1.c.(3)
(4) Other consumer loans .....		RCFDK211	0	RCONK211	0	M.1.c.(4)
d. Other loans .....		RCFDF636	1,305,000	RCONF636	1,064,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:						
a. Fair value .....		RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance .....		RCFDF640	0	RCONF640	0	M.2.b.

## Schedule RC-D—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCFDG299	0	RCONG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts ...	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	1,483,000	RCONG387	306,000	M.4.a.
b. Pledged loans .....	RCFDG388	0	RCONG388	0	M.4.b.

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

Dollar Amounts in Thousands	Amount		
5. Asset-backed securities:			
a. Credit card receivables .....	RCFDF643	0	M.5.a.
b. Home equity lines .....	RCFDF644	0	M.5.b.
c. Automobile loans .....	RCFDF645	0	M.5.c.
d. Other consumer loans .....	RCFDF646	0	M.5.d.
e. Commercial and industrial loans .....	RCFDF647	0	M.5.e.
f. Other .....	RCFDF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651	0	M.6.
7. Equity securities:			
a. Readily determinable fair values .....	RCFDF652	19,708,000	M.7.a.
b. Other .....	RCFDF653	563,000	M.7.b.
8. Loans pending securitization .....	RCFDF654	797,000	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): <sup>(1)</sup>			
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 \$1,000,000 and exceed 25% of the item):			
a. TEXTF658 Revaluation Losses on Foreign Exchange Spot contracts	RCFDF658	87,000	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 107,597,000		RCONB550 328,303,000	1.
2. U.S. Government .....	RCON2202 29,000		RCON2520 3,000	2.
3. States and political subdivisions in the U.S. ....	RCON2203 987,000		RCON2530 6,543,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551 1,024,000		RCONB552 1,224,000	4.
5. Banks in foreign countries .....	RCON2213 13,471,000		RCON2236 3,470,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216 10,784,000		RCON2377 1,345,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 <b>133,892,000</b>	RCON2210 117,627,000	RCON2385 <b>340,888,000</b>	7.

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

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda

Dollar Amounts in Thousands		Amount	
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	20,554,000	M.1.a.
b. Total brokered deposits .....	RCON2365	62,681,000	M.1.b.
c. <b>Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(1)</sup></b> .....	RCONHK05	37,579,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of <b>\$250,000 or less</b> with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONHK06	37,579,000	M.1.d.(1)
(2) <b>Not applicable</b>			
(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	24,797,000	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) <i>(to be completed for the December report only)</i> .....	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	266,649,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	7,658,000	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	4,447,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	1,833,000	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	60,301,000	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	205,000	M.2.e.
3. Maturity and repricing data for time deposits of <b>\$250,000 or less</b> :			
a. Time deposits of <b>\$250,000 or less</b> with a remaining maturity or next repricing date of: <sup>(2)</sup> <sup>(3)</sup>			
(1) Three months or less .....	RCONHK07	1,860,000	M.3.a.(1)
(2) Over three months through 12 months .....	RCONHK08	2,830,000	M.3.a.(2)
(3) Over one year through three years .....	RCONHK09	1,025,000	M.3.a.(3)
(4) Over three years .....	RCONHK10	565,000	M.3.a.(4)
b. Time deposits of <b>\$250,000 or less</b> with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>(4)</sup> .....	RCONHK11	4,609,000	M.3.b.
4. Maturity and repricing data for time deposits of <b>more than \$250,000</b> :			
a. Time deposits of <b>more than \$250,000</b> with a remaining maturity or next repricing date of: <sup>(2)</sup> <sup>(5)</sup>			
(1) Three months or less .....	RCONHK12	49,990,000	M.4.a.(1)
(2) Over three months through 12 months .....	RCONHK13	9,508,000	M.4.a.(2)
(3) Over one year through three years .....	RCONHK14	763,000	M.4.a.(3)
(4) Over three years .....	RCONHK15	40,000	M.4.a.(4)
b. 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) <sup>(3)</sup> .....	RCONK222	59,394,000	M.4.b.

(1) The dollar amounts used as the basis for reporting in Memorandum item 1.c. reflects 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 items 2.b and 2.c.  
 (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, Memorandum item 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			
	Amount		
<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 and 6.b must be less than or equal to 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	2,411,000	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	1,144,000	M.6.b.
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	129,378,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	130,262,000	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	6,902,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	RCONP759	746,000	M.7.b.(2)

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

## Schedule RC-E—Continued

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

Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets. (1)

Dollar Amounts in Thousands	Amount	
Deposits of:		
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCFNB553	441,758,000
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	1,863,000
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	30,939,000
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	22,010,000
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	731,000
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>497,301,000</b>

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b) .....	RCFNA245	103,927,000

(1) The \$10 billion asset test is based on the total assets reported on the June 30, 2016, Report of Condition.

### Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Amount		
1. Accrued interest receivable <sup>(1)</sup>		RCFDB556	3,973,000	1.
2. Net deferred tax assets <sup>(2)</sup>		RCFD2148	20,753,000	2.
3. Interest-only strips receivable (not in the form of a security) on: <sup>(3)</sup>				
a. Mortgage loans		RCFDA519	0	3.a.
b. Other financial assets		RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup>		RCFD1752	6,374,000	4.
5. Life insurance assets:				
a. General account life insurance assets		RCFDK201	25,000	5.a.
b. Separate account life insurance assets		RCFDK202	5,024,000	5.b.
c. Hybrid account life insurance assets		RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)		RCFD2168	57,080,000	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. Computer software	RCFDFT33	0		6.f.
g. Accounts receivable	RCFDFT34	0		6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCFDFT35	0		6.h.
i. <span style="border: 1px solid black; padding: 1px;">TEXT3549 Brokerage Receivables</span>	RCFD3549	16,196,000		6.i.
j. <span style="border: 1px solid black; padding: 1px;">TEXT3550</span>	RCFD3550	0		6.j.
k. <span style="border: 1px solid black; padding: 1px;">TEXT3551</span>	RCFD3551	0		6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		RCFD2160	<b>93,229,000</b>	7.

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

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

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

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

### Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		Amount		
1.				
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645	111,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	11,151,000	1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049	506,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	1,349,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item) .....			
		RCFD2938	49,769,000	4.
a.	Accounts payable .....	RCFD3066	14,848,000	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	20,401,000	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	<b>62,886,000</b>	5.

(1) For savings banks, include "dividends" accrued and unpaid on deposits.  
 (2) See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar Amounts in Thousands			Amount
1. Not applicable			
2. Not applicable			
3. Securities purchased under agreements to resell .....	RCONB989	25,116,000	3.
4. Securities sold under agreements to repurchase .....	RCONB995	13,813,000	4.
5. Other borrowed money .....	RCON3190	125,635,000	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2163	18,990,000	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	832,022,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129	702,368,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities .....	RCON0211	0	RCON1287	97,067,000	10.
11. U.S. Government agency obligations .....	RCON8492	0	RCON8495	10,199,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	8,050,000	RCON8499	5,581,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	21,061,000	RCONG390	34,293,000	13.a.(1)
(2) Other mortgage pass-through securities .....	RCON1709	0	RCON1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1) .....	RCONG393	3,009,000	RCONG394	8,661,000	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	100,000	RCON1736	3,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) .....	RCONG397	0	RCONG398	5,562,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	14,219,000	RCONG400	23,475,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....			RCONA511	120,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	<b>46,439,000</b>	RCON1773	<b>184,961,000</b>	17.

Dollar Amounts in Thousands			Amount
18. Equity securities that do not have readily determinable fair values .....	RCON1752	6,271,000	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	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	RCFN2133	6,140,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	RCFN2898	22,856,000	2.



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

Dollar Amounts in Thousands

		Amount	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions .....	RCFD3381	159,051,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) .....	RCFDB558	117,031,000	2.
3. Mortgage-backed securities (2) .....	RCFDB559	67,517,000	3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3) .....	RCFDB560	138,386,000	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	58,765,000	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans .....	RCON3360	368,042,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties .....	RCON3465	94,038,000	6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	17,393,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	286,000	6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	62,691,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	RCONB561	121,964,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	3,367,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	232,902,000	6.b.
7. Trading assets .....	RCFD3401	115,952,000	7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	1,481,000	8.
9. Total assets (4) .....	RCFD3368	1,395,966,000	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	63,662,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs) .....	RCONB563	307,346,000	11.a.
b. Time deposits of <b>\$250,000 or less</b> .....	RCONHK16	5,989,000	11.b.
c. Time deposits of <b>more than \$250,000</b> .....	RCONHK17	57,182,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3404	432,223,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	17,974,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	115,365,000	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			Amount	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814	13,038,000			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	663,320,000			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	616,067,000			1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456	47,253,000			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	203,000			1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165	4,185,000			1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550	7,801,000			1.c.(2)
d. Securities underwriting .....	RCFD3817	297,000			1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans .....	RCFDJ457	167,731,000			1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458	37,188,000			1.e.(2)
(3) All other unused commitments .....	RCFDJ459	52,843,000			1.e.(3)
2. Financial standby letters of credit .....	RCFD3819	91,913,000			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	24,896,000			2.a.
3. Performance standby letters of credit .....	RCFD3821	10,138,000			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	1,180,000			3.a.
4. Commercial and similar letters of credit .....	RCFD3411	5,109,000			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	108,863,000			6.a.
b. Securities borrowed .....	RCFD3432	9,663,000			6.b.

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default sw aps .....	RCFDC968	911,876,000	RCFDC969	914,506,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	11,898,000	RCFDC971	24,933,000	7.a.(2)
(3) Credit options .....	RCFDC972	54,198,000	RCFDC973	52,736,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	21,822,000	RCFDC221	6,135,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	6,069,000	RCFDC222	22,257,000	7.b.(2)

(1) The asset size test and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2016, Report of Condition.

### Schedule RC-L—Continued

Dollar Amounts in Thousands		Amount	
7.c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection .....	RCFDG401	977,908,000	7.c.(1)(a)
(b) Purchased protection .....	RCFDG402	978,041,000	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection .....	RCFDG403	64,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	RCFDG404	13,813,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	321,000	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	231,832,000	RCFDG407	487,279,000	RCFDG408	31,792,000	7.d.(1)(a)
(b) Subinvestment grade .....	RCFDG409	67,259,000	RCFDG410	152,325,000	RCFDG411	7,485,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade .....	RCFDG412	221,032,000	RCFDG413	498,561,000	RCFDG414	36,001,000	7.d.(2)(a)
(b) Subinvestment grade .....	RCFDG415	75,238,000	RCFDG416	153,770,000	RCFDG417	7,573,000	7.d.(2)(b)

Dollar Amounts in Thousands		Amount	
8. Spot foreign exchange contracts .....	RCFD8765	872,547,000	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 w hen-issued securities .....	RCFD3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	RCFDC978	0	9.c.
d. TEXT3555	RCFD3555	0	9.d.
e. TEXT3556	RCFD3556	0	9.e.
f. TEXT3557	RCFD3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....	RCFD5591	0	10.
a. Commitments to sell w hen-issued securities .....	RCFD3435	0	10.a.
b. TEXT5592	RCFD5592	0	10.b.
c. TEXT5593	RCFD5593	0	10.c.
d. TEXT5594	RCFD5594	0	10.d.
e. TEXT5595	RCFD5595	0	10.e.
11. Year-to-date merchant credit card sales volume:			
a. Sales for w hich the reporting bank is the acquiring bank .....	RCFDC223	17,791,000	11.a.
b. Sales for w hich the reporting bank is the agent bank w ith risk .....	RCFDC224	0	11.b.

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

**Schedule RC-L—Continued**

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	3,032,958,000	22,324,000	4,292,000	32,612,000	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	3,380,206,000	3,241,760,000	6,000	47,700,000	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	375,408,000	6,269,000	36,551,000	48,042,000	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	406,685,000	5,734,000	32,369,000	47,403,000	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,628,820,000	1,389,987,000	188,502,000	32,070,000	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,403,570,000	1,401,804,000	151,421,000	29,977,000	
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	23,348,802,000	6,648,795,000	194,225,000	57,865,000	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	35,549,516,000	12,690,227,000	607,366,000	295,669,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	26,933,000	26,446,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate .....	RCFDA 589				14.a.
	1,573,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	321,519,000	147,040,000	19,754,000	6,069,000	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	316,955,000	147,242,000	19,691,000	6,219,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	178,000	411,000	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	253,000	380,000	0	0	

## 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	
	28,901,000	0	1,930,000	11,248,000	27,473,000	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	8,919,000	0	8,432,000	250,000	13,481,000	16.b.(1)
(2) Cash—Other currencies .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	12,028,000	0	97,000	3,226,000	2,772,000	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	11,194,000	0	1,295,000	0	2,222,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	1,778,000	0	37,000	0	326,000	16.b.(4)
(5) Corporate bonds .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	522,000	0	58,000	0	240,000	16.b.(5)
(6) Equity securities .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	243,000	0	0	0	56,000	16.b.(6)
(7) All other collateral .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	2,264,000	0	52,000	32,000	4,566,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>36,948,000</b>	<b>0</b>	<b>9,971,000</b>	<b>3,508,000</b>	<b>23,663,000</b>	16.b.(8)

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

### Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Amount		
<b>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</b>				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....				
	RCFD6164	16,000		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 .....				
Number				
	RCFD6165	5		1.b.
<b>2. Intangible assets other than goodwill:</b>				
a. Mortgage servicing assets .....				
	RCFD3164	560,000		2.a.
(1) Estimated fair value of mortgage servicing assets .....				
	RCFDA590	560,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....				
	RCFDB026	1,615,000		2.b.
c. All other identifiable intangible assets .....				
	RCFD5507	2,835,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....				
	RCFD0426	<b>5,010,000</b>		2.d.
<b>3. Other real estate owned:</b>				
a. Construction, land development, and other land in domestic offices .....				
	RCON5508	3,000		3.a.
b. Farmland in domestic offices .....				
	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices .....				
	RCON5510	87,000		3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....				
	RCON5511	0		3.d.
e. Nonfarm nonresidential properties in domestic offices .....				
	RCON5512	9,000		3.e.
f. Foreclosed properties from "GNMA loans" .....				
	RCONC979	0		3.f.
g. In foreign offices .....				
	RCFN5513	21,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....				
	RCFD2150	<b>120,000</b>		3.h.
<b>4. Not applicable</b>				
<b>5. Other borrowed money:</b>				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less .....				
	RCFDF055	35,555,000		5.a.(1)(a)
(b) Over one year through three years .....				
	RCFDF056	0		5.a.(1)(b)
(c) Over three years through five years .....				
	RCFDF057	0		5.a.(1)(c)
(d) Over five years .....				
	RCFDF058	1,000		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....				
	RCFD2651	30,755,000		5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....				
	RCFDF059	0		5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less .....				
	RCFDF060	82,917,000		5.b.(1)(a)
(b) Over one year through three years .....				
	RCFDF061	12,951,000		5.b.(1)(b)
(c) Over three years through five years .....				
	RCFDF062	3,166,000		5.b.(1)(c)
(d) Over five years .....				
	RCFDF063	1,137,000		5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) .....				
	RCFDB571	30,580,000		5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....				
	RCFD3190	<b>135,727,000</b>		5.c.

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

### Schedule RC-M—Continued

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

	Dollar Amounts in Thousands			Amount
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCFDB570		0	7.
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: w w w .examplebank.com):				
. http:// .....	TEXT4087	w w w .citibank.com		8.a.
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: w w w .examplebank.biz) <sup>(1)</sup>				
(1) http:// .....	TE01N528			8.b.(1)
(2) http:// .....	TE02N528			8.b.(2)
(3) http:// .....	TE03N528			8.b.(3)
(4) http:// .....	TE04N528			8.b.(4)
(5) http:// .....	TE05N528			8.b.(5)
(6) http:// .....	TE06N528			8.b.(6)
(7) http:// .....	TE07N528			8.b.(7)
(8) http:// .....	TE08N528			8.b.(8)
(9) http:// .....	TE09N528			8.b.(9)
(10) http:// .....	TE10N528			8.b.(10)
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			8.c.(1)
(2)	TE02N529			8.c.(2)
(3)	TE03N529			8.c.(3)
(4)	TE04N529			8.c.(4)
(5)	TE05N529			8.c.(5)
(6)	TE06N529			8.c.(6)

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

	Dollar Amounts in Thousands			Amount
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....				
	RCONF064		0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .				
	RCFDF065		41,608,000	10.b.

(1) Report only highest level URLs (for example, report w w w .examplebank.biz, but do not also report w w w .examplebank.biz/checking). Report each top level domain name used (for example, report both w w w .examplebank.biz and w w w .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			
		Amount	
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) - (4)	<b>Not applicable</b>		
(5)	All other loans and all leases .....	RCFDK183	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 .....	RCFNM260	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
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 <sup>(1)</sup> .....	RCFDK193	0
b.	Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	RCFDK194	104,000

(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.



**Schedule RC-M—Continued**

	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	15.a.

	Yes/No		
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable? .....			
	RCONL135	N/A	15.b.
<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	YES	16.a.(1)
(2) International ACH transactions .....	RCONN518	YES	16.a.(2)
(3) Other proprietary services operated by your institution .....	RCONN519	YES	16.a.(3)
(4) Other proprietary services operated by another party .....	RCONN520	NO	16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? .....			
	RCONN521	YES	16.b.

	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	1	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers .....	RCONN523	364137	16.d.(1)

Dollar Amounts in Thousands		Amount		
(2) Estimated dollar value of international remittance transfers .....	RCONN524	2,774,000		16.d.(2)

	Number		
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....	RCONN527	98615	16.d.(3)

(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-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	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	14,000	RCONF175	0	RCONF177	19,000	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	124,000	RCON5399	0	RCON5400	625,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	700,000	RCONC237	1,035,000	RCONC229	874,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	36,000	RCONC239	0	RCONC230	178,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	21,000	RCON3500	0	RCON3501	4,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	1,000	RCONF180	0	RCONF182	12,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	8,000	RCONF181	12,000	RCONF183	1,000	1.e.(2)
f. In foreign offices .....	RCFNB572	140,000	RCFNB573	0	RCFNB574	153,000	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	3,000	RCFD5381	19,000	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	8,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	273,000	RCFD1252	120,000	RCFD1253	798,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	89,000	RCFD1255	11,000	RCFD1256	1,079,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,551,000	RCFDB576	1,497,000	RCFDB577	93,000	5.a.
b. Automobile loans .....	RCFDK213	1,000	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	210,000	RCFDK217	50,000	RCFDK218	104,000	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	624,000	RCFD5460	52,000	RCFD5461	279,000	7.

### Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 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	8,000	RCFDF171	51,000	8.b.
9. <b>Total loans and leases (sum of items 1 through 8.b)</b> .....	RCFD1406	<b>3,795,000</b>	RCFD1407	<b>2,804,000</b>	RCFD1403	<b>4,278,000</b>	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCFD3505	0	RCFD3506	0	RCFD3507	588,000	10.
11. 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	267,000	RCFDK037	1,043,000	RCFDK038	44,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..	RCFDK039	27,000	RCFDK040	24,000	RCFDK041	1,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	RCFDK042	229,000	RCFDK043	1,000,000	RCFDK044	42,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans .....	RCONK045	0	RCONK046	0	RCONK047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	RCONK048	0	RCONK049	0	RCONK050	0	12.a.(1)(b)
(2) Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0	12.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	12.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	12.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONK060	0	RCONK061	0	RCONK062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONK063	0	RCONK064	0	RCONK065	0	12.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	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069   0	RCONK070   0	RCONK071   0	12.a.(5)(b)
b. - d. <b>Not applicable</b>				
e. All other loans and all leases .....	RCFDK087   0	RCFDK088   0	RCFDK089   0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements .....	RCFDK102   0	RCFDK103   0	RCFDK104   0	12.f

### 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   0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661   256,000	RCONF662   626,000	RCONF663   901,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK111   0	RCONK112   0	RCONK113   1,000	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   0	RCFDK121   0	RCFDK122   306,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123   0	RCFDK124   0	RCFDK125   427,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK126   119,000	RCFDK127   51,000	RCFDK128   156,000	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 past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>				
(1) Loans secured by farmland in domestic offices .....	RCONK130   0	RCONK131   0	RCONK132   0	M.1.f.(1)
(2) Not applicable				
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK138   0	RCFDK139   0	RCFDK140   0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RCFDK274   0	RCFDK275   0	RCFDK276   0	M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK277   0	RCFDK278   0	RCFDK279   0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK280   0	RCFDK281   0	RCFDK282   0	M.1.f.(4)(c)

### 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		
<b>g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1) .....</b>	RCFDHK26	<b>375,000</b>	RCFDHK27	<b>677,000</b>	RCFDHK28	<b>1,791,000</b>	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCFD6558	0	RCFD6559	0	RCFD6560	82,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCFD1248	149,000	RCFD1249	1,000	RCFD1250	154,000	M.3.
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale .....	RCFDC240	20,000	RCFDC241	0	RCFDC226	138,000	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCFDF664	1,000	RCFDF665	0	RCFDF666	1,000	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667	1,000	RCFDF668	0	RCFDF669	1,000	M.5.b.(2)

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

Dollar Amounts in Thousands	Amount		
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	770,000	M.7.
8. Nonaccrual assets sold during the quarter .....	RCFDC411	139,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance .....	RCFDL183	1,000	RCFDL184	0	RCFDL185	195,000	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	RCFDL186	1,000	RCFDL187	0	RCFDL188	150,000	M.9.b.

(1) Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		Amount		
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF236	804,618,000		1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	286,211,000		2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	286,211,000		3.
4. Average consolidated total assets for the calendar quarter .....	RCFDK652	1,395,586,000		4.
	Number			
a. Averaging method used (for daily, enter 1; for weekly, enter 2) .....	RCFDK653	1		4.a.
5. Average tangible equity for the calendar quarter <sup>(1)</sup> .....	RCFDK654	129,544,000		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCFDK655	5,000		6.
7. Unsecured "Other borrow ings" w ith a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus 10.b):				
a. One year or less .....	RCFDG465	10,125,000		7.a.
b. Over one year through three years .....	RCFDG466	11,081,000		7.b.
c. Over three years through five years .....	RCFDG467	10,899,000		7.c.
d. Over five years .....	RCFDG468	26,458,000		7.d.
8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less .....	RCFDG469	0		8.a.
b. Over one year through three years .....	RCFDG470	0		8.b.
c. Over three years through five years .....	RCFDG471	0		8.c.
d. Over five years .....	RCFDG472	12,000,000		8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b) .....	RCONG803	0		9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated reciprocal brokered deposits .....	RCONL190	0		9.a.
			Yes/No	
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? .....	RCFDK656	NO		10.
	Dollar Amounts in Thousands		Amount	
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
a. Banker's bank deduction .....	RCFDK657	N/A		10.a.
b. Banker's bank deduction limit .....	RCFDK658	N/A		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	YES

11.

Dollar Amounts in Thousands	Amount	
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. (1)</i>		
a. Custodial bank deduction .....	RCFDK660	441,307,000
b. Custodial bank deduction limit .....	RCFDK661	85,070,000

11.a.

11.b.

**Memoranda**

Dollar Amounts in Thousands	Amount	
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (2)		
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	119,573,000
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	40092924
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (2)		
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	378,280,000
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	217521
c. Retirement deposit accounts of \$250,000 or less: (2)		
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	20,442,000
(2) Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	940513
d. Retirement deposit accounts of more than \$250,000: (2)		
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	112,000
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	314
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (3)</i>		
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (4) .....	RCON5597	364,550,000
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	
b. FDIC Certificate Number .....	RCONA545	0
4. <b>Dually payable deposits in the reporting institution's foreign branches</b> .....	RCFNGW43	0
5. Not applicable		

M.1.a.(1)

M.1.a.(2)

M.1.b.(1)

M.1.b.(2)

M.1.c.(1)

M.1.c.(2)

M.1.d.(1)

M.1.d.(2)

M.2.

M.3.a.

M.3.b.

M.4.

(1) If the amount reported in item 11.b is zero, item 11.a may be left blank.  
 (2) 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.  
 (3) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.  
 (4) 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	Amount		
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention .....	RCFDK663	Confidential	M.6.a.
b. Substandard .....	RCFDK664	Confidential	M.6.b.
c. Doubtful .....	RCFDK665	Confidential	M.6.c.
d. Loss .....	RCFDK666	Confidential	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans .....	RCFDN025	Confidential	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	RCFDN026	Confidential	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans .....	RCFDN027	Confidential	M.8.a.
b. Securitizations of higher-risk consumer loans .....	RCFDN028	Confidential	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities .....	RCFDN029	Confidential	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	RCFDN030	Confidential	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			
a. Total unfunded commitments .....	RCFDK676	4,225,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....	RCONK678	37,552,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate .....	RCFDN177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	RCFDN178	N/A	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDN179	N/A	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN180	N/A	M.13.d.
e. Commercial and industrial loans .....	RCFDN181	N/A	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	RCFDN182	N/A	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	RCFDN183	N/A	M.13.g.
h. Non-agency residential mortgage-backed securities .....	RCFDM963	N/A	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure .....	RCFDK673	Confidential	M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....	RCFDK674	Confidential	M.15.

## Schedule RC-O—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Amount		
<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	418,000	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	804,893,000	M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDL195	286,211,000	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less .....	RCFDL196	10,125,000	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	364,825,000	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 F) Tw o-Year Probability of Default (PD) 14.01 - 16%	(Column G) Tw o-Year Probability of Default (PD) 16.01 - 18%	(Column H) Tw o-Year Probability of Default (PD) 18.01 - 20%	(Column I) Tw o-Year Probability of Default (PD) 20.01 - 22%	(Column J) Tw o-Year Probability of Default (PD) 22.01 - 26%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM969 Confidential	RCFDM970 Confidential	RCFDM971 Confidential	RCFDM972 Confidential	RCFDM973 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM984 Confidential	RCFDM985 Confidential	RCFDM986 Confidential	RCFDM987 Confidential	RCFDM988 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM999 Confidential	RCFDN001 Confidential	RCFDN002 Confidential	RCFDN003 Confidential	RCFDN004 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN015 Confidential	RCFDN016 Confidential	RCFDN017 Confidential	RCFDN018 Confidential	RCFDN019 Confidential	M.18.d.
e. Credit cards .....	RCFDN045 Confidential	RCFDN046 Confidential	RCFDN047 Confidential	RCFDN048 Confidential	RCFDN049 Confidential	M.18.e.
f. Automobile loans .....	RCFDN060 Confidential	RCFDN061 Confidential	RCFDN062 Confidential	RCFDN063 Confidential	RCFDN064 Confidential	M.18.f.
g. Student loans .....	RCFDN075 Confidential	RCFDN076 Confidential	RCFDN077 Confidential	RCFDN078 Confidential	RCFDN079 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN090 Confidential	RCFDN091 Confidential	RCFDN092 Confidential	RCFDN093 Confidential	RCFDN094 Confidential	M.18.h.
i. Consumer leases .....	RCFDN105 Confidential	RCFDN106 Confidential	RCFDN107 Confidential	RCFDN108 Confidential	RCFDN109 Confidential	M.18.i.
j. Total .....	RCFDN120 Confidential	RCFDN121 Confidential	RCFDN122 Confidential	RCFDN123 Confidential	RCFDN124 Confidential	M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

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

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

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

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

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

Dollar Amounts in Thousands		Amount	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>			
a. Closed-end first liens .....	RCONF066	1,184,000	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)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: (2)</b>			
a. Closed-end first liens .....	RCONF068	658,000	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)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>			
a. Closed-end first liens .....	RCONF070	2,652,000	3.a.
b. Closed-end junior liens .....	RCONF071	41,000	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)
<b>4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):</b>			
a. Closed-end first liens .....	RCONF072	769,000	4.a.
b. Closed-end junior liens .....	RCONF073	4,000	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)
<b>5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):</b>			
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184	101,000	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560	0	5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>			
a. Closed-end first liens .....	RCONF678	20,000	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)
<b>7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:</b>			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	RCONL191	Confidential	7.a.
b. For representations and warranties made to other parties .....	RCONL192	Confidential	7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b.) .....	RCONM288	75,000	7.c.

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

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

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

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

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
<b>Assets</b>						
1. Available-for-sale securities .....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
	<b>277,403,000</b>	0	155,782,000	119,178,000	2,443,000	1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	<b>987,000</b>	0	0	0	987,000	2.
3. Loans and leases held for sale .....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	<b>468,000</b>	0	0	468,000	0	3.
4. Loans and leases held for investment .....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	<b>3,382,000</b>	0	0	2,821,000	561,000	4.
5. Trading assets:						
a. Derivative assets .....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	<b>49,859,000</b>	481,415,000	108,000	525,980,000	5,186,000	5.a.
b. Other trading assets .....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
	<b>67,676,000</b>	820,000	38,453,000	28,680,000	1,363,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242	
	0	0	0	0	0	5.b.(1)
6. All other assets .....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804	
	<b>11,197,000</b>	0	0	10,460,000	737,000	6.
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	
	<b>410,972,000</b>	<b>482,235,000</b>	<b>194,343,000</b>	<b>687,587,000</b>	<b>11,277,000</b>	7.

**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						
<b>Liabilities</b>						
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	<b>1,340,000</b>	0	0	1,040,000	300,000	
9. Federal funds purchased and securities sold under agreements to repurchase .....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	<b>36,280,000</b>	495,467,000	52,000	525,373,000	6,322,000	
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	<b>15,612,000</b>	820,000	11,325,000	3,983,000	1,124,000	
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	<b>3,211,000</b>	0	0	3,206,000	5,000	
12. Subordinated notes and debentures .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	<b>10,964,000</b>	0	0	10,861,000	103,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	<b>67,407,000</b>	<b>496,287,000</b>	<b>11,377,000</b>	<b>544,463,000</b>	<b>7,854,000</b>	



### Schedule RC-Q—Continued

Dollar Amounts in Thousands

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>Memoranda</b>						
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						
a. Mortgage servicing assets .....	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540	M.1.a.
b. Nontrading derivative assets .....	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545	M.1.b.
c. <span style="border: 1px solid black; padding: 1px;">TEXTG546</span> .....	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550	M.1.c.
d. <span style="border: 1px solid black; padding: 1px;">TEXTG551</span> .....	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555	M.1.d.
e. <span style="border: 1px solid black; padding: 1px;">TEXTG556</span> .....	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560	M.1.e.
f. <span style="border: 1px solid black; padding: 1px;">TEXTG561</span>   Collateral in Security-for-Security Lending Transactions	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565	M.1.f.
	<b>9,912,000</b>			9,811,000	101,000	
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):						
a. Loan commitments (not accounted for as derivatives) .....	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263	M.2.a.
b. Nontrading derivative liabilities .....	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570	M.2.b.
c. <span style="border: 1px solid black; padding: 1px;">TEXTG571</span>   Payable Under Security Lending Agreements	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575	M.2.c.
	<b>9,912,000</b>			9,811,000	101,000	
d. <span style="border: 1px solid black; padding: 1px;">TEXTG576</span> .....	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580	M.2.d.
e. <span style="border: 1px solid black; padding: 1px;">TEXTG581</span> .....	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585	M.2.e.
f. <span style="border: 1px solid black; padding: 1px;">TEXTG586</span> .....	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	M.2.f.

### Schedule RC-Q—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a. Loans secured by real estate .....	RCFDF608	495,000	M.3.a.		
(1) Construction, land development, and other land loans .....		RCONF578	0	M.3.a.(1)	
(2) Secured by farmland (including farm residential and other improvements) .....		RCONF579	0	M.3.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.3.a.(3)(a)	
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....		RCONF581	495,000	M.3.a.(3)(b)(1)	
(2) Secured by junior liens .....		RCONF582	0	M.3.a.(3)(b)(2)	
(4) Secured by multifamily (5+) residential properties .....		RCONF583	0	M.3.a.(4)	
(5) Secured by nonfarm nonresidential properties .....		RCONF584	0	M.3.a.(5)	
b. Commercial and industrial loans .....	RCFDF585	2,298,000	RCONF585	1,135,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF586	0	RCONF586	0	M.3.c.(1)
(2) Other revolving credit plans .....	RCFDF587	0	RCONF587	0	M.3.c.(2)
(3) Automobile loans .....	RCFDK196	0	RCONK196	0	M.3.c.(3)
(4) Other consumer loans .....	RCFDK208	0	RCONK208	0	M.3.c.(4)
d. Other loans .....	RCFDF589	1,057,000	RCONF589	621,000	M.3.d.

## Schedule RC-Q—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):					
a. Loans secured by real estate .....	RCFDF609	480,000	M.4.a.		
(1) Construction, land development, and other land loans .....		RCONF590	0	M.4.a.(1)	
(2) Secured by farmland (including farm residential and other improvements) .....		RCONF591	0	M.4.a.(2)	
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		RCONF592	0	M.4.a.(3)(a)	
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....		RCONF593	480,000	M.4.a.(3)(b)(1)	
(2) Secured by junior liens .....		RCONF594	0	M.4.a.(3)(b)(2)	
(4) Secured by multifamily (5 or more) residential properties .....		RCONF595	0	M.4.a.(4)	
(5) Secured by nonfarm nonresidential properties .....		RCONF596	0	M.4.a.(5)	
b. Commercial and industrial loans .....	RCFDF597	2,304,000	RCONF597	1,141,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF598	0	RCONF598	0	M.4.c.(1)
(2) Other revolving credit plans .....	RCFDF599	0	RCONF599	0	M.4.c.(2)
(3) Automobile loans .....	RCFDK195	0	RCONK195	0	M.4.c.(3)
(4) Other consumer loans .....	RCFDK209	0	RCONK209	0	M.4.c.(4)
d. Other loans .....	RCFDF601	1,046,000	RCONF601	621,000	M.4.d.

# 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		
		Amount	
<b>Common Equity Tier 1 Capital</b>			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....		142,790,000	1.
2. Retained earnings .....		<b>18,675,000</b>	2.
3. Accumulated other comprehensive income (AOCI) .....		(15,071,000)	3.
		Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....		0	3.a.
		Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....		212,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....		<b>146,606,000</b>	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....		11,126,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....		3,301,000	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 .....		2,770,000	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) .....		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) .....		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) .....		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) .....		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) .....		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) .....		(323,000)	9.f.

# Schedule RC-R—Continued

## Part I—Continued

Dollar Amounts in Thousands	Amount	
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      85,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCFAP850      162,000	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      129,485,000	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      1,757,000	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      0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCFAP858      1,757,000	18.
19. Common equity tier 1 capital (item 12 minus item 18) .....	RCFAP859      127,728,000	19.
<b>Additional Tier 1 Capital</b>		
20. Additional tier 1 capital instruments plus related surplus .....	RCFAP860      2,100,000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861      0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCFAP862      25,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCFAP863      2,125,000	23.
24. LESS: Additional tier 1 capital deductions .....	RCFAP864      754,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCFAP865      1,371,000	25.
<b>Tier 1 Capital</b>		
26. Tier 1 capital (sum of items 19 and 25) .....	RCFA8274      129,099,000	26.
<b>Tier 2 Capital</b>		
27. Tier 2 capital instruments plus related surplus .....	RCFAP866      12,000,000	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      33,000	29.
30.		
a. Allowance for loan and lease losses includable in tier 2 capital .....	RCFA5310      11,670,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCFW5310      878,000	30.b.

## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands		
		Amount	
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 .....		0	31.
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....		23,703,000	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) .....		12,911,000	32.b.
33. LESS: Tier 2 capital deductions .....		0	33.
34.			
a. Tier 2 capital (greater of item 32.a minus item 33, or zero) .....		23,703,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....		12,911,000	34.b.
<b>Total Capital</b>			
35.			
a. Total capital (sum of items 26 and 34.a) .....		152,802,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....		142,010,000	35.b.
<b>Total Assets for the Leverage Ratio</b>			
36. Average total consolidated assets .....		1,395,966,000	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)*: .....		19,849,000	37.
	<b>Components</b>		
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16	Line a.	19,116,000	
b. Item 17: "Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions"	Line b.	0	
c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.)	Line c.	733,000	
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....		(37,000)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....		1,376,154,000	39.
<b>Total Risk-Weighted Assets</b>			
40.			
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....		1,029,517,000	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) .....		963,668,426	40.b.

(\*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

# Schedule RC-R—Continued

## Part I—Continued

	(Column A) Percentage	(Column B) Percentage			
<b>Risk-Based Capital Ratios*</b>					
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b) .....	RCFAP793	12.4066	RCFWP793	13.2544	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	12.5398	RCFW7206	13.3966	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	14.8421	RCFW7205	14.7364	43.
<b>Leverage Capital Ratios*</b>					
44. Tier 1 leverage ratio (item 26 divided by item 39) .....			RCFA7204	9.3811	44.
Dollar Amounts in Thousands					
45. Advanced approaches institutions only: Supplementary leverage ratio information:					
a. Total leverage exposure .....			RCFAH015	1,917,020,000	45.a.
Percentage					
b. Supplementary leverage ratio .....			RCFAH036	6.7344	45.b.
<b>Capital Buffer*</b>					
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. Capital conservation buffer .....			RCFAH311	6.5398	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....			RCFWH312	5.7500	46.b.
Dollar Amounts in Thousands					
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income .....			RCFAH313		47.
48. Distributions and discretionary bonus payments during the quarter .....			RCFAH314		48.

(\*) Report each ratio and buffer as a percentage, rounded to four decimal places, e.g., 12.3456.

### 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<sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

**Balance Sheet Asset Categories<sup>(2)</sup>**

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	
	<b>176,653,000</b>	0	150,742,000				12,271,000	1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD961	RCFDS399	RCFDD962	RCFDHJ74	RCFDHJ75		RCFDD963	
	<b>32,119,000</b>	0	972,000	0	0		25,510,000	2.a.
b. Available-for-sale securities .....	RCFDD966	RCFDS402	RCFDD967	RCFDHJ76	RCFDHJ77		RCFDD968	
	<b>268,785,000</b>	0	196,924,000	2,000	0		56,558,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCOND971		RCOND972				RCOND973	
	0		0				0	3.a.
b. Securities purchased under agreements to resell .....	RCFDH171	RCFDH172						3.b.
	54,746,000	54,746,000						
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCFDS413	RCFDS414	RCFDH173				RCFDS415	
	<b>821,000</b>	0	0				44,000	4.a.
b. High volatility commercial real estate exposures .....	RCFDS419	RCFDS420	RCFDH174				RCFDH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFDS423	RCFDS424	RCFDS425	RCFDHJ78	RCFDHJ79		RCFDS426	
	<b>19,000</b>	0	0	0	0		0	4.c.
d. All other exposures .....	RCFDS431	RCFDS432	RCFDS433	RCFDHJ80	RCFDHJ81		RCFDS434	
	<b>7,988,000</b>	0	365,000	0	0		1,000	4.d.

(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 4,270,000	RCFDD960 6,378,000	RCFDS398 2,992,000					1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD964 5,160,000	RCFDD965 477,000	RCFDS400 0					2.a.
b. Available-for-sale securities .....	RCFDD969 4,331,000	RCFDD970 10,092,000	RCFDS403 878,000		RCFDS405 0		RCFDS406 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCONS410 0	RCOND974 0	RCONS411 0					3.a.
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCFDS416 566,000	RCFDS417 211,000						4.a.
b. High volatility commercial real estate exposures .....	RCFDH176 0	RCFDH177 0	RCFDS421 0					4.b.
c. Exposures past due 90 days or more or on nonaccrual (5) .....	RCFDS427 0	RCFDS428 0	RCFDS429 19,000					4.c.
d. All other exposures .....	RCFDS435 0	RCFDS436 7,432,000	RCFDS437 190,000					4.d.

(4) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(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**

Dollar Amounts in Thousands					
	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 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
1. Cash and balances due from depository institutions					
2. Securities:					
a. Held-to-maturity securities					
b. Available-for-sale securities .....				RCFDH271	RCFDH272
				0	0
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%
<b>5. Loans and leases held for investment:</b>							
a. Residential mortgage exposures .....	RCFDS439 <b>127,647,000</b>	RCFDS440 0	RCFDH178 0				RCFDS441 2,040,000
b. High volatility commercial real estate exposures .....	RCFDS445 <b>25,000</b>	RCFDS446 0	RCFDH179 0				RCFDH180 0
c. Exposures past due 90 days or more or on nonaccrual <sup>(8)</sup> .....	RCFDS449 <b>4,777,000</b>	RCFDS450 0	RCFDS451 111,000	RCFDHJ82 16,000	RCFDHJ83 0		RCFDS452 0
d. All other exposures .....	RCFDS457 <b>436,237,000</b>	RCFDS458 0	RCFDS459 15,263,000	RCFDHJ84 1,027,000	RCFDHJ85 0		RCFDS460 8,858,000
6. LESS: Allowance for loan and lease losses .....	RCFD3123 10,321,000	RCFD3123 10,321,000					
7. Trading assets .....	RCFDD976 <b>117,389,000</b>	RCFDS466 96,730,000	RCFDD977 12,444,000	RCFDHJ86 0	RCFDHJ87 0		RCFDD978 999,000
8. All other assets <sup>(9)</sup> .....	RCFDD981 <b>121,376,000</b>	RCFDS469 20,314,000	RCFDD982 39,294,000	RCFDHJ88 24,000	RCFDHJ89 0		RCFDD983 2,970,000

(8) For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more 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%	
<b>5. Loans and leases held for investment:</b>								
<b>a. Residential mortgage exposures</b> .....	RCFDS442	RCFDS443						5.a.
	78,060,000	47,547,000						
<b>b. High volatility commercial real estate exposures</b> .....	RCFDH181	RCFDH182	RCFDS447					5.b.
	0	0	25,000					
<b>c. Exposures past due 90 days or more or on nonaccrual (11)</b> .....	RCFDS453	RCFDS454	RCFDS455					5.c.
	66,000	15,000	4,569,000					
<b>d. All other exposures</b> .....	RCFDS461	RCFDS462	RCFDS463					5.d.
	4,634,000	397,082,000	5,241,000					
6. LESS: Allowance for loans and lease losses								
7. Trading assets .....	RCFDD979	RCFDD980	RCFDS467		RCFDH186	RCFDH290	RCFDH187	
	324,000	6,859,000	33,000		0	0	0	7.
8. All other assets (12) .....	RCFDD984	RCFDD985	RCFDH185		RCFDH188	RCFDS470	RCFDS471	
	439,000	49,984,000	1,225,000		0	0	0	8.

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

(11) For loans and leases held for investment, 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					
<b>5. Loans and leases held for investment:</b>					
a. Residential mortgage exposures .....				RCFDH281	RCFDH282
				0	0
b. High volatility commercial real estate exposures .....				RCFDH283	RCFDH284
				0	0
c. Exposures past due 90 days or more or on nonaccrual (14) .....				RCFDH285	RCFDH286
				0	0
d. All other exposures .....				RCFDH287	RCFDH288
				4,132,000	465,000
6. LESS: Allowance for loans and lease losses					
7. Trading assets .....				RCFDH291	RCFDH292
				0	0
8. All other assets (15) .....				RCFDH294	RCFDH295
				0	0
a. Separate account bank-owned life insurance .....				RCFDH296	RCFDH297
				5,048,000	1,040,700
b. Default fund contributions to central counterparties .....				RCFDH298	RCFDH299
				2,078,000	2,181,000

(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 held for investment, 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

Dollar Amounts in Thousands

	(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	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities .....	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479	9.a.
	16,329,000	16,329,000	0	3,293,000	0	
b. Available-for-sale securities .....	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	9.b.
	8,618,000	8,618,000	0	1,934,000	0	
c. Trading assets .....	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	9.c.
	146,000	146,000	0	35,000	0	
d. All other on-balance sheet securitization exposures .....	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	9.d.
	37,949,000	37,949,000	0	10,933,000	0	
10. Off-balance sheet securitization exposures .....	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	10.
	23,363,000	23,359,000	4,000	8,078,000	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 <sup>(17)</sup>	RCFD2170	RCFDS500	RCFDD987	RCFDHJ90	RCFDHJ91		RCFDD988	RCFDD989	RCFDD990
	<b>1,401,303,000</b>	<b>224,511,000</b>	<b>416,115,000</b>	<b>1,069,000</b>	<b>0</b>		<b>109,251,000</b>	<b>97,850,000</b>	<b>526,077,000</b>

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 <sup>(17)</sup>	RCFDS503		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
	<b>15,172,000</b>		<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>11,258,000</b>

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) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

### Schedule RC-R, Part II—Continued

**Derivatives, 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	RCFDHJ92	RCFDHJ93	
	44,901,000	1.0	<b>44,901,000</b>	1,615,000	646,000	0	12.
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDD997		RCFDD998	RCFDD999			
	10,097,000	0.5	<b>5,048,500</b>	292,500			13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG606		RCFDG607	RCFDG608	RCFDHJ94	RCFDHJ95	
	5,032,000	0.2	<b>1,006,400</b>	24,400	12,000	0	14.
15. Retained recourse on small business obligations sold with recourse .....	RCFDG612		RCFDG613	RCFDG614			
	0	1.0	<b>0</b>	0			15.
16. Repo-style transactions (22) .....	RCFDS515		RCFDS516	RCFDS517	RCFDS518	RCFDS519	
	17,775,000	1.0	<b>17,775,000</b>	5,301,000	658,000	0	16.
17. All other off-balance sheet liabilities .....	RCFDG618		RCFDG619	RCFDG620			
	5,768,000	1.0	<b>5,768,000</b>	2,585,000			17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCFDS525		RCFDS526	RCFDS527	RCFDHJ96	RCFDHJ97	
	37,659,000	0.2	<b>7,531,800</b>	17,800	19,000	0	18.a.
b. Original maturity exceeding one year .....	RCFDG624		RCFDG625	RCFDG626	RCFDHJ98	RCFDHJ99	
	263,049,000	0.5	<b>131,524,500</b>	1,327,500	2,305,000	0	18.b.

(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**

Dollar Amounts in Thousands

	(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	
12. Financial standby letters of credit .....	RCFDD994 6,722,000	RCFDD995 3,191,000	RCFDD996 31,809,000	RCFDS511 918,000			12.
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDG603 182,000	RCFDG604 46,000	RCFDG605 4,403,000	RCFDS512 125,000			13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG609 104,000	RCFDG610 21,000	RCFDG611 721,000	RCFDS513 124,000			14.
15. Retained recourse on small business obligations sold with recourse .....	RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0			15.
16. Repo-style transactions (24) .....	RCFDS520 4,512,000	RCFDS521 60,000	RCFDS522 6,636,000	RCFDS523 602,000	RCFDH301 6,000	RCFDH302 70,000	16.
17. All other off-balance sheet liabilities .....	RCFDG621 112,000	RCFDG622 0	RCFDG623 3,071,000	RCFDS524 0			17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCFDS528 86,000	RCFDS529 740,000	RCFDS530 6,669,000	RCFDS531 0	RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year .....	RCFDG627 3,783,000	RCFDG628 1,823,000	RCFDG629 121,236,000	RCFDS539 734,000	RCFDH307 316,000	RCFDH308 725,000	18.b.

(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						19.
	672,251,000	0.0	0						
20. Over-the-counter derivatives .....			RCFDS542	RCFDS543	RCFDHK00	RCFDHK01	RCFDS544	RCFDS545	20.
			217,212,000	11,604,000	57,000	0	0	72,033,000	
21. Centrally cleared derivatives .....			RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	21.
			43,540,000	0	43,474,000	0		0	
22. Unsettled transactions (failed trades) (27) .....	RCFDH191			RCFDH193				RCFDH194	22.
	1,034,000			687,000				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) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments									
20. Over-the-counter derivatives .....	RCFDS546	RCFDS547	RCFDS548				RCFDH309	RCFDH310	20.
	5,549,000	126,124,000	1,369,000				476,000	215,000	
21. Centrally cleared derivatives .....	RCFDS555	RCFDS556	RCFDS557						21.
	0	66,000	0						
22. Unsettled transactions (failed trades) .....	RCFDH195	RCFDH196	RCFDH197	RCFDH198	RCFDH199	RCFDH200			22.
	0	341,000	0	2,000	0	4,000			

(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
	<b>439,569,200</b>	<b>48,240,000</b>	<b>0</b>	<b>0</b>	<b>196,785,000</b>	<b>109,280,000</b>	<b>827,153,000</b>	<b>19,044,000</b>
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
	<b>0</b>	<b>964,800</b>	<b>0</b>	<b>0</b>	<b>39,357,000</b>	<b>54,640,000</b>	<b>827,153,000</b>	<b>28,566,000</b>

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	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>2,000</b>	<b>0</b>	<b>8,000</b>	
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	
	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,500</b>	<b>0</b>	<b>100,000</b>	

(29) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands		Amount																			
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (sum of Part II and Part I items below)*: .....		RCFDS580	<b>982,274,000</b>	26.																	
<p><b>RC-R, Part II items:</b></p> <p>a. Sum of items 2.b. through 20, Column S</p> <p>b. Sum of items 9 and 10, Columns T and U</p> <p>c. Sum of item 25, Columns C through Q</p> <p><b>RC-R, Part I items:</b></p> <p>d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b</p> <p>e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b</p> <p>f. Sum of items 11 and 13 through 16</p> <p>g. Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33)</p> <p>h. Tier 2 capital deductions in item 33</p>		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Components</th> </tr> </thead> <tbody> <tr> <td>Line a.</td> <td style="text-align: right;"><b>4,696,700</b></td> </tr> <tr> <td>Line b.</td> <td style="text-align: right;"><b>24,273,000</b></td> </tr> <tr> <td>Line c.</td> <td style="text-align: right;"><b>950,793,300</b></td> </tr> <tr> <td>Line d.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line e.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line f.</td> <td style="text-align: right;"><b>1,757,000</b></td> </tr> <tr> <td>Line g.</td> <td style="text-align: right;">754,000</td> </tr> <tr> <td>Line h.</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>		Components		Line a.	<b>4,696,700</b>	Line b.	<b>24,273,000</b>	Line c.	<b>950,793,300</b>	Line d.	0	Line e.	0	Line f.	<b>1,757,000</b>	Line g.	754,000	Line h.	0
Components																					
Line a.	<b>4,696,700</b>																				
Line b.	<b>24,273,000</b>																				
Line c.	<b>950,793,300</b>																				
Line d.	0																				
Line e.	0																				
Line f.	<b>1,757,000</b>																				
Line g.	754,000																				
Line h.	0																				
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....		RCFDS581	49,754,000	27.																	
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(30)</sup> .....		RCFDB704	<b>1,029,517,000</b>	28.																	
29. LESS: Excess allowance for loan and lease losses .....		RCFDA222	0	29.																	
30. LESS: Allocated transfer risk reserve .....		RCFD3128	0	30.																	
31. Total risk-weighted assets (item 28 minus items 29 and 30) .....		RCFDG641	<b>1,029,517,000</b>	31.																	

(\* ) In order to assist users with this total, the calculation components are displayed below . Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

(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**

	Dollar Amounts in Thousands		
			Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	RCFDG642	67,283,000	M.1.

Dollar Amounts in Thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	RCFDS582	3,334,298,000	RCFDS583	3,789,257,000	RCFDS584	3,088,824,000	M.2.a.
b. Foreign exchange rate and gold .....	RCFDS585	9,570,891,000	RCFDS586	1,120,583,000	RCFDS587	462,408,000	M.2.b.
c. Credit (investment grade reference asset) .....	RCFDS588	394,524,000	RCFDS589	783,594,000	RCFDS590	51,189,000	M.2.c.
d. Credit (non-investment grade reference asset) .....	RCFDS591	123,243,000	RCFDS592	238,056,000	RCFDS593	13,671,000	M.2.d.
e. Equity .....	RCFDS594	234,658,000	RCFDS595	101,503,000	RCFDS596	9,500	M.2.e.
f. Precious metals (except gold) .....	RCFDS597	7,132,000	RCFDS598	858,000	RCFDS599	0	M.2.f.
g. Other .....	RCFDS600	38,747,000	RCFDS601	24,375,000	RCFDS602	3,731,000	M.2.g.

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		
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	RCFDS603	12,248,968,000	RCFDS604	7,150,383,000	RCFDS605	2,960,491,000	M.3.a.
b. Foreign exchange rate and gold .....	RCFDS606	237,421,000	RCFDS607	6,831,000	RCFDS608	286,000	M.3.b.
c. Credit (investment grade reference asset) .....	RCFDS609	57,976,000	RCFDS610	193,355,000	RCFDS611	16,548,000	M.3.c.
d. Credit (non-investment grade reference asset) .....	RCFDS612	19,163,000	RCFDS613	63,654,000	RCFDS614	1,296,000	M.3.d.
e. Equity .....	RCFDS615	35,287,000	RCFDS616	1,477,000	RCFDS617	0	M.3.e.
f. Precious metals (except gold) .....	RCFDS618	1,966,000	RCFDS619	102,000	RCFDS620	0	M.3.f.
g. Other .....	RCFDS621	50,738,000	RCFDS622	9,608,000	RCFDS623	296,000	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
<b>Bank Securitization Activities</b>								
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	
	13,444,000	0	44,000	0	0	0	107,000	1.
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	2.a.
b. Subordinated securities and other residual interests .....	RCFDC393	RCFDC394	RCFDC395	RCFDC396	RCFDC397	RCFDC398	RCFDC399	
	0	0	0	0	0	0	2,000	2.b.
c. Standby letters of credit and other enhancements .....	RCFDC400	RCFDC401	RCFDC402	RCFDC403	RCFDC404	RCFDC405	RCFDC406	
	0	0	0	0	0	0	0	2.c.
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	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	
	1,188,000	0	1,000	0	0	0	0	4.a.
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	
	508,000	0	0	0	0	0	0	4.b.
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	
	55,000	0	2,000	0	0	0	0	5.a.
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	
	0	0	1,000	0	0	0	0	5.b.

**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 0	RCFDB762 0			RCFDB763 0	6.a.	
b. Loans (included in Schedule RC-C) .....		RCFDB500 0	RCFDB501 0			RCFDB502 0	6.b.	
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	7.a.	
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
<b>Bank Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	RCFDB790 23,000	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 493,000	RCFDB795 0	RCFDB796 3,877,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	RCFDB797 22,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 122,000	RCFDB802 0	RCFDB803 1,218,000	12.

# Schedule RC-S—Continued

## Memoranda

Dollar Amounts in Thousands		Amount	
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	24,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805	64,759,000	M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591	8,025,000	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	1,172,000	M.2.d.
3. Asset-backed commercial paper conduits: <sup>(2)</sup>			
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	1,717,000	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	2,941,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>(3)</sup> .....	RCFDC407	1,000	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 items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.

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



## Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

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

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

Dollar Amounts in Thousands

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	7,146,000	32,209,000	1623	4879	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	4,462,000	0	22	
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.
	103,000	65,000	97	7	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	1,133,000	31,560,000	2	3449	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	60,042,000	106,000	6208	14	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	523,000	46,000	210	2	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	50,287,000	715,617,000	89	19030	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>119,234,000</b>	<b>784,065,000</b>	<b>8229</b>	<b>27403</b>	

### Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
11. Custody and safekeeping accounts .....		RCFDB898 12,922,107,000		RCFDB899 218760	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 57,912,000	RCFNB901 8,462,593,000	RCFNB902 3310	RCFNB903 227997	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 103,000	RCFDJ260 465,000	RCFDJ261 97	RCFDJ262 260	13.

Dollar Amounts in Thousands	Amount		
<b>Fiduciary and Related Services Income</b>			
14. Personal trust and agency accounts .....	RIADB904	47,000	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	1,000	15.c.
16. Corporate trust and agency accounts .....	RIADA479	9,000	16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	64,000	17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	2,000	18.
19. Other fiduciary accounts .....	RIADA480	25,000	19.
20. Custody and safekeeping accounts .....	RIADB909	649,000	20.
21. Other fiduciary and related services income .....	RIADB910	81,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>878,000</b>	22.
a. Fiduciary and related services income—foreign offices (included in item 22) .....	RIADB912	590,000	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	<b>N/A</b>	26.

### Schedule RC-T—Continued

**Memoranda**

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

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

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

### Schedule RC-T—Continued

#### Memoranda—Continued

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

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

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

Confidential  
Name and Title (TEXT B962)

Confidential  
E-mail Address (TEXT B926)

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

Confidential  
FAX: Area code/phone number (TEXT B964)

### Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions .....	RCFDJ981	6,000	RCFDJ982	0	RCFDJ983	0	1.a.
b. Held-to-maturity securities .....	RCFDJ984	0	RCFDJ985	0	RCFDJ986	1,247,000	1.b.
c. Available-for-sale securities .....	RCFDJ987	106,000	RCFDJ988	150,000	RCFDJ989	710,000	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	0	RCFDJ995	0	1.e.
f. <b>Loans and leases held for investment</b> .....	RCFDJ996	53,774,000	RCFDJ997	18,551,000	RCFDJ998	525,000	1.f.
g. Less: Allowance for loan and lease losses .....	RCFDJ999	1,861,000	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives) .....	RCFDK003	0	RCFDK004	0	RCFDK005	1,235,000	1.h.
i. Derivative trading assets .....	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned .....	RCFDK009	0	RCFDK010	0	RCFDK011	3,000	1.j.
k. Other assets .....	RCFDK012	1,000	RCFDK013	61,000	RCFDK014	27,000	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	8,260,000	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper) .....	RCFDK024	28,237,000	RCFDK025	0	RCFDK026	2,056,000	2.d.
e. Other liabilities .....	RCFDK027	146,000	RCFDK028	0	RCFDK029	157,000	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	1,717,000	RCFDK035	0	4.

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

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

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

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

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

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

Comments? NO  
(RCO 6979)

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