

Federal Financial Institutions Examination Council



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

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Report at the close of business December 31, 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.

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbreviation (RSSD 9200)

57104-

Zip Code (RSSD 9220)

FDIC Certificate Number 07213
(RSSD 9050)

E570DZWZ7FF32TWEFA76

Legal Entity Identifier (LEI) (RCON 9224)

(Report only if your institution already has an LEI.)

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)

Confidential
Title (TEXT C438)

Confidential
E-mail Address (TEXT C439)

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

Secondary Contact

Confidential
Name (TEXT C442)

Confidential
Title (TEXT C443)

Confidential
E-mail Address (TEXT C444)

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

Third Contact

Confidential
Name (TEXT C870)

Confidential
Title (TEXT C871)

Confidential
E-mail Address (TEXT C872)

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

Fourth Contact

Confidential
Name (TEXT C875)

Confidential
Title (TEXT C876)

Confidential
E-mail Address (TEXT C877)

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

Consolidated Report of Income for the period January 1, 2017 - December 31, 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	3,467,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate	RIAD4436	698,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	RIAD4024	10,000	1.a.(1)(b)
(c) Commercial and industrial loans	RIAD4012	2,697,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	RIADB485	16,547,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans)	RIADB486	334,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	RIAD4056	8,000	1.a.(1)(e)
(f) All other loans in domestic offices	RIADB487	2,020,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4059	11,580,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	RIAD4010	37,361,000	1.a.(3)
b. Income from lease financing receivables	RIAD4065	58,000	1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	RIAD4115	1,493,000	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	1,851,000	1.d.(1)
(2) Mortgage-backed securities	RIADB489	1,796,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	RIAD4060	3,437,000	1.d.(3)
e. Interest income from trading assets	RIAD4069	2,360,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	RIAD4020	1,380,000	1.f.
g. Other interest income	RIAD4518	245,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	RIAD4107	49,981,000	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RIAD4508	893,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	RIAD0093	506,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less	RIADHK03	146,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000	RIADHK04	437,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RIAD4172	3,492,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	RIAD4180	246,000	2.b.
c. Interest on trading liabilities and other borrowed money	RIAD4185	3,519,000	2.c.
d. Interest on subordinated notes and debentures	RIAD4200	421,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d)	RIAD4073	9,660,000	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	40,321,000	3.
4. Provision for loan and lease losses	RIAD4230	6,270,000	4.
5. Noninterest income:			
a. Income from fiduciary activities ⁽¹⁾	RIAD4070	1,822,000	5.a.
b. Service charges on deposit accounts	RIAD4080	1,018,000	5.b.
c. Trading revenue ⁽²⁾	RIADA220	5,656,000	5.c.
d.			
(1) Fees and commissions from securities brokerage	RIADC886	620,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions	RIADC888	692,000	5.d.(2)
(3) Fees and commissions from annuity sales	RIADC887	12,000	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities	RIADC386	1,000	5.d.(4)
(5) Income from other insurance activities	RIADC387	595,000	5.d.(5)
e. Venture capital revenue	RIADB491	0	5.e.
f. Net servicing fees	RIADB492	393,000	5.f.
g. Net securitization income	RIADB493	54,000	5.g.
h. Not applicable			
i. Net gains (losses) on sales of loans and leases	RIAD5416	329,000	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	29,000	5.j.
k. Net gains (losses) on sales of other assets ⁽³⁾	RIADB496	113,000	5.k.
l. Other noninterest income ^(*)	RIADB497	3,289,000	5.l.
m. Total noninterest income (sum of items 5.a. through 5.l)	RIAD4079	14,623,000	5.m.
6.			
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	(2,000)	6.a.
b. Realized gains (losses) on available-for-sale securities	RIAD3196	683,000	6.b.
7. Noninterest expense:			
a. Salaries and employee benefits	RIAD4135	14,990,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	1,929,000	7.b.
c.			
(1) Goodwill impairment losses	RIADC216	28,000	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets	RIADC232	574,000	7.c.(2)
d. Other noninterest expense ^(*)	RIAD4092	12,776,000	7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d)	RIAD4093	30,297,000	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	19,058,000	8.
9. Applicable income taxes (on item 8)	RIAD4302	18,135,000	9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	RIAD4300	923,000	10.
11. Discontinued operations, net of applicable income taxes ^(*)	RIADFT28	(111,000)	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	812,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	55,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	757,000	14.

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

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

(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	131,000	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	6,000	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	478,000	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	169092	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	3,797,000	M.8.a.
b. Foreign exchange exposures	RIAD8758	1,650,000	M.8.b.
c. Equity security and index exposures	RIAD8759	356,000	M.8.c.
d. Commodity and other exposures	RIAD8760	64,000	M.8.d.
e. Credit exposures	RIADF186	(211,000)	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. 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):			
(1) Gross credit valuation adjustment (CVA)	RIADFT36	454,000	M.8.f.(1)
(2) CVA hedge	RIADFT37	(220,000)	M.8.f.(2)
g. 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):			
(1) Gross debit valuation adjustment (DVA)	RIADFT38	(117,000)	M.8.g.(1)
(2) DVA hedge	RIADFT39	18,000	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	5,520,000	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	
Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.⁽¹⁾		
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 (538,000)	M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251 7,000	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	
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.		
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.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.		
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 1,792,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..	RIADF552 (84,000)	M.13.a.(1)
b. Net gains (losses) on liabilities	RIADF553 (44,000)	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 43,000	M.14.
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets⁽¹⁾ that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.		
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 114,000	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 160,000	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 42,000	M.15.c.
d. All other service charges on deposit accounts	RIADH035 702,000	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 December 31, 2016 , 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	144,147,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	RIAD4340	757,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	RIADB509	(33,000)	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	95,000	8.
9. LESS: Cash dividends declared on common stock	RIAD4460	7,405,000	9.
10. Other comprehensive income (1)	RIADB511	462,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	RIAD4415	4,073,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	RIAD3210	141,906,000	12.

(*) Describe on Schedule RI-E - Explanations

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	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	68,000	RIAD5412	24,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RIADC234	111,000	RIADC217	29,000	1.c.(2)(a)
(b) Secured by junior liens	RIADC235	36,000	RIADC218	25,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RIAD3588	0	RIAD3589	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RIADC895	0	RIADC896	1,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RIADC897	0	RIADC898	1,000	1.e.(2)
f. In foreign offices	RIADB512	11,000	RIADB513	15,000	1.f.
2. Not applicable					
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	345,000	RIAD4617	50,000	4.a.
b. To non-U.S. addressees (domicile)	RIAD4646	287,000	RIAD4618	90,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	RIADB514	5,848,000	RIADB515	975,000	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	548,000	RIADK206	159,000	5.c.
6. Loans to foreign governments and official institutions	RIAD4643	0	RIAD4627	0	6.
7. All other loans	RIAD4644	264,000	RIAD4628	74,000	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	7,519,000	RIAD4605	1,444,000	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	9,000	RIAD4662	14,000	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	1,221,000	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 December 31, 2016 , 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	1,444,000		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4)	RIADC079	7,374,000		3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	RIAD5523	145,000		4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	RIAD4230	6,270,000		5.
6. Adjustments (see instructions for this schedule) (*)	RIADC233	90,000		6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c)	RIAD3123	10,750,000		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.
<p><i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i></p>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	RIADC389	0		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	RIADC390	400,000		M.3.
<p><i>Memorandum item 4 is to be completed by all banks.</i></p>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above)	RIADC781	4,000		M.4.

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

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar Amounts in Thousands						
1. Real estate loans:						
a. Construction loans	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	0	0	6,051,000	12,000	0	0
b. Commercial real estate loans	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	18,000	3,000	17,380,000	159,000	1,000	1,000
c. Residential real estate loans	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	3,787,000	470,000	127,830,000	338,000	140,000	3,000
2. Commercial loans ⁽²⁾	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	4,849,000	452,000	287,595,000	2,158,000	0	0
3. Credit cards	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	1,685,000	608,000	151,224,000	5,978,000	26,000	0
4. Other consumer loans	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	420,000	120,000	24,675,000	448,000	0	0
5. Unallocated, if any				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5) ⁽³⁾	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	10,759,000	1,653,000	614,755,000	9,093,000	167,000	4,000

(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	16,970,000	1.
2. Total interest expense in foreign offices	RIADC900	4,145,000	2.
3. Provision for loan and lease losses in foreign offices	RIADC901	984,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	RIADC902	4,566,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	RIADC903	329,000	4.b.
c. Net securitization income	RIADC904	0	4.c.
d. Other noninterest income	RIADC905	7,235,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	RIADC906	265,000	5.
6. Total noninterest expense in foreign offices	RIADC907	12,930,000	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	3,700,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices	RIADGW64	(111,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	RIADC911	7,495,000	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	7,495,000	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	
1. 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:					
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		113,000	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		(108,000)	1.f.
g.	Bank card and credit card interchange fees	RIADF555		681,000	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	RIAD4461		0	1.j.
k.	TEXT4462 Other banking related fees	RIAD4462		2,032,000	1.k.
l.	TEXT4463 Letters-of-credit commitment fees	RIAD4463		544,000	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d):					
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:					
a.	Data processing expenses	RIADC017		4,716,000	2.a.
b.	Advertising and marketing expenses	RIAD0497		1,483,000	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		510,000	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		(568,000)	2.n.
o.	TEXT4467 Contract service provider fees	RIAD4467		499,000	2.o.
p.	TEXT4468 Operational risk losses	RIAD4468		914,000	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):					
a.(1)	TEXTFT29 Disc operations	RIADFT29		(104,000)	3.a.(1)
	(2) Applicable income tax effect	RIADFT30		7,000	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 capital contributions, the legal entity realignment to move Citi T	RIAD4498	4,073,000	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	Mainly due to FX translation	RIAD4521	90,000	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 -\$445,000M, 1.q Earnings of minority owned affiliates \$203,000M; Other noninterest expense (from Schedule RI, item 7.d): 2.r Other Transaction Costs \$384,000M, 2.s Recognition of loan origination costs -\$656,000M

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 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	
Assets			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin ⁽¹⁾	RCFD0081	21,711,000	1.a.
b. Interest-bearing balances ⁽²⁾	RCFD0071	149,643,000	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	51,444,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	275,240,000	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 ⁽³⁾	RCFDB989	58,294,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	RCFD5369	7,332,000	4.a.
b. Loans and leases held for investment	RCFDB528	629,264,000	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	10,750,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCFDB529	618,514,000	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	110,678,000	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	6,921,000	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	113,000	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	6,022,000	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0	9.
10. Intangible assets:			
a. Goodwill	RCFD3163	10,792,000	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	4,733,000	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	63,270,000	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	1,384,707,000	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	
Liabilities			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)	RCON2200	486,491,000	13.a.
(1) Noninterest-bearing ⁽¹⁾	RCON6631	128,337,000	13.a.(1)
(2) Interest-bearing	RCON6636	358,154,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)	RCFN2200	490,205,000	13.b.
(1) Noninterest-bearing	RCFN6631	69,520,000	13.b.(1)
(2) Interest-bearing	RCFN6636	420,685,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices ⁽²⁾	RCONB993	327,000	14.a.
b. Securities sold under agreements to repurchase ⁽³⁾	RCFDB995	17,600,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	47,869,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	139,131,000	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures ⁽⁴⁾	RCFD3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G)	RCFD2930	48,564,000	20.
21. Total liabilities (sum of items 13 through 20)	RCFD2948	1,242,187,000	21.
22. Not applicable			22.
Equity Capital			
Bank Equity Capital			
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	145,004,000	25.
26.			
a. Retained earnings	RCFD3632	12,860,000	26.a.
b. Accumulated other comprehensive income ⁽⁵⁾	RCFDB530	(18,809,000)	26.b.
c. Other equity capital components ⁽⁶⁾	RCFDA 130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c)	RCFD3210	141,906,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	RCFD3000	614,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	RCFDG105	142,520,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	RCFD3300	1,384,707,000	29.

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

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

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

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

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

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

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

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					1.
a. Cash items in process of collection and unposted debits	RCFD0022	8,178,000			1.a.
b. Currency and coin			RCON0020	4,998,000	1.b.
2. Balances due from depository institutions in the U.S.			RCON0080	881,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	76,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	RCFD0085	171,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks			RCON0070	141,000	3.
a. Foreign branches of other U.S. banks	RCFD0073	3,000			3.a.
b. Other banks in foreign countries and foreign central banks	RCFD0074	106,439,000			3.b.
4. Balances due from Federal Reserve Banks	RCFD0090	56,487,000	RCON0090	56,487,000	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	171,354,000	RCON0010	62,627,000	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	108,286,000	107,391,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies ⁽¹⁾	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	104,000	103,000	2.a.
b. Issued by U.S. Government-sponsored agencies ⁽²⁾	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	10,707,000	10,590,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	8,148,000	8,410,000	4,899,000	4,816,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	53,000	52,000	1,580,000	1,564,000	4.a.(1)
(2) Issued by FNMA and FHLMC	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	20,179,000	20,121,000	31,156,000	30,865,000	4.a.(2)
(3) Other pass-through securities	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	499,000	500,000	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 ⁽³⁾	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	2,466,000	2,471,000	6,658,000	6,648,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽³⁾	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	1,843,000	1,908,000	2,245,000	2,251,000	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	
	799,000	746,000	834,000	831,000	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 ⁽³⁾	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	382,000	374,000	1,579,000	1,550,000	4.c.(2)(a)
(b) All other commercial MBS	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	36,000	36,000	0	0	4.c.(2)(b)

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

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda)	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	2,293,000	2,302,000	5.a.
b. Structured financial products:					
(1) Cash	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	17,538,000	17,672,000	1,469,000	1,473,000	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	3,497,000	3,497,000	6.a.
b. Other foreign debt securities	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	0	0	100,697,000	100,751,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽¹⁾			RCFDA510	RCFDA511	
			107,000	108,000	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	
	51,444,000	51,790,000	276,610,000	275,240,000	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 ⁽¹⁾	RCFD0416	130,407,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ⁽¹⁾ ⁽²⁾			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ⁽³⁾ ⁽⁴⁾			
(1) Three months or less	RCFDA549	48,858,000	M.2.a.(1)
(2) Over three months through 12 months	RCFDA550	22,576,000	M.2.a.(2)
(3) Over one year through three years	RCFDA551	110,811,000	M.2.a.(3)
(4) Over three years through five years	RCFDA552	49,312,000	M.2.a.(4)
(5) Over five years through 15 years	RCFDA553	16,575,000	M.2.a.(5)
(6) Over 15 years	RCFDA554	10,107,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ⁽³⁾ ⁽⁵⁾			
(1) Three months or less	RCFDA555	528,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA556	480,000	M.2.b.(2)
(3) Over one year through three years	RCFDA557	706,000	M.2.b.(3)
(4) Over three years through five years	RCFDA558	367,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA559	2,299,000	M.2.b.(5)
(6) Over 15 years	RCFDA560	48,781,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁽⁶⁾			
(1) Three years or less	RCFDA561	4,736,000	M.2.c.(1)
(2) Over three years	RCFDA562	10,440,000	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	37,826,000	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	648,000	648,000	M.5.c.
d. Other consumer loans	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	1,394,000	1,403,000	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	
	0	0	247,000	247,000	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	
	196,000	206,000	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	
	17,342,000	17,466,000	1,469,000	1,473,000	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		
1. Loans secured by real estate ⁽¹⁾	RCFD1410	N/A			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	427,000	RCONF158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	5,831,000	RCONF159	5,826,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	133,000	RCON1420	76,000	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	16,109,000	RCON1797	12,868,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	105,605,000	RCON5367	74,905,000	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	5,391,000	RCON5368	3,652,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	5,965,000	RCON1460	4,621,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	4,313,000	RCONF160	1,669,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	14,414,000	RCONF161	7,372,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	369,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	369,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	14,000			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	9,240,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	5,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	18,551,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	966,000	RCON1590	185,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	54,098,000	RCON1763	51,799,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	107,559,000	RCON1764	14,982,000	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	154,022,000	RCONB538	133,263,000	6.a.
b. Other revolving credit plans	RCFDB539	7,465,000	RCONB539	1,030,000	6.b.
c. Automobile loans	RCFDK137	65,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	17,658,000	RCONK207	2,818,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	5,077,000	RCON2081	199,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	842,000	RCON2107	820,000	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	110,837,000			9.
a. Loans to nondepository financial institutions			RCONJ454	30,464,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	1,222,000	9.b.(1)
(2) All other loans (exclude consumer loans)			RCONJ451	29,404,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			RCON2165	1,325,000	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	1,446,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	566,000	RCON2123	413,000	11.
12. Total loans and leases held for investment and held for sale ⁽¹⁾ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)					
	RCFD2122	636,596,000	RCON2122	387,711,000	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	1,953,000		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	46,000		M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK164	23,000		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK165	1,964,000		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	1,509,000		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	3,986,000		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	1,263,000	M.2.a.(1)
(2) Over three months through 12 months	RCONA565	6,074,000	M.2.a.(2)
(3) Over one year through three years	RCONA566	4,569,000	M.2.a.(3)
(4) Over three years through five years	RCONA567	4,566,000	M.2.a.(4)
(5) Over five years through 15 years	RCONA568	16,939,000	M.2.a.(5)
(6) Over 15 years	RCONA569	40,634,000	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	425,201,000	M.2.b.(1)
(2) Over three months through 12 months	RCFDA571	34,134,000	M.2.b.(2)
(3) Over one year through three years	RCFDA572	77,864,000	M.2.b.(3)
(4) Over three years through five years	RCFDA573	8,799,000	M.2.b.(4)
(5) Over five years through 15 years	RCFDA574	9,573,000	M.2.b.(5)
(6) Over 15 years	RCFDA575	3,424,000	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	313,640,000	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	8,864,000	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	29,339,000	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	48,324,000	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	3,550,000	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	208,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9			
	RCFDC780	167,000	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 December 31, 2016, 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	1,174,000	M.9.
10. Not applicable			
11. Not applicable			

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	229,409,000	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	0	M.15.a.(1)
(2) Proprietary reverse mortgages			
	RCONJ467	0	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages			
	RCONJ468	0	M.15.b.(1)
(2) Proprietary reverse mortgages			
	RCONJ469	0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages			
	RCONJ470	0	M.15.c.(1)
(2) Proprietary reverse mortgages			
	RCONJ471	0	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. Not applicable					
2. Not applicable					
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	13	RCON5565	1,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5566	123	RCON5567	15,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	925	RCON5569	374,000	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	2462193	RCON5571	7,425,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5572	4531	RCON5573	269,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	2029	RCON5575	626,000	4.c.

Agricultural Loans to Small Farms

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
5. Not applicable					
6. Not applicable					
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	4586	RCON5585	26,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000	RCON5586	19	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		
Assets					
1. U.S. Treasury securities	RCFD3531	7,585,000	RCON3531	462,000	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	1,160,000	RCON3533	1,160,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	RCFDG379	24,000	RCONG379	24,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ⁽¹⁾	RCFDG380	0	RCONG380	0	4.b.
c. All other residential MBS	RCFDG381	50,000	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	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	25,321,000	RCONG386	383,000	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	6,100,000	RCONF614	5,161,000	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	1,322,000	RCONF618	946,000	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	25,936,000	RCON3541	22,540,000	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.)	RCFD3543	43,180,000	RCON3543	16,779,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	110,678,000	RCON3545	47,455,000	12.
Liabilities					
13.					
a. Liability for short positions	RCFD3546	12,948,000	RCON3546	6,959,000	13.a.
b. Other trading liabilities	RCFDF624	82,000	RCONF624	2,000	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.)	RCFD3547	34,839,000	RCON3547	20,290,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	RCFD3548	47,869,000	RCON3548	27,251,000	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	6,341,000	RCONF632	5,407,000	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	1,372,000	RCONF636	1,000,000	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	2,801,000	RCONG387	304,000	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	24,451,000	M.7.a.
b. Other	RCFDF653	0	M.7.b.
8. Loans pending securitization	RCFDF654	1,055,000	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): (1)			
a. TEXTF655	RCFDF655	0	M.9.a.
b. TEXTF656	RCFDF656	0	M.9.b.
c. TEXTF657	RCFDF657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):			
a. TEXTF658 Revaluation Losses on Foreign Exchange Spot contracts	RCFDF658	74,000	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 136,532,000		RCONB550 307,701,000	1.
2. U.S. Government	RCON2202 56,000		RCON2520 0	2.
3. States and political subdivisions in the U.S.	RCON2203 1,004,000		RCON2530 7,292,000	3.
4. Commercial banks and other depository institutions in the U.S.	RCONB551 1,037,000		RCONB552 1,125,000	4.
5. Banks in foreign countries	RCON2213 14,981,000		RCON2236 3,596,000	5.
6. Foreign governments and official institutions (including foreign central banks)	RCON2216 10,659,000		RCON2377 2,508,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	RCON2215 164,269,000	RCON2210 148,565,000	RCON2385 322,222,000	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	19,995,000	M.1.a.
b. Total brokered deposits	RCON2365	49,962,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (1)	RCONHK05	37,491,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	RCONHK06	37,491,000	M.1.d.(1)
(2) Not applicable			
(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	12,193,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	RCON5590	5,814,000	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	277,447,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	RCON0352	7,325,000	M.2.a.(2)
b. Total time deposits of less than \$100,000	RCON6648	4,327,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000	RCONJ473	1,903,000	M.2.c.
d. Total time deposits of more than \$250,000	RCONJ474	31,220,000	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	206,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less :			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (2) (3)			
(1) Three months or less	RCONHK07	2,206,000	M.3.a.(1)
(2) Over three months through 12 months	RCONHK08	2,212,000	M.3.a.(2)
(3) Over one year through three years	RCONHK09	1,310,000	M.3.a.(3)
(4) Over three years	RCONHK10	502,000	M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (4)	RCONHK11	4,314,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000 :			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (2) (5)			
(1) Three months or less	RCONHK12	22,375,000	M.4.a.(1)
(2) Over three months through 12 months	RCONHK13	7,902,000	M.4.a.(2)
(3) Over one year through three years	RCONHK14	917,000	M.4.a.(3)
(4) Over three years	RCONHK15	26,000	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) (3)	RCONK222	30,212,000	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	2,445,000	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	1,121,000	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	127,974,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	RCONP757	140,516,000	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	6,662,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	RCONP759	654,000	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	439,108,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	2,370,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	RCFN2625	28,691,000	3.
4. Foreign governments and official institutions (including foreign central banks)	RCFN2650	19,592,000	4.
5. U.S. Government and states and political subdivisions in the U.S.	RCFNB555	444,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	RCFN2200	490,205,000	6.

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	101,495,000	M.1.

(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 ⁽¹⁾	RCFDB556	4,100,000	1.
2. Net deferred tax assets ⁽²⁾	RCFD2148	9,015,000	2.
3. Interest-only strips receivable (not in the form of a security) on: ⁽³⁾			
a. Mortgage loans	RCFDA519	0	3.a.
b. Other financial assets	RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values ⁽⁴⁾	RCFD1752	6,682,000	4.
5. Life insurance assets:			
a. General account life insurance assets	RCFDK201	25,000	5.a.
b. Separate account life insurance assets	RCFDK202	5,070,000	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	38,378,000	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. TEXT3549	RCFD3549	0	6.i.
j. TEXT3550	RCFD3550	0	6.j.
k. TEXT3551	RCFD3551	0	6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	RCFD2160	63,270,000	7.

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

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

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

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

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		Amount		
1.				
a.	Interest accrued and unpaid on deposits in domestic offices (1)	RCON3645	130,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	11,644,000	1.b.
2.	Net deferred tax liabilities (2)	RCFD3049	513,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures	RCFDB557	1,201,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)	RCFD2938	35,076,000	4.
a.	Accounts payable	RCFD3066	14,504,000	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	RCFD3552	0	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	48,564,000	5.

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

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

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

	Dollar Amounts in Thousands		
		Amount	
1. Not applicable			
2. Not applicable			
3. Securities purchased under agreements to resell	RCONB989	24,356,000	3.
4. Securities sold under agreements to repurchase	RCONB995	14,170,000	4.
5. Other borrowed money	RCON3190	131,275,000	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	30,131,000	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	815,669,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	703,280,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
Dollar Amounts in Thousands					
10. U.S. Treasury securities	RCON0211	0	RCON1287	101,837,000	10.
11. U.S. Government agency obligations	RCON8492	0	RCON8495	10,693,000	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	8,147,000	RCON8499	4,816,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	21,031,000	RCONG390	33,260,000	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	2,848,000	RCONG394	8,198,000	13.b.(1)
(2) All other mortgage-backed securities	RCON1733	136,000	RCON1736	0	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	0	RCONG398	4,954,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities)	RCONG399	17,342,000	RCONG400	23,222,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values			RCONA511	107,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	RCON1754	49,504,000	RCON1773	187,087,000	17.

	Dollar Amounts in Thousands		
		Amount	
18. Equity securities that do not have readily determinable fair values	RCON1752	6,564,000	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	RCFI	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	5,400,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	20,901,000	2.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands

		Amount	
Assets			
1. Interest-bearing balances due from depository institutions	RCFD3381	172,963,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2)	RCFDB558	119,088,000	2.
3. Mortgage-backed securities (2)	RCFDB559	69,486,000	3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3)	RCFDB560	138,526,000	4.
5. Federal funds sold and securities purchased under agreements to resell	RCFD3365	60,559,000	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans	RCON3360	378,239,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	RCON3465	91,763,000	6.a.(2)(a)
(b) All other loans secured by real estate	RCON3466	19,071,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers	RCON3386	234,000	6.a.(3)
(4) Commercial and industrial loans	RCON3387	65,674,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	RCONB561	128,686,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	RCONB562	3,527,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3360	244,083,000	6.b.
7. Trading assets	RCFD3401	113,006,000	7.
8. Lease financing receivables (net of unearned income)	RCFD3484	1,459,000	8.
9. Total assets (4)	RCFD3368	1,419,595,000	9.
Liabilities			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON3485	90,422,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	RCONB563	316,131,000	11.a.
b. Time deposits of \$250,000 or less	RCONHK16	6,696,000	11.b.
c. Time deposits of more than \$250,000	RCONHK17	24,193,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	RCFN3404	434,390,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD3353	19,499,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	RCFD3355	144,468,000	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	12,323,000	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	0	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	0	1.a.(2)
b. Credit card lines	RCFD3815	666,125,000	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	617,437,000	1.b.(1)
(2) Other unused credit card lines	RCFDJ456	48,688,000	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	156,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	RCFDF165	4,060,000	1.c.(1)(b)
(2) NOT secured by real estate	RCFD6550	6,928,000	1.c.(2)
d. Securities underwriting	RCFD3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	RCFDJ457	172,611,000	1.e.(1)
(2) Loans to financial institutions	RCFDJ458	40,085,000	1.e.(2)
(3) All other unused commitments	RCFDJ459	53,566,000	1.e.(3)
2. Financial standby letters of credit	RCFD3819	92,825,000	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	23,664,000	2.a.
3. Performance standby letters of credit	RCFD3821	10,870,000	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	919,000	3.a.
4. Commercial and similar letters of credit	RCFD3411	4,942,000	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	106,614,000	6.a.
b. Securities borrowed	RCFD3432	107,000	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	750,128,000	RCFDC969	765,841,000	7.a.(1)
(2) Total return sw aps	RCFDC970	11,857,000	RCFDC971	22,997,000	7.a.(2)
(3) Credit options	RCFDC972	54,617,000	RCFDC973	59,128,000	7.a.(3)
(4) Other credit derivatives	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	RCFDC219	19,293,000	RCFDC221	3,335,000	7.b.(1)
(2) Gross negative fair value	RCFDC220	3,127,000	RCFDC222	19,808,000	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	816,602,000		7.c.(1)(a)
(b) Purchased protection	RCFDG402	836,788,000		7.c.(1)(b)
(2) All other positions:				
(a) Sold protection	RCFDG403	0		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	RCFDG404	10,880,000		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes ..	RCFDG405	298,000		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	181,143,000	RCFDG407	408,145,000	RCFDG408	29,410,000	7.d.(1)(a)
(b) Subinvestment grade	RCFDG409	54,440,000	RCFDG410	137,857,000	RCFDG411	5,607,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	RCFDG412	179,869,000	RCFDG413	425,085,000	RCFDG414	33,800,000	7.d.(2)(a)
(b) Subinvestment grade	RCFDG415	64,966,000	RCFDG416	138,371,000	RCFDG417	5,875,000	7.d.(2)(b)

Dollar Amounts in Thousands		Amount		
8. Spot foreign exchange contracts		RCFD8765	544,557,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCFD3430	0	9.
a. Not applicable				
b. Commitments to purchase when-issued securities	RCFD3434	0		9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	RCFDC978	0		9.c.
d. TEXT3555	RCFD3555	0		9.d.
e. TEXT3556	RCFD3556	0		9.e.
f. TEXT3557	RCFD3557	0		9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")		RCFD5591	0	10.
a. Commitments to sell when-issued securities		RCFD3435	0	10.a.
b. TEXT5592	RCFD5592	0		10.b.
c. TEXT5593	RCFD5593	0		10.c.
d. TEXT5594	RCFD5594	0		10.d.
e. TEXT5595	RCFD5595	0		10.e.
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank	RCFDC223	31,552,000		11.a.
b. Sales for which the reporting bank is the agent bank with risk	RCFDC224	0		11.b.

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	3,132,491,000	19,550,000	12,102,000	32,366,000	
b. Forward contracts	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	2,071,437,000	2,598,111,000	202,000	45,414,000	
c. Exchange-traded option contracts:					
(1) Written options	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	521,896,000	599,000	55,214,000	38,419,000	
(2) Purchased options	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	581,311,000	894,000	46,713,000	38,512,000	
d. Over-the-counter option contracts:					
(1) Written options	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,960,645,000	1,149,555,000	237,463,000	32,739,000	
(2) Purchased options	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,533,132,000	1,171,315,000	168,811,000	30,739,000	
e. Sw aps	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	20,576,358,000	5,809,332,000	214,456,000	75,248,000	
13. Total gross notional amount of derivative contracts held for trading	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	32,352,594,000	10,697,478,000	734,961,000	293,437,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	24,676,000	51,878,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate	RCFDA 589				14.a.
	1,132,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	225,984,000	122,614,000	24,710,000	7,582,000	
(2) Gross negative fair value	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	215,440,000	120,958,000	26,010,000	8,465,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	153,000	831,000	0	0	
(2) Gross negative fair value	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	217,000	1,284,000	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	16.a.
	25,143,000	0	1,884,000	11,283,000	25,889,000	
b. Fair value of collateral:						
(1) Cash—U.S. dollar	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	16.b.(1)
	6,304,000	0	8,769,000	203,000	13,686,000	
(2) Cash—Other currencies	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	16.b.(2)
	11,091,000	0	170,000	3,585,000	2,556,000	16.b.(2)
(3) U.S. Treasury securities	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	16.b.(3)
	10,567,000	0	1,277,000	0	1,849,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	16.b.(4)
	1,611,000	0	0	0	115,000	
(5) Corporate bonds	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	16.b.(5)
	1,022,000	0	55,000	0	272,000	16.b.(5)
(6) Equity securities	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	16.b.(6)
	364,000	0	0	0	49,000	16.b.(6)
(7) All other collateral	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	16.b.(7)
	4,353,000	0	0	4,000	5,105,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	16.b.(8)
	35,312,000	0	10,271,000	3,792,000	23,632,000	

(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	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests				
	RCFD6164	17,000		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	6		1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets				
	RCFD3164	558,000		2.a.
(1) Estimated fair value of mortgage servicing assets				
	RCFDA590	558,000		2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets				
	RCFDB026	1,536,000		2.b.
c. All other identifiable intangible assets				
	RCFD5507	2,639,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)				
	RCFD0426	4,733,000		2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices				
	RCON5508	18,000		3.a.
b. Farmland in domestic offices				
	RCON5509	0		3.b.
c. 1-4 family residential properties in domestic offices				
	RCON5510	48,000		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	38,000		3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)				
	RCFD2150	113,000		3.h.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less				
	RCFDF055	43,105,000		5.a.(1)(a)
(b) Over one year through three years				
	RCFDF056	0		5.a.(1)(b)
(c) Over three years through five years				
	RCFDF057	0		5.a.(1)(c)
(d) Over five years				
	RCFDF058	0		5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)				
	RCFD2651	40,555,000		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	73,170,000		5.b.(1)(a)
(b) Over one year through three years				
	RCFDF061	18,568,000		5.b.(1)(b)
(c) Over three years through five years				
	RCFDF062	3,140,000		5.b.(1)(c)
(d) Over five years				
	RCFDF063	1,148,000		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	26,103,000		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	139,131,000		5.c.

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

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

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

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

Schedule RC-M—Continued

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

	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) (1)				
(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		43,259,000	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	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	RCONG464 YES	12.

Dollar Amounts in Thousands		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	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	RCONK170	0	13.a.(1)(a)(2)
(b) Secured by farmland	RCONK171	0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCONK172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	RCONK173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	RCONK174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	RCONK175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONK176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONK177	0	13.a.(1)(e)(2)
(2) - (4) Not applicable			
(5) All other loans and all leases	RCFDK183	0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices	RCONK187	0	13.b.(1)
(2) Farmland in domestic offices	RCONK188	0	13.b.(2)
(3) 1-4 family residential properties in domestic offices	RCONK189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	RCONK190	0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	RCONK191	0	13.b.(5)
(6) In foreign offices	RCFND260	0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	RCFDK192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)			
	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)			
	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	RCFDK194	96,000	14.b.

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

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	N/A	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	349849	16.d.(1)
Dollar Amounts in Thousands		Amount	
(2) Estimated dollar value of international remittance transfers	RCONN524	3,289,000	16.d.(2)
	Number		
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	RCONN527	91168	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	5,000	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCONF173	0	RCONF175	0	RCONF177	1,000	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	106,000	RCON5399	0	RCON5400	595,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	RCONC236	733,000	RCONC237	941,000	RCONC229	860,000	1.c.(2)(a)
(b) Secured by junior liens	RCONC238	43,000	RCONC239	0	RCONC230	165,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	16,000	RCON3500	10,000	RCON3501	4,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	4,000	RCONF180	0	RCONF182	10,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCONF179	8,000	RCONF181	43,000	RCONF183	0	1.e.(2)
f. In foreign offices	RCFNB572	134,000	RCFNB573	2,000	RCFNB574	150,000	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	2,000	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	0	RCFD1583	10,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	RCFD1251	315,000	RCFD1252	67,000	RCFD1253	530,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	140,000	RCFD1255	10,000	RCFD1256	1,189,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	RCFDB575	1,706,000	RCFDB576	1,745,000	RCFDB577	50,000	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	206,000	RCFDK217	48,000	RCFDK218	83,000	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans	RCFD5459	248,000	RCFD5460	41,000	RCFD5461	153,000	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	72,000	RCFDF170	8,000	RCFDF171	46,000	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	RCFD1406	3,734,000	RCFD1407	2,920,000	RCFD1403	3,846,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505	0	RCFD3506	0	RCFD3507	0	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	272,000	RCFDK037	951,000	RCFDK038	81,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..	RCFDK039	56,000	RCFDK040	26,000	RCFDK041	2,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCFDK042	196,000	RCFDK043	914,000	RCFDK044	79,000	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. Not applicable				
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

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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	264,000	RCONF662	588,000	RCONF663	850,000	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	1,000	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	206,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	RCFDK123	0	RCFDK124	0	RCFDK125	509,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	RCFDK126	136,000	RCFDK127	56,000	RCFDK128	177,000	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		
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)	RCFDHK26	400,000	RCFDHK27	644,000	RCFDHK28	1,744,000	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	31,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	RCFD1248	143,000	RCFD1249	3,000	RCFD1250	152,000	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	0	RCFDC241	0	RCFDC226	23,000	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	934,000	M.7.
8. Nonaccrual assets sold during the quarter	RCFDC411	159,000	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	184,000	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	RCFDL186	1,000	RCFDL187	0	RCFDL188	141,000	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	810,142,000		1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDF237	283,893,000		2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFNF234	283,893,000		3.
4. Average consolidated total assets for the calendar quarter	RCFDK652	1,419,096,000		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 ⁽¹⁾	RCFDK654	130,097,000		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	RCFDK655	3,000		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	7,241,000		7.a.
b. Over one year through three years	RCFDG466	13,219,000		7.b.
c. Over three years through five years	RCFDG467	2,081,000		7.c.
d. Over five years	RCFDG468	30,226,000		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	466,300,000
b. Custodial bank deduction limit	RCFDK661	87,154,000

11.a.
11.b.

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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	117,944,000
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less	RCONF050	19518469
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	388,310,000
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000	RCONF052	210436
c. Retirement deposit accounts of \$250,000 or less: (2)		
(1) Amount of retirement deposit accounts of \$250,000 or less	RCONF045	19,872,000
(2) Number of retirement deposit accounts of \$250,000 or less	RCONF046	934964
d. Retirement deposit accounts of more than \$250,000: (2)		
(1) Amount of retirement deposit accounts of more than \$250,000	RCONF047	123,000
(2) Number of retirement deposit accounts of more than \$250,000	RCONF048	324
<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	376,957,000
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. Dually payable deposits in the reporting institution's foreign branches	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	4,115,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCFDK677	6,000	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	20,129,000	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	370,000	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	810,318,000	M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits)	RCFDL195	283,893,000	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less	RCFDL196	7,241,000	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	377,208,000	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 Confidential	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 Confidential	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 Confidential	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 Confidential	RCFDN024 Confidential	M.18.d.
e. Credit cards	RCFDN050 Confidential	RCFDN051 Confidential	RCFDN052 Confidential	RCFDN053 Confidential	RCFDN054 Confidential	M.18.e.
f. Automobile loans	RCFDN065 Confidential	RCFDN066 Confidential	RCFDN067 Confidential	RCFDN068 Confidential	RCFDN069 Confidential	M.18.f.
g. Student loans	RCFDN080 Confidential	RCFDN081 Confidential	RCFDN082 Confidential	RCFDN083 Confidential	RCFDN084 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCFDN095 Confidential	RCFDN096 Confidential	RCFDN097 Confidential	RCFDN098 Confidential	RCFDN099 Confidential	M.18.h.
i. Consumer leases	RCFDN110 Confidential	RCFDN111 Confidential	RCFDN112 Confidential	RCFDN113 Confidential	RCFDN114 Confidential	M.18.i.
j. Total	RCFDN125 Confidential	RCFDN126 Confidential	RCFDN127 Confidential	RCFDN128 Confidential		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	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾			
a. Closed-end first liens	RCONF066	891,000	1.a.
b. Closed-end junior liens	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit	RCONF671	0	1.c.(2)
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: ⁽²⁾			
a. Closed-end first liens	RCONF068	812,000	2.a.
b. Closed-end junior liens	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit	RCONF673	0	2.c.(2)
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	RCONF070	2,245,000	3.a.
b. Closed-end junior liens	RCONF071	11,000	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit	RCONF675	0	3.c.(2)
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):			
a. Closed-end first liens	RCONF072	643,000	4.a.
b. Closed-end junior liens	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit	RCONF677	0	4.c.(2)
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):			
a. Closed-end 1-4 family residential mortgage loans	RIADF184	103,000	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	RIADF560	0	5.b.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:			
a. Closed-end first liens	RCONF678	23,000	6.a.
b. Closed-end junior liens	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit	RCONF681	0	6.c.(2)
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	RCONL191	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	66,000	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
Assets						
1. Available-for-sale securities	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477	
	275,240,000	0	160,692,000	113,226,000	1,322,000	1.
2. Federal funds sold and securities purchased under agreements to resell	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482	
	1,578,000	0	0	1,578,000	0	2.
3. Loans and leases held for sale	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487	
	426,000	0	0	426,000	0	3.
4. Loans and leases held for investment	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492	
	3,583,000	0	0	3,095,000	488,000	4.
5. Trading assets:						
a. Derivative assets	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496	
	43,180,000	365,740,000	632,000	403,364,000	4,924,000	5.a.
b. Other trading assets	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501	
	67,498,000	727,000	37,987,000	29,784,000	454,000	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	
	1,640,000	0	0	1,020,000	620,000	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	
	393,145,000	366,467,000	199,311,000	552,493,000	7,808,000	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						
Liabilities						
8. Deposits	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	1,465,000	0	0	1,179,000	286,000	
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.
	34,839,000	372,215,000	520,000	400,850,000	5,684,000	
b. Other trading liabilities	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	13,030,000	727,000	9,928,000	3,819,000	10,000	
11. Other borrow ed money	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	2,799,000	0	0	2,754,000	45,000	
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.
	1,843,000	0	0	1,835,000	8,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	53,976,000	372,942,000	10,448,000	410,437,000	6,033,000	

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands

3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):

a. Loans secured by real estate

 (1) Construction, land development, and other land loans

 (2) Secured by farmland (including farm residential and other improvements)

 (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

 (b) Closed-end loans secured by 1-4 family residential properties:

 (1) Secured by first liens

 (2) Secured by junior liens

 (4) Secured by multifamily (5+) residential properties

 (5) Secured by nonfarm nonresidential properties

b. Commercial and industrial loans

c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):

 (1) Credit cards

 (2) Other revolving credit plans

 (3) Automobile loans

 (4) Other consumer loans

d. Other loans

(Column A) Consolidated Bank		(Column B) Domestic Offices		
RCFDF608	451,000			M.3.a.
		RCONF578	0	M.3.a.(1)
		RCONF579	0	M.3.a.(2)
		RCONF580	0	M.3.a.(3)(a)
		RCONF581	451,000	M.3.a.(3)(b)(1)
		RCONF582	0	M.3.a.(3)(b)(2)
		RCONF583	0	M.3.a.(4)
		RCONF584	0	M.3.a.(5)
RCFDF585	2,357,000	RCONF585	1,056,000	M.3.b.
RCFDF586	0	RCONF586	0	M.3.c.(1)
RCFDF587	0	RCONF587	0	M.3.c.(2)
RCFDK196	0	RCONK196	0	M.3.c.(3)
RCFDK208	46,000	RCONK208	0	M.3.c.(4)
RCFDF589	1,155,000	RCONF589	653,000	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	437,000	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	437,000	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	2,358,000	RCONF597	1,056,000	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	46,000	RCONK209	0	M.4.c.(4)
d. Other loans	RCFDF601	1,141,000	RCONF601	653,000	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	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		RCFAP742	145,755,000	1.
2. Retained earnings		RCFD3632	12,860,000	2.
3. Accumulated other comprehensive income (AOCI)		RCFAB530	(18,070,000)	3.
<hr/>				
			Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)		RCOAP838	0	3.a.
<hr/>				
	Dollar Amounts in Thousands		Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		RCFAP839	224,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		RCFAP840	140,769,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		RCFAP841	11,414,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		RCFAP842	3,178,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs		RCFAP843	1,576,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP844	N/A	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)		RCFAP845	N/A	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP846	N/A	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP847	N/A	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP848	N/A	9.e.
f. To be completed only by institutions that entered "0" for No in items 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)		RCFAP849	(547,000)	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	68,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	RCFAP850	174,000	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	124,906,000	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	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	RCFAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	RCFAP857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	RCFAP858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)	RCFAP859	124,906,000	19.
Additional Tier 1 Capital			
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	26,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	RCFAP863	2,126,000	23.
24. LESS: Additional tier 1 capital deductions	RCFAP864	483,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	RCFAP865	1,643,000	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25)	RCFA8274	126,549,000	26.
Tier 2 Capital			
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	35,000	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital	RCFA5310	11,951,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW5310	1,013,000	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)		23,986,000	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)		13,048,000	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)		23,986,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)		13,048,000	34.b.
Total Capital			
35.			
a. Total capital (sum of items 26 and 34.a)		150,535,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)		139,597,000	35.b.
Total Assets for the Leverage Ratio			
36. Average total consolidated assets		1,419,595,000	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)*:		16,808,000	37.
	Components		
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16	Line a.	16,342,000	
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.	466,000	
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes		806,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)		1,401,981,000	39.
Total Risk-Weighted Assets			
40.			
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)		1,013,618,000	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)		953,897,504	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			
Risk-Based Capital Ratios*					
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	12.3228	RCFWP793	13.0943	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	12.4849	RCFW7206	13.2665	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	14.8513	RCFW7205	14.6344	43.
Leverage Capital Ratios*					
44. Tier 1 leverage ratio (item 26 divided by item 39)	RCFA7204	9.0264			44.
Dollar Amounts in Thousands					
45. Advanced approaches institutions only: Supplementary leverage ratio information:					
a. Total leverage exposure	RCFAH015	1,901,435,000			45.a.
b. Supplementary leverage ratio	RCFAH036	6.6554			45.b.
Capital Buffer*					
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. Capital conservation buffer	RCFAH311	6.4849			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 ⁽¹⁾ and not deducted from tier 1 or tier 2 capital.

Balance Sheet Asset Categories ⁽²⁾

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. Cash and balances due from depository institutions	RCFDD957	RCFDS396	RCFDD958				RCFDD959	
	171,354,000	0	146,596,000				13,655,000	1.
2. Securities:								
a. Held-to-maturity securities	RCFDD961	RCFDS399	RCFDD962	RCFDHJ74	RCFDHJ75		RCFDD963	
	32,027,000	0	807,000	0	0		25,433,000	2.a.
b. Available-for-sale securities	RCFDD966	RCFDS402	RCFDD967	RCFDHJ76	RCFDHJ77		RCFDD968	
	269,474,000	0	201,900,000	8,000	0		54,889,000	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.
	58,294,000	58,294,000						
4. Loans and leases held for sale:								
a. Residential mortgage exposures	RCFDS413	RCFDS414	RCFDH173				RCFDS415	
	713,000	0	0				38,000	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 ⁽³⁾	RCFDS423	RCFDS424	RCFDS425	RCFDHJ78	RCFDHJ79		RCFDS426	
	106,000	0	0	0	0		0	4.c.
d. All other exposures	RCFDS431	RCFDS432	RCFDS433	RCFDHJ80	RCFDHJ81		RCFDS434	
	6,478,000	0	0	0	0		15,000	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 2,900,000	RCFDD960 6,643,000	RCFDS398 1,560,000					1.
2. Securities:								
a. Held-to-maturity securities	RCFDD964 4,918,000	RCFDD965 869,000	RCFDS400 0					2.a.
b. Available-for-sale securities	RCFDD969 4,594,000	RCFDD970 6,874,000	RCFDS403 1,209,000		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 546,000	RCFDS417 129,000						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 106,000					4.c.
d. All other exposures	RCFDS435 0	RCFDS436 6,362,000	RCFDS437 101,000					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%	
5. Loans and leases held for investment:								
a. Residential mortgage exposures	RCFDS439 126,053,000	RCFDS440 0	RCFDH178 0				RCFDS441 2,109,000	5.a.
b. High volatility commercial real estate exposures	RCFDS445 25,000	RCFDS446 0	RCFDH179 0				RCFDH180 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽⁸⁾	RCFDS449 4,777,000	RCFDS450 0	RCFDS451 118,000	RCFDHJ82 25,000	RCFDHJ83 0		RCFDS452 0	5.c.
d. All other exposures	RCFDS457 462,983,000	RCFDS458 0	RCFDS459 14,733,000	RCFDHJ84 861,000	RCFDHJ85 0		RCFDS460 8,878,000	5.d.
6. LESS: Allow ance for loan and lease losses	RCFD3123 10,750,000	RCFD3123 10,750,000						6.
7. Trading assets	RCFDD976 110,558,000	RCFDS466 90,170,000	RCFDD977 10,572,000	RCFDHJ86 0	RCFDHJ87 0		RCFDD978 1,012,000	7.
8. All other assets ⁽⁹⁾	RCFDD981 91,532,000	RCFDS469 17,673,000	RCFDD982 20,330,000	RCFDHJ88 20,000	RCFDHJ89 0		RCFDD983 3,166,000	8.

(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%
5. Loans and leases held for investment:							
a. Residential mortgage exposures	RCFDS442 88,246,000	RCFDS443 35,698,000					
b. High volatility commercial real estate exposures	RCFDH181 0	RCFDH182 0	RCFDS447 25,000				
c. Exposures past due 90 days or more or on nonaccrual (11)	RCFDS453 62,000	RCFDS454 1,000	RCFDS455 4,571,000				
d. All other exposures	RCFDS461 5,380,000	RCFDS462 423,950,000	RCFDS463 5,248,000				
6. LESS: Allowance for loans and lease losses							
7. Trading assets	RCFDD979 315,000	RCFDD980 8,303,000	RCFDS467 184,000		RCFDH186 2,000	RCFDH290 0	RCFDH187 0
8. All other assets (12)	RCFDD984 369,000	RCFDD985 42,915,000	RCFDH185 575,000		RCFDH188 0	RCFDS470 0	RCFDS471 0

(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					
5. Loans and leases held for investment:					
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
				3,933,000	60,000
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
				5,095,000	1,052,200
b. Default fund contributions to central counterparties				RCFDH298	RCFDH299
				1,389,000	1,508,000

(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.
	19,417,000	19,417,000	0	3,956,000	0	
b. Available-for-sale securities	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	9.b.
	5,766,000	5,766,000	0	1,353,000	0	
c. Trading assets	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	9.c.
	120,000	120,000	0	35,000	0	
d. All other on-balance sheet securitization exposures	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	9.d.
	35,780,000	35,780,000	0	9,810,000	0	
10. Off-balance sheet securitization exposures	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	10.
	26,536,000	26,534,000	2,000	8,928,000	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 ⁽¹⁷⁾	RCFD2170	RCFDS500	RCFDD987	RCFDHJ90	RCFDHJ91		RCFDD988	RCFDD989	RCFDD990
	1,384,707,000	216,470,000	395,056,000	914,000	0		109,195,000	107,330,000	531,744,000

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 ⁽¹⁷⁾	RCFDS503		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
	13,579,000		2,000	0	0			0	10,417,000

11.

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

(18) 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	
	45,904,000	1.0	45,904,000	1,743,000	462,000	0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997		RCFDD998	RCFDD999			
	10,860,000	0.5	5,430,000	371,000			13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606		RCFDG607	RCFDG608	RCFDHJ94	RCFDHJ95	
	4,861,000	0.2	972,200	56,200	3,000	0	14.
15. Retained recourse on small business obligations sold with recourse	RCFDG612		RCFDG613	RCFDG614			
	0	1.0	0	0			15.
16. Repo-style transactions (22)	RCFDS515		RCFDS516	RCFDS517	RCFDS518	RCFDS519	
	23,220,000	1.0	23,220,000	4,851,000	18,000	0	16.
17. All other off-balance sheet liabilities	RCFDG618		RCFDG619	RCFDG620			
	3,559,000	1.0	3,559,000	1,131,000			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	
	34,689,000	0.2	6,937,800	21,800	19,000	0	18.a.
b. Original maturity exceeding one year	RCFDG624		RCFDG625	RCFDG626	RCFDHJ98	RCFDHJ99	
	259,382,000	0.5	129,691,000	683,000	1,745,000	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 7,545,000	RCFDD995 2,970,000	RCFDD996 32,199,000	RCFDS511 985,000			12.
13. Performance standby letters of credit and transaction-related contingent items	RCFDG603 178,000	RCFDG604 52,000	RCFDG605 4,744,000	RCFDS512 85,000			13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG609 104,000	RCFDG610 19,000	RCFDG611 678,000	RCFDS513 112,000			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 5,448,000	RCFDS521 38,000	RCFDS522 11,059,000	RCFDS523 1,804,000	RCFDH301 2,000	RCFDH302 9,000	16.
17. All other off-balance sheet liabilities	RCFDG621 0	RCFDG622 20,000	RCFDG623 2,408,000	RCFDS524 0			17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less	RCFDS528 170,000	RCFDS529 570,000	RCFDS530 6,149,000	RCFDS531 8,000	RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year	RCFDG627 4,099,000	RCFDG628 908,000	RCFDG629 120,864,000	RCFDS539 1,225,000	RCFDH307 167,000	RCFDH308 417,000	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.
	687,359,000	0.0	0						
20. Over-the-counter derivatives			RCFDS542	RCFDS543	RCFDHK00	RCFDHK01	RCFDS544	RCFDS545	20.
			170,644,000	12,052,000	0	0	0	42,001,000	
21. Centrally cleared derivatives			RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	21.
			25,438,000	0	25,354,000	0		0	
22. Unsettled transactions (failed trades) (27)	RCFDH191			RCFDH193				RCFDH194	22.
	492,000			218,000				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.
	4,705,000	110,182,000	1,617,000				87,000	80,000	
21. Centrally cleared derivatives	RCFDS555	RCFDS556	RCFDS557						21.
	0	84,000	0						
22. Unsettled transactions (failed trades)	RCFDH195	RCFDH196	RCFDH197	RCFDH198	RCFDH199	RCFDH200			22.
	0	268,000	0	0	0	6,000			

(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	23.
	416,183,000	28,515,000	0	0	168,740,000	116,612,000	820,379,000	19,415,000	
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
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	25.
	0	570,300	0	0	33,748,000	58,306,000	820,379,000	29,122,500	

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFDS563	RCFDS564	RCFDS565	RCFDS566	RCFDS567	RCFDS568		23.
	2,000	0	0	0	0	8,000		
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579		25.
	6,000	0	0	0	0	100,000		

(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	969,923,000	26.																			
RC-R, Part II items: a. Sum of items 2.b. through 20, Column S b. Sum of items 9 and 10, Columns T and U c. Sum of item 25, Columns C through Q RC-R, Part I items: d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b f. Sum of items 11 and 13 through 16 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) h. Tier 2 capital deductions in item 33		<table border="1"> <thead> <tr> <th colspan="2">Components</th> </tr> </thead> <tbody> <tr> <td>Line a.</td> <td style="text-align: right;">3,126,200</td> </tr> <tr> <td>Line b.</td> <td style="text-align: right;">24,082,000</td> </tr> <tr> <td>Line c.</td> <td style="text-align: right;">942,231,800</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;">0</td> </tr> <tr> <td>Line g.</td> <td style="text-align: right;">483,000</td> </tr> <tr> <td>Line h.</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>		Components		Line a.	3,126,200	Line b.	24,082,000	Line c.	942,231,800	Line d.	0	Line e.	0	Line f.	0	Line g.	483,000	Line h.	0		
Components																							
Line a.	3,126,200																						
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Line f.	0																						
Line g.	483,000																						
Line h.	0																						
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFDS581	44,178,000	27.																			
28.	Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽³⁰⁾	RCFDB704	1,013,618,000	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	1,013,618,000	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	64,547,000	M.1.
		(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		
Dollar Amounts in Thousands								
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate	RCFDS582	3,023,040,000	RCFDS583	3,430,705,000	RCFDS584	3,040,572,000	M.2.a.	
b. Foreign exchange rate and gold	RCFDS585	7,984,382,000	RCFDS586	1,077,178,000	RCFDS587	492,676,000	M.2.b.	
c. Credit (investment grade reference asset)	RCFDS588	315,940,000	RCFDS589	645,315,000	RCFDS590	47,018,000	M.2.c.	
d. Credit (non-investment grade reference asset)	RCFDS591	99,993,000	RCFDS592	224,578,000	RCFDS593	10,469,000	M.2.d.	
e. Equity	RCFDS594	255,981,000	RCFDS595	116,736,000	RCFDS596	10,751,000	M.2.e.	
f. Precious metals (except gold)	RCFDS597	5,675,000	RCFDS598	890,000	RCFDS599	0	M.2.f.	
g. Other	RCFDS600	51,098,000	RCFDS601	32,153,000	RCFDS602	3,216,000	M.2.g.	
		(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		
Dollar Amounts in Thousands								
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate	RCFDS603	18,086,276,000	RCFDS604	1,291,865,000	RCFDS605	22,271,000	M.3.a.	
b. Foreign exchange rate and gold	RCFDS606	110,263,000	RCFDS607	5,887,000	RCFDS608	323,000	M.3.b.	
c. Credit (investment grade reference asset)	RCFDS609	44,723,000	RCFDS610	180,671,000	RCFDS611	16,192,000	M.3.c.	
d. Credit (non-investment grade reference asset)	RCFDS612	18,795,000	RCFDS613	49,037,000	RCFDS614	957,000	M.3.d.	
e. Equity	RCFDS615	54,658,000	RCFDS616	4,158,000	RCFDS617	0	M.3.e.	
f. Precious metals (except gold)	RCFDS618	2,096,000	RCFDS619	311,000	RCFDS620	0	M.3.f.	
g. Other	RCFDS621	46,910,000	RCFDS622	8,136,000	RCFDS623	287,000	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
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements								
	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	
	12,255,000	0	32,000	0	0	0	85,000	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	1,000	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	
	1,242,000	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	
	481,000	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	
	106,000	0	3,000	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.	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFDB776 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.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFDB790 72,000	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 456,000	RCFDB795 0	RCFDB796 3,726,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFDB797 72,000	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 121,000	RCFDB802 0	RCFDB803 1,170,000	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	73,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	60,093,000	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	RCFDA591	8,296,000	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	956,000	M.2.d.
3. Asset-backed commercial paper conduits: ⁽²⁾			
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	1,741,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	RCFDB809	3,174,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ⁽³⁾	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	
Fiduciary and Related Assets					
4. Personal trust and agency accounts	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	7,255,000	39,417,000	1581	5163	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	9,831,000	0	34	
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.
	107,000	64,000	94	6	
6. Corporate trust and agency accounts	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	1,243,000	32,090,000	2	3380	
7. Investment management and investment advisory agency accounts	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	61,290,000	135,000	5403	12	
8. Foundation and endowment trust and agency accounts	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	553,000	41,000	209	2	
9. Other fiduciary accounts	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	50,168,000	834,541,000	86	12408	
10. Total fiduciary accounts (sum of items 4 through 9)	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	120,616,000	916,119,000	7375	21005	

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 13,834,279,000		RCFDB899 213006	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFNB900 54,433,000	RCFNB901 9,265,747,000	RCFNB902 2548	RCFNB903 214884	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFDJ259 107,000	RCFDJ260 466,000	RCFDJ261 94	RCFDJ262 257	13.

Dollar Amounts in Thousands	Amount		
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	RIADB904	95,000	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution	RIADB905	1,000	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	18,000	16.
17. Investment management and investment advisory agency accounts	RIADJ315	138,000	17.
18. Foundation and endowment trust and agency accounts	RIADJ316	4,000	18.
19. Other fiduciary accounts	RIADA480	52,000	19.
20. Custody and safekeeping accounts	RIADB909	1,337,000	20.
21. Other fiduciary and related services income	RIADB910	176,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	RIAD4070	1,822,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	RIADB912	1,212,000	22.a.
23. Less: Expenses	RIADC058	982,000	23.
24. Less: Net losses from fiduciary and related services	RIADA488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services	RIADB911	61,000	25.
26. Net fiduciary and related services income	RIADA491	901,000	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	73,000	RCFDJ264	0	RCFDJ265	0	M.1.a.
b. Interest-bearing deposits	RCFDJ266	411,000	RCFDJ267	0	RCFDJ268	2,735,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	RCFDJ269	10,641,000	RCFDJ270	6,000	RCFDJ271	410,000	M.1.c.
d. State, county, and municipal obligations	RCFDJ272	7,053,000	RCFDJ273	0	RCFDJ274	2,000	M.1.d.
e. Money market mutual funds	RCFDJ275	774,000	RCFDJ276	4,000	RCFDJ277	3,434,000	M.1.e.
f. Equity mutual funds	RCFDJ278	2,898,000	RCFDJ279	8,000	RCFDJ280	29,776,000	M.1.f.
g. Other mutual funds	RCFDJ281	2,481,000	RCFDJ282	11,000	RCFDJ283	59,000	M.1.g.
h. Common trust funds and collective investment funds	RCFDJ284	0	RCFDJ285	0	RCFDJ286	0	M.1.h.
i. Other short-term obligations	RCFDJ287	73,000	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds	RCFDJ290	10,679,000	RCFDJ291	12,000	RCFDJ292	159,000	M.1.j.
k. Investments in unregistered funds and private equity investments	RCFDJ293	18,660,000	RCFDJ294	1,000	RCFDJ295	1,255,000	M.1.k.
l. Other common and preferred stocks	RCFDJ296	12,393,000	RCFDJ297	64,000	RCFDJ298	165,000	M.1.l.
m. Real estate mortgages	RCFDJ299	5,000	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate	RCFDJ302	337,000	RCFDJ303	1,000	RCFDJ304	4,000	M.1.n.
o. Miscellaneous assets	RCFDJ305	2,067,000	RCFDJ306	0	RCFDJ307	13,965,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	RCFDJ308	68,545,000	RCFDJ309	107,000	RCFDJ310	51,964,000	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	0	RCFDJ312	0	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	8667	RCFDB928	1,503,223,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default	RCFDJ313	37	RCFDJ314	12,372,000	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency	RCFDB929	38429			M.2.b.

Schedule RC-T—Continued

Memoranda—Continued

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

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management and investment advisory agency accounts	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services	RIADB956	0	RIADB957	0	RIADB958	0	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	0	RIADB960	0	RIADB961	0	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	4,000	RCFDJ982	0	RCFDJ983	0	1.a.
b. Held-to-maturity securities	RCFDJ984	0	RCFDJ985	0	RCFDJ986	1,146,000	1.b.
c. Available-for-sale securities	RCFDJ987	95,000	RCFDJ988	0	RCFDJ989	689,000	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. Loans and leases held for investment	RCFDJ996	54,617,000	RCFDJ997	19,211,000	RCFDJ998	479,000	1.f.
g. Less: Allowance for loan and lease losses	RCFDJ999	1,928,000	RCFDK001	0	RCFDK002	0	1.g.
h. Trading assets (other than derivatives)	RCFDK003	0	RCFDK004	0	RCFDK005	1,129,000	1.h.
i. Derivative trading assets	RCFDK006	0	RCFDK007	0	RCFDK008	0	1.i.
j. Other real estate owned	RCFDK009	1,000	RCFDK010	0	RCFDK011	0	1.j.
k. Other assets	RCFDK012	1,000	RCFDK013	71,000	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	8,199,000	RCFDK023	0	2.c.
d. Other borrowed money (exclude commercial paper)	RCFDK024	30,467,000	RCFDK025	0	RCFDK026	1,942,000	2.d.
e. Other liabilities	RCFDK027	137,000	RCFDK028	1,000	RCFDK029	289,000	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	1,741,000	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)