

Federal Financial Institutions Examination Council



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

1

Report at the close of business December 31, 2018

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.

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

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

Signature of Chief Financial Officer (or Equivalent)

February 4, 2019

Date of Signature

This report form is to be filed by (1) 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, and (2) banks with domestic offices only and total consolidated assets of \$100 billion or more.

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number 07213  
(RSSD 9050)

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.

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

Sioux Falls  
City (RSSD 9130)

SD  
State Abbreviation (RSSD 9200)

57104-  
Zip Code (RSSD 9220)

E57ODZWZ7FF32TWEFA76  
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 122.38 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

## Contact Information for the Reports of Condition and Income

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

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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

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

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

Area Code / FAX Number (TEXT 9116)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

Confidential

Name (TEXT FT42)

Confidential

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

Confidential

Area Code / FAX Number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

Area Code / FAX Number (TEXT C375)

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

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

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

## Primary Contact

Confidential  
Name (TEXT C437)

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Confidential  
Title (TEXT C438)

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Confidential  
E-mail Address (TEXT C439)

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

## Secondary Contact

Confidential  
Name (TEXT C442)

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Confidential  
Title (TEXT C443)

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Confidential  
E-mail Address (TEXT C444)

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

## Third Contact

Confidential  
Name (TEXT C870)

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Confidential  
Title (TEXT C871)

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Confidential  
E-mail Address (TEXT C872)

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

## Fourth Contact

Confidential  
Name (TEXT C875)

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Confidential  
Title (TEXT C876)

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Confidential  
E-mail Address (TEXT C877)

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

# Consolidated Report of Income for the period January 1, 2018 - December 31, 2018

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	3,397,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436	923,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	9,000	1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	3,436,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards .....	RIADB485	17,984,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486	414,000	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	2,474,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	12,351,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	<b>40,996,000</b>	1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	69,000	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	2,051,000	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	2,196,000	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	1,837,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	3,861,000	1.d.(3)
e. Interest income from trading assets .....	RIAD4069	2,691,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	RIAD4020	1,583,000	1.f.
g. Other interest income .....	RIAD4518	276,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.) .....	RIAD4107	<b>55,560,000</b>	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	2,379,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs) .....	RIAD0093	919,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less .....	RIADHK03	421,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000 .....	RIADHK04	494,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	4,353,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	295,000	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	4,185,000	2.c.
d. Interest on subordinated notes and debentures .....	RIAD4200	440,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	<b>13,486,000</b>	2.e.
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	<b>42,074,000</b>	3.
4. Provision for loan and lease losses .....	RIAD4230	6,139,000	4.

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

### Schedule RI—Continued

	Dollar Amounts in Thousands			Amount	
<b>5. Noninterest income:</b>					
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070	1,863,000			5.a.
b. Service charges on deposit accounts .....	RIAD4080	934,000			5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220	6,746,000			5.c.
d.					
(1) Fees and commissions from securities brokerage .....	RIADC886	574,000			5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	721,000			5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887	54,000			5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386	0			5.d.(4)
(5) Income from other insurance activities .....	RIADC387	498,000			5.d.(5)
e. Venture capital revenue .....	RIADB491	0			5.e.
f. Net servicing fees .....	RIADB492	217,000			5.f.
g. Net securitization income .....	RIADB493	61,000			5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	419,000			5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	(16,000)			5.j.
k. Net gains (losses) on sales of other assets <sup>(3)</sup> .....	RIADB496	148,000			5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497	3,196,000			5.l.
m. Total noninterest income (sum of items 5.a. through 5.l.) .....	RIAD4079	<b>15,415,000</b>			5.m.
<b>6.</b>					
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	0			6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	74,000			6.b.
<b>7. Noninterest expense:</b>					
a. Salaries and employee benefits .....	RIAD4135	14,843,000			7.a.
b. Expenses of premises and fixed assets (net of rental income) .....	RIAD4217	1,821,000			7.b.
c.					
(1) Goodwill impairment losses .....	RIADC216	0			7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	528,000			7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092	12,618,000			7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d.) .....	RIAD4093	<b>29,810,000</b>			7.e.
<b>8.</b>					
a. <b>Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)</b> .....	RIADHT69	<b>21,614,000</b>			8.a.
b. <b>Unrealized holding gains (losses) on equity securities not held for trading <sup>(4)</sup></b> .....	RIADHT70	107,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b) .....	RIAD4301	<b>21,721,000</b>			8.c.
9. Applicable income taxes (on item 8.c) .....	RIAD4302	5,075,000			9.
10. Income (loss) before discontinued operations (item 8.c minus 9) .....	RIAD4300	<b>16,646,000</b>			10.
11. Discontinued operations, net of applicable income taxes <sup>(*)</sup> .....	RIADFT28	(4,000)			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104	<b>16,642,000</b>			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if income, report as positive; if loss, report as negative) .....	RIADG103	60,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	<b>16,582,000</b>			14.

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

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

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

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

(4) Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

# 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	191,000	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	387,000	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	163581	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 total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures	RIAD8757	4,356,000	M.8.a.
b. Foreign exchange exposures	RIAD8758	1,698,000	M.8.b.
c. Equity security and index exposures	RIAD8759	833,000	M.8.c.
d. Commodity and other exposures	RIAD8760	(12,000)	M.8.d.
e. Credit exposures	RIADF186	(129,000)	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	(68,000)	M.8.f.(1)
(2) CVA hedge	RIADFT37	(19,000)	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	61,000	M.8.g.(1)
(2) DVA hedge	RIADFT39	(13,000)	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	6,792,000	M.8.h.

(1) The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

## Schedule RI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands		Amount		
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.<sup>(1)</sup></i>				
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	(155,000)	M.9.b.
10. Credit losses on derivatives (see instructions) .....		RIADA251	5,000	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		
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) .....				
		RIADF228	N/A	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....		RIADF551	(235,000)	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..		RIADF552	13,000	M.13.a.(1)
b. Net gains (losses) on liabilities .....		RIADF553	1,000	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	116,000	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>(1)</sup> that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....		RIADH032	105,000	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	154,000	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	16,000	M.15.c.
d. All other service charges on deposit accounts .....		RIADH035	659,000	M.15.d.

(1) The asset size tests are based on the total assets reported on the June 30, 2017, Report of Condition.

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

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the <b>December 31, 2017</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	141,906,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507	(158,000)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>141,748,000</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>16,582,000</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	4,000	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	63,000	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	8,237,000	9.
10. Other comprehensive income (1) .....	RIADB511	(2,987,000)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	928,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....	RIAD3210	<b>147,975,000</b>	12.

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

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



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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs: Calendar YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	25,000	RIAD5412	15,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	89,000	RIADC217	7,000	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	42,000	RIADC218	56,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	2,000	RIAD3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	1,000	RIADC896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	0	RIADC898	0	1.e.(2)
f. In foreign offices .....	RIADB512	11,000	RIADB513	11,000	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	275,000	RIAD4617	40,000	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	241,000	RIAD4618	76,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	6,248,000	RIADB515	998,000	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	577,000	RIADK206	154,000	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	56,000	RIAD4628	50,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	0	RIADF187	0	8.a.
b. All other leases .....	RIADC880	1,000	RIADF188	0	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>7,568,000</b>	RIAD4605	<b>1,407,000</b>	9.

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

## Schedule RI-B—Continued

### Part I—Continued

#### Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, Part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above) .....	RIAD4652	11,000	RIAD4662	11,000	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	1,367,000	M.4.

## Schedule RI-B—Continued

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

Dollar Amounts in Thousands			Amount
1. Balance most recently reported for the <b>December 31, 2017</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	10,750,000	1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	RIAD4605	<b>1,407,000</b>	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) .....	RIADC079	7,366,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account .....	RIAD5523	202,000	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4) .....	RIAD4230	6,139,000	5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	(76,000)	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c) .....	RIAD3123	<b>10,652,000</b>	7.

### Memoranda

Dollar Amounts in Thousands			Amount
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above .....	RIADC435	1,000	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	425,000	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	2,000	M.4.

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

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

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

	(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	5,952,000	47,000	0	0
b. Commercial real estate loans .....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	81,000	32,000	18,322,000	144,000	0	0
c. Residential real estate loans .....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	2,606,000	277,000	126,957,000	284,000	118,000	2,000
2. Commercial loans <sup>(2)</sup> .....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	4,234,000	276,000	305,187,000	1,975,000	0	0
3. Credit cards .....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	1,763,000	682,000	154,598,000	6,452,000	8,000	0
4. Other consumer loans .....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	329,000	113,000	23,894,000	368,000	2,000	0
5. Unallocated, if any .....				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5) <sup>(3)</sup> .....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	<b>9,013,000</b>	<b>1,380,000</b>	<b>634,910,000</b>	<b>9,270,000</b>	<b>128,000</b>	<b>2,000</b>

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, 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 RID

13

## Schedule RI-D—Income from Foreign Offices

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

Dollar Amounts in Thousands	Amount	
1. Total interest income in foreign offices .....	17,967,000	1.
2. Total interest expense in foreign offices .....	4,847,000	2.
3. Provision for loan and lease losses in foreign offices .....	739,000	3.
4. Noninterest income in foreign offices:		
a. Trading revenue .....	5,873,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	407,000	4.b.
c. Net securitization income .....	0	4.c.
d. Other noninterest income .....	8,034,000	4.d.
5. <b>Realized gains (losses) on held-to-maturity and available-for-sale securities</b> <sup>(1)</sup> .....	197,000	5.
6. Total noninterest expense in foreign offices .....	12,759,000	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 .....	0	7.
8. Applicable income taxes (on items 1 through 7) .....	3,242,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices .....	(4,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	<b>10,887,000</b>	10.
11. Not applicable		
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) .....	<b>10,887,000</b>	13.

(1) For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments in foreign offices not held for trading that are included in Schedule RI, item 8.b.

## 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 7% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks .....	RIADC013	0	1.a.		
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014	0	1.b.		
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016	0	1.c.		
d.	Rent and other income from other real estate owned .....	RIAD4042	0	1.d.		
e.	Safe deposit box rent .....	RIADC015	0	1.e.		
f.	Bank card and credit card interchange fees .....	RIADF555	332,000	1.f.		
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts .....	RIADT047	0	1.g.		
h.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4461</td><td>Operating income from affiliates</td></tr></table>	TEXT4461	Operating income from affiliates	RIAD4461	0	1.h.
TEXT4461	Operating income from affiliates					
i.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4462</td><td>Other banking related fees</td></tr></table>	TEXT4462	Other banking related fees	RIAD4462	2,045,000	1.i.
TEXT4462	Other banking related fees					
j.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4463</td><td>Letters-of-credit commitment fees</td></tr></table>	TEXT4463	Letters-of-credit commitment fees	RIAD4463	581,000	1.j.
TEXT4463	Letters-of-credit commitment fees					
2. Other noninterest expense (from Schedule RI, item 7.d):						
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:						
a.	Data processing expenses .....	RIADC017	4,837,000	2.a.		
b.	Advertising and marketing expenses .....	RIAD0497	1,419,000	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	0	2.j.		
k.	Telecommunications expenses .....	RIADF559	0	2.k.		
l.	Other real estate owned expenses .....	RIADY923	0	2.l.		
m.	Insurance expenses (not included in employee expense, premises and fixed asset expenses, and other real estate owned expenses) .....	RIADY924	0	2.m.		
n.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4464</td><td>Expense paid to affiliates</td></tr></table>	TEXT4464	Expense paid to affiliates	RIAD4464	0	2.n.
TEXT4464	Expense paid to affiliates					
o.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4467</td><td>Contract service provider fees</td></tr></table>	TEXT4467	Contract service provider fees	RIAD4467	0	2.o.
TEXT4467	Contract service provider fees					
p.	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXT4468</td><td>Operational risk losses</td></tr></table>	TEXT4468	Operational risk losses	RIAD4468	0	2.p.
TEXT4468	Operational risk losses					
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
a.(1)	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXTFT29</td><td>Discontinued Operations</td></tr></table>	TEXTFT29	Discontinued Operations	RIADFT29	(21,000)	3.a.(1)
TEXTFT29	Discontinued Operations					
	(2) Applicable income tax effect .....	RIADFT30	(17,000)	3.a.(2)		
b.(1)	<table border="1" style="width: 100%;"><tr><td style="width: 15%;">TEXTFT31</td><td></td></tr></table>	TEXTFT31		RIADFT31	0	3.b.(1)
TEXTFT31						
	(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 adoption of Accounting Standard Update 2016-16, Income Tax	RIADB526	(81,000)	4.a.
b.	TEXTB527	An adjustment to the opening Retained Earnings due to CFJ Restructuring in	RIADB527	(77,000)	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	Primarily due to capital contributions.	RIAD4498	928,000	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	Relates to FX translations	RIAD4521	(76,000)	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	NO	7.a.
b. Other explanations:				

(TEXT 4769)

Schedule RC

16

## Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

### Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup> .....	RCFD0081	20,994,000	1.a.
b. Interest-bearing balances <sup>(2)</sup> .....	RCFD0071	158,702,000	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A) .....	RCFD1754	61,346,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D) .....	RCFD1773	262,068,000	2.b.
c. <b>Equity securities with readily determinable fair values not held for trading</b> <sup>(3)</sup> .....	RCFDJA22	121,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices .....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>(4)</sup> .....	RCFDB989	60,325,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale .....	RCFD5369	6,622,000	4.a.
b. Loans and leases held for investment .....	RCFDB528	646,203,000	4.b.
c. LESS: Allowance for loan and lease losses .....	RCFD3123	10,652,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) .....	RCFDB529	635,551,000	4.d.
5. Trading assets (from Schedule RC-D) .....	RCFD3545	105,836,000	5.
6. Premises and fixed assets (including capitalized leases) .....	RCFD2145	7,417,000	6.
7. Other real estate owned (from Schedule RC-M) .....	RCFD2150	87,000	7.
8. Investments in unconsolidated subsidiaries and associated companies .....	RCFD2130	6,173,000	8.
9. Direct and indirect investments in real estate ventures .....	RCFD3656	0	9.
10. <b>Intangible assets (from Schedule RC-M)</b> .....	RCFD2143	15,363,000	10.
11. Other assets (from Schedule RC-F) .....	RCFD2160	66,140,000	11.
12. Total assets (sum of items 1 through 11) .....	RCFD2170	1,406,745,000	12.

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

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

(3) Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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



### Schedule RC—Continued

Dollar Amounts in Thousands		Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I) .....	RCON2200	<b>505,657,000</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	107,496,000	13.a.(1)
(2) Interest-bearing .....	RCON6636	398,161,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II) .....	RCFN2200	<b>519,476,000</b>	13.b.
(1) Noninterest-bearing .....	RCFN6631	61,742,000	13.b.(1)
(2) Interest-bearing .....	RCFN6636	457,734,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	12,887,000	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	54,145,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>107,344,000</b>	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	12,000,000	19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>46,653,000</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>1,258,162,000</b>	21.
22. Not applicable			22.
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	RCFD3838	2,100,000	23.
24. Common stock .....	RCFD3230	751,000	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	146,116,000	25.
26.			
a. Retained earnings .....	RCFD3632	20,805,000	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(21,797,000)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>147,975,000</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	608,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>148,583,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>1,406,745,000</b>	29.

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

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

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

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

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

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

## Schedule RC—Continued

### Memoranda

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during **2017** .....

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	6,563,000			1.a.
b. Currency and coin .....			RCON0020	3,994,000	1.a.
			RCON0080	812,000	1.b.
2. <b>Balances due from depository institutions in the U.S.</b> .....	RCFD0082	758,000	RCON0082	659,000	2.
3. <b>Balances due from banks in foreign countries and foreign central banks</b> .....					3.
	RCFD0070	121,916,000	RCON0070	6,000	3.
4. Balances due from Federal Reserve Banks .....	RCFD0090	50,459,000	RCON0090	50,459,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0010	<b>179,696,000</b>	RCON0010	<b>55,930,000</b>	5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands					
	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for- sale Amortized Cost	(Column D) Available-for- sale Fair Value	
1. U.S. Treasury securities .....	RCFD0211	RCFD0213	RCFD1286	RCFD1287	
	0	0	109,368,000	108,061,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>(1)</sup>	RCFDHT50	RCFDHT51	RCFDHT52	RCFDHT53	
	0	0	9,283,000	9,152,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	6,924,000	6,930,000	5,393,000	5,254,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	3,151,000	3,176,000	1,055,000	1,054,000	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	28,139,000	27,731,000	24,646,000	24,414,000	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	402,000	403,000	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(2)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	1,284,000	1,279,000	6,016,000	5,993,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(2)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	0	0	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	1,339,000	1,351,000	904,000	906,000	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	
	765,000	772,000	1,022,000	1,034,000	4.c.(1)(a)
(b) Other pass-through securities .....	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(2)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	900,000	901,000	2,310,000	2,322,000	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	187,000	187,000	0	0	4.c.(2)(b)

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

(2) 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**

	(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	
Dollar Amounts in Thousands					
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	0	0	686,000	685,000	5.a.
b. <b>Structured financial products</b> .....	RCFDHT58	RCFDHT59	RCFDHT60	RCFDHT61	
	18,657,000	18,552,000	19,000	19,000	5.b.
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	0	0	3,507,000	3,493,000	6.a.
b. Other foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	0	0	99,238,000	99,278,000	6.b.
7. Investments in mutual funds and other equity securities w ith readily determinable fair values (1) (2) .....			RCFDA510	RCFDA511	
			N/A	N/A	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b.) .....	RCFD1754	RCFD1771	RCFD1772	RCFD1773	
	<b>61,346,000</b>	<b>60,879,000</b>	<b>263,849,000</b>	<b>262,068,000</b>	8.

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

(2) Item 7 is to be completed only by institutions that have not adopted ASU 2016-01, w hich includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

# Schedule RC-B—Continued

## Memoranda

Dollar Amounts in Thousands		Amount	
1. Pledged securities <sup>(1)</sup> .....	RCFD0416	141,435,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(4)</sup>			
(1) Three months or less .....	RCFDA549	54,218,000	M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	55,066,000	M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	91,890,000	M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	31,554,000	M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	12,483,000	M.2.a.(5)
(6) Over 15 years .....	RCFDA554	8,111,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(3)</sup> <sup>(5)</sup>			
(1) Three months or less .....	RCFDA555	436,000	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	511,000	M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	470,000	M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	69,000	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	2,832,000	M.2.b.(5)
(6) Over 15 years .....	RCFDA560	52,843,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>(6)</sup>			
(1) Three years or less .....	RCFDA561	2,810,000	M.2.c.(1)
(2) Over three years .....	RCFDA562	10,121,000	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	79,435,000	M.2.d.
<b>Memorandum item 3 is to be completed semiannually in the June and December reports only.</b>			
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	3,522,000	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost .....	RCFD8782	0	M.4.a.
b. Fair value .....	RCFD8783	0	M.4.b.

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 (2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 (4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 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	
<b>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. (1)</b>					
<b>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):</b>					
a. Credit card receivables .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	0	0	0	0	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	486,000	484,000	M.5.c.
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	75,000	75,000	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	125,000	126,000	M.5.f.
<b>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, item 5.b):</b>					
a. Trust preferred securities issued by financial institutions .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	0	0	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	
	18,657,000	18,552,000	19,000	19,000	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 \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD		RCONF		
1. Loans secured by real estate <sup>(1)</sup>	RCFD1410	N/A			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	358,000	RCONF158	15,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	5,622,000	RCONF159	5,622,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	85,000	RCON1420	81,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	13,637,000	RCON1797	10,501,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	105,016,000	RCON5367	75,030,000	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	4,205,000	RCON5368	2,596,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	7,877,000	RCON1460	6,994,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	3,963,000	RCONF160	1,521,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	17,051,000	RCONF161	10,730,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	446,000	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	388,000			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	84,000			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	6,400,000	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	4,000			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	15,974,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	634,000	RCON1590	220,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	57,479,000	RCON1763	55,075,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	108,070,000	RCON1764	15,102,000	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	156,375,000	RCONB538	136,750,000	6.a.
b. Other revolving credit plans	RCFDB539	7,123,000	RCONB539	985,000	6.b.
c. Automobile loans	RCFDK137	30,000	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	17,072,000	RCONK207	2,810,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	4,626,000	RCON2081	170,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	1,057,000	RCON2107	1,056,000	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	125,349,000			9.
a. Loans to nondepository financial institutions .....			RCONJ454	41,029,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	1,264,000	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	28,088,000	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			RCON2165	1,299,000	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	1,358,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	612,000	RCON2123	434,000	11.
12. Total loans and leases held for investment and held for sale <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) .....	RCFD2122	<b>652,825,000</b>	RCON2122	<b>403,350,000</b>	12.

## Memoranda

Dollar Amounts in Thousands	Amount		
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans .....	RCONK158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK159	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576	1,323,000	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	42,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK164	37,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165	1,977,000	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	1,574,000	M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK204	0	M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) .....	RCFDHK25	<b>3,379,000</b>	M.1.g.

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands			Amount
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (3)			
(1) Three months or less .....	RCONA564	1,969,000	M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	4,678,000	M.2.a.(2)
(3) Over one year through three years .....	RCONA566	4,404,000	M.2.a.(3)
(4) Over three years through five years .....	RCONA567	5,457,000	M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	16,090,000	M.2.a.(5)
(6) Over 15 years .....	RCONA569	41,721,000	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	454,698,000	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	31,716,000	M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	71,589,000	M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	7,159,000	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	8,335,000	M.2.b.(5)
(6) Over 15 years .....	RCFDA575	2,543,000	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	319,679,000	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	8,442,000	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	28,611,000	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	46,282,000	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	3,816,000	M.6.
<b>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</b>			
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	148,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....			
	RCFDC780	128,000	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
<b>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</b>				
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 semiannually in the June and December reports only 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, 2017, 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	751,000		M.9.
10. Not applicable				
11. Not applicable				

	(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	
Dollar Amounts in Thousands				
<b>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</b>				
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				
a. Loans secured by real estate .....	RCFDG091	0	RCFDG092	0
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0
d. All other loans and all leases .....	RCFDG100	0	RCFDG101	0
			RCFDG093	0
			RCFDG096	0
			RCFDG099	0
			RCFDG102	0

## 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, 2017.</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) .....		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)) .....		0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases .....		227,806,000	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 .....		0	M.15.a.(1)
(2) Proprietary reverse mortgages .....		0	M.15.a.(2)
Number			
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....		0	M.15.b.(1)
(2) Proprietary reverse mortgages .....		0	M.15.b.(2)
Dollar Amounts in Thousands			
c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....		0	M.15.c.(1)
(2) Proprietary reverse mortgages .....		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	125	RCON5565	6,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5566	263	RCON5567	47,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	772	RCON5569	405,000	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	2324752	RCON5571	7,408,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5572	2581	RCON5573	264,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	1448	RCON5575	645,000	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	3627	RCON5585	17,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5586	6	RCON5587	1,000	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 (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.*

Dollar Amounts in Thousands	Amount		
<b>Assets</b>			
1. U.S. Treasury securities .....	RCFD3531	14,143,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	726,000	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	844,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA ..	RCFDG379	136,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>(1)</sup> .....	RCFDG380	0	4.b.
c. All other residential MBS .....	RCFDG381	46,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .	RCFDK197	0	4.d.
e. All other commercial MBS .....	RCFDK198	0	4.e.
5. Other debt securities:			
a. <b>Structured financial products</b> .....	RCFDHT62	0	5.a.
b. All other debt securities .....	RCFDG386	26,808,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) <b>Loans secured by 1 - 4 family residential properties</b> .....	RCFDHT63	0	6.a.(1)
(2) <b>All other loans secured by real estate</b> .....	RCFDHT64	0	6.a.(2)
b. Commercial and industrial loans .....	RCDF614	7,206,000	6.b.
c. <b>Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)</b> .....	RCFDHT65	0	6.c.
d. Other loans .....	RCDF618	1,098,000	6.d.
7. - 8. Not applicable			
9. Other trading assets .....	RCFD3541	12,249,000	9.
10. Not applicable			
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....	RCFD3543	<b>42,580,000</b>	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	RCFD3545	<b>105,836,000</b>	12.
<b>Liabilities</b>			
13.			
a. Liability for short positions .....	RCFD3546	16,307,000	13.a.
b. Other trading liabilities .....	RCDF624	110,000	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.) .....	RCFD3547	<b>37,728,000</b>	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	<b>54,145,000</b>	15.

(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

## Memoranda

Dollar Amounts in Thousands			Amount	
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:				
(1) Loans secured by 1 - 4 family residential properties .....	RCFDHT66	0		M.1.a.(1)
(2) All other loans secured by real estate .....	RCFDHT67	0		M.1.a.(2)
b. Commercial and industrial loans .....	RCFDF632	7,743,000		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) .....	RCFDHT68	0		M.1.c.
d. Other loans .....	RCFDF636	1,212,000		M.1.d.
<b>Memorandum items 2.a through 10 are to be completed by banks with \$10 billion or more in total trading assets.</b>				
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value .....	RCFDF639	0		M.2.a.
b. Unpaid principal balance .....	RCFDF640	0		M.2.b.
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		M.3.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG332	0		M.3.b.
c. Corporate and similar loans .....	RCFDG333	0		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0		M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0		M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0		M.3.g.
4. Pledged trading assets:				
a. Pledged securities .....	RCFDG387	1,858,000		M.4.a.
b. Pledged loans .....	RCFDG388	0		M.4.b.
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. Not applicable				
7. Equity securities:				
a. Readily determinable fair values .....	RCFDF652	10,917,000		M.7.a.
b. Other .....	RCFDF653	6,000		M.7.b.
8. Loans pending securitization .....	RCFDF654	696,000		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	110,000		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    140,318,000		RCONB550    317,677,000	1.
2. U.S. Government .....	RCON2202    14,000		RCON2520    0	2.
3. States and political subdivisions in the U.S. ....	RCON2203    996,000		RCON2530    7,342,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551    2,399,000		RCONB552    961,000	4.
5. Banks in foreign countries .....	RCON2213    17,840,000		RCON2236    4,774,000	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216    7,577,000		RCON2377    5,759,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215 <b>169,144,000</b>	RCON2210    154,227,000	RCON2385 <b>336,513,000</b>	7.

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



# Schedule RC-E—Continued

## Part I—Continued

### Memoranda

Dollar Amounts in Thousands			Amount
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	21,880,000	M.1.a.
b. Total brokered deposits .....	RCON2365	60,668,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(1)</sup> .....	RCONHK05	49,714,000	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	49,179,000	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	10,894,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <i>(to be completed for the December report only)</i> .....	RCON5590	7,578,000	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.
g. <b>Total reciprocal deposits (as of the report date)</b> .....	RCONJH83	0	M.1.g.
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	260,145,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	6,882,000	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	11,376,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	6,131,000	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	51,979,000	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	271,000	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: <sup>(2)</sup> <sup>(3)</sup>			
(1) Three months or less .....	RCONHK07	1,893,000	M.3.a.(1)
(2) Over three months through 12 months .....	RCONHK08	6,989,000	M.3.a.(2)
(3) Over one year through three years .....	RCONHK09	5,677,000	M.3.a.(3)
(4) Over three years .....	RCONHK10	2,948,000	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) <sup>(4)</sup> .....	RCONHK11	8,774,000	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: <sup>(2)</sup> <sup>(5)</sup>			
(1) Three months or less .....	RCONHK12	37,273,000	M.4.a.(1)
(2) Over three months through 12 months .....	RCONHK13	13,096,000	M.4.a.(2)
(3) Over one year through three years .....	RCONHK14	1,441,000	M.4.a.(3)
(4) Over three years .....	RCONHK15	169,000	M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>(3)</sup> .....	RCONK222	50,258,000	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	2,487,000	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	1,132,000	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	109,124,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	140,813,000	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	6,336,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	RCONP759	546,000	M.7.b.(2)

(1) The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, 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	452,709,000
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	2,013,000
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	35,516,000
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	28,742,000
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	496,000
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>519,476,000</b>

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b) .....	RCFNA245	136,216,000

(1) The \$10 billion asset test is based on the total assets reported on the June 30, 2017, Report of Condition.

### Schedule RC-F—Other Assets

	Dollar Amounts in Thousands				
		Amount			
1. Accrued interest receivable <sup>(1)</sup> .....	RCFDB556	4,408,000	1.		
2. Net deferred tax assets <sup>(2)</sup> .....	RCFD2148	10,288,000	2.		
3. <b>Interest-only strips receivable (not in the form of a security)</b> <sup>(3)</sup> .....	RCFDHT80	0	3.		
4. Equity <b>investments without</b> readily determinable fair values <sup>(4)</sup> .....	RCFD1752	5,780,000	4.		
5. Life insurance assets:					
a. General account life insurance assets .....	RCFDK201	28,000	5.a.		
b. Separate account life insurance assets .....	RCFDK202	5,156,000	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	40,480,000	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. FDIC loss-sharing indemnification assets .....	RCFDJ448	0	6.d.		
e. Computer software .....	RCFDFT33	0	6.e.		
f. Accounts receivable .....	RCFDFT34	0	6.f.		
g. Receivables from foreclosed government-guaranteed mortgage loans .....	RCFDFT35	0	6.g.		
h. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 100px;">TEXT3549</td><td>Brokerage Receivable</td></tr></table> .....	TEXT3549	Brokerage Receivable	RCFD3549	16,543,000	6.h.
TEXT3549	Brokerage Receivable				
i. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 100px;">TEXT3550</td><td></td></tr></table> .....	TEXT3550		RCFD3550	0	6.i.
TEXT3550					
j. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 100px;">TEXT3551</td><td></td></tr></table> .....	TEXT3551		RCFD3551	0	6.j.
TEXT3551					
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....	RCFD2160	<b>66,140,000</b>	7.		

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

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

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

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

## Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands		Amount	
1.			
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	292,000	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	11,504,000	1.b.
2.	Net deferred tax liabilities (2) .....	590,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	1,246,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item) .....	33,021,000	4.
a.	Accounts payable .....	12,497,000	4.a.
b.	Deferred compensation liabilities .....	0	4.b.
c.	Dividends declared but not yet payable .....	0	4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	0	4.d.
e.	TEXT3552 .....	0	4.e.
f.	TEXT3553 .....	0	4.f.
g.	TEXT3554 .....	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	<b>46,653,000</b>	5.

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

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

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

To be completed only by banks with foreign offices.

Dollar Amounts in Thousands			Amount
1. Not applicable			
2. Not applicable			
3. Securities purchased under agreements to resell .....	RCONB989	25,440,000	3.
4. Securities sold under agreements to repurchase .....	RCONB995	9,988,000	4.
5. Other borrowed money .....	RCON3190	99,789,000	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2163	20,614,000	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	806,262,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129	678,293,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities .....	RCON0211	0	RCON1287	98,867,000	10.
11. U.S. Government agency obligations .....	RCON8492	0	RCON8495	9,152,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	6,924,000	RCON8499	5,254,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	32,055,000	RCONG390	26,501,000	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	2,183,000	RCONG394	8,314,000	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	390,000	RCON1736	0	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) .....	RCONG397	0	RCONG398	3,569,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	18,657,000	RCONG400	20,589,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values (2) .....			RCONA511	N/A	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	<b>60,209,000</b>	RCON1773	<b>172,246,000</b>	17.

Dollar Amounts in Thousands			Amount
18. <b>Equity investments not held for trading:</b>			
a. <b>Equity securities with readily determinable fair values (3)</b> .....	RCONJA22	117,000	18.a.
b. <b>Equity investments without</b> readily determinable fair values .....	RCON1752	5,567,000	18.b.

(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).

(2) Item 16 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

(3) Item 18.a is to be completed only by institutions that have adopted ASU 2016-01. See the instructions for further detail on ASU 2016-01.

### Schedule RC-H—Continued

Dollar Amounts in Thousands

	Amount		
<i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets .....	RCON3545	30,393,000	19.
20. Total trading liabilities .....	RCON3548	28,326,000	20.
21. Total loans held for trading .....	RCONHT71	7,374,000	21.
<i>Item 22 is to be completed by banks that: (1) 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 (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale .....	RCONJF75	1,842,000	22.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12) .....	2133	5,212,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21) .....	2898	29,618,000	2.



### Schedule RC-K—Quarterly Averages <sup>(1)</sup>

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions .....	RCFD3381	171,158,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>(2)</sup> .....	RCFDB558	117,530,000	2.
3. Mortgage-backed securities <sup>(2)</sup> .....	RCFDB559	70,614,000	3.
4. <b>All other debt securities and equity securities with readily determinable fair values not held for trading</b> <sup>(2)</sup> <sup>(3)</sup> .....	RCFDB560	131,509,000	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	61,780,000	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans .....	RCON3360	393,521,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties .....	RCON3465	88,181,000	6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	22,524,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	189,000	6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	69,893,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	RCONB561	133,518,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	4,346,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	250,834,000	6.b.
<b>Item 7 is to be completed by (1) banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</b>			
7. Trading assets .....	RCFD3401	111,563,000	7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	1,373,000	8.
9. Total assets <sup>(4)</sup> .....	RCFD3368	1,419,468,000	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	94,619,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs) .....	RCONB563	302,408,000	11.a.
b. Time deposits of \$250,000 or less .....	RCONHK16	14,978,000	11.b.
c. Time deposits of more than \$250,000 .....	RCONHK17	48,460,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3404	456,203,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	15,159,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	110,762,000	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) For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

(4) The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost; b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value; and, c) For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments 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	11,374,000		1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>				
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONHT72	0		1.a.(1)
b. Credit card lines .....	RCFD3815	682,547,000		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only 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	629,920,000		1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456	52,627,000		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	112,000		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165	4,401,000		1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550	6,777,000		1.c.(2)
d. Securities underwriting .....	RCFD3817	0		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans .....	RCFDJ457	183,615,000		1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458	40,557,000		1.e.(2)
(3) All other unused commitments .....	RCFDJ459	58,855,000		1.e.(3)
2. Financial standby letters of credit .....	RCFD3819	95,822,000		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820	24,801,000		2.a.
3. Performance standby letters of credit .....	RCFD3821	10,924,000		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	967,000		3.a.
4. Commercial and similar letters of credit .....	RCFD3411	5,404,000		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	101,285,000		6.a.
b. Securities borrowed .....	RCFD3432	4,000		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	796,609,000	RCFDC969	835,865,000	7.a.(1)
(2) Total return sw aps .....	RCFDC970	10,129,000	RCFDC971	19,847,000	7.a.(2)
(3) Credit options .....	RCFDC972	81,109,000	RCFDC973	94,154,000	7.a.(3)
(4) Other credit derivatives .....	RCFDC974	0	RCFDC975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value .....	RCFDC219	8,921,000	RCFDC221	5,154,000	7.b.(1)
(2) Gross negative fair value .....	RCFDC220	4,510,000	RCFDC222	9,261,000	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, 2017, Report of Condition.

### Schedule RC-L—Continued

	Dollar Amounts in Thousands			Amount
<b>7.c. Notional amounts by regulatory capital treatment: (1)</b>				
<b>(1) Positions covered under the Market Risk Rule:</b>				
(a) Sold protection .....	RCFDG401	887,817,000		7.c.(1)(a)
(b) Purchased protection .....	RCFDG402	924,787,000		7.c.(1)(b)
<b>(2) All other positions:</b>				
(a) Sold protection .....	RCFDG403	30,000		7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	RCFDG404	24,823,000		7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	RCFDG405	256,000		7.c.(2)(c)

	(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		
<b>7.d. Notional amounts by remaining maturity:</b>							
<b>(1) Sold credit protection: (2)</b>							
(a) Investment grade .....	RCFDG406	178,755,000	RCFDG407	494,825,000	RCFDG408	34,723,000	7.d.(1)(a)
(b) Subinvestment grade .....	RCFDG409	52,507,000	RCFDG410	123,751,000	RCFDG411	3,286,000	7.d.(1)(b)
<b>(2) Purchased credit protection: (3)</b>							
(a) Investment grade .....	RCFDG412	204,221,000	RCFDG413	530,401,000	RCFDG414	38,511,000	7.d.(2)(a)
(b) Subinvestment grade .....	RCFDG415	52,766,000	RCFDG416	120,134,000	RCFDG417	3,833,000	7.d.(2)(b)

	Dollar Amounts in Thousands			Amount
<b>8. Spot foreign exchange contracts .....</b>	RCFD8765	666,997,000		8.
<b>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") .....</b>	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.
<b>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") .....</b>	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.
<b>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</b>				
<b>11. Year-to-date merchant credit card sales volume:</b>				
a. Sales for which the reporting bank is the acquiring bank .....	RCFDC223	27,562,000		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	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	951,042,000	17,342,000	7,005,000	33,146,000	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	2,813,345,000	4,405,276,000	1,432,000	43,224,000	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	186,244,000	2,874,000	43,353,000	54,508,000	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	267,140,000	3,241,000	33,874,000	52,854,000	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	2,878,461,000	1,579,895,000	328,783,000	32,266,000	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	2,352,510,000	1,554,527,000	246,096,000	33,960,000	
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	20,681,761,000	7,008,977,000	232,093,000	83,801,000	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	30,105,244,000	14,504,336,000	892,636,000	333,759,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	25,259,000	67,796,000	0	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate .....	RCFDA 589				14.a.
	875,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	198,304,000	162,865,000	27,491,000	9,723,000	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	187,781,000	159,291,000	30,748,000	9,833,000	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	228,000	823,000	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	203,000	638,000	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) Not Applicable	(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		RCFDG420	RCFDG421	RCFDG422	
	24,509,000		2,159,000	9,965,000	28,038,000	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar .....	RCFDG423		RCFDG425	RCFDG426	RCFDG427	
	8,054,000		7,996,000	339,000	15,497,000	16.b.(1)
(2) Cash—Other currencies .....	RCFDG428		RCFDG430	RCFDG431	RCFDG432	
	10,418,000		82,000	2,872,000	3,487,000	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433		RCFDG435	RCFDG436	RCFDG437	
	10,478,000		1,617,000	0	1,893,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438		RCFDG440	RCFDG441	RCFDG442	
	1,279,000		0	0	64,000	16.b.(4)
(5) Corporate bonds .....	RCFDG443		RCFDG445	RCFDG446	RCFDG447	
	816,000		32,000	89,000	451,000	16.b.(5)
(6) Equity securities .....	RCFDG448		RCFDG450	RCFDG451	RCFDG452	
	726,000		0	0	1,295,000	16.b.(6)
(7) All other collateral .....	RCFDG453		RCFDG455	RCFDG456	RCFDG457	
	5,661,000		7,000	669,000	4,361,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458		RCFDG460	RCFDG461	RCFDG462	
	<b>37,432,000</b>		<b>9,734,000</b>	<b>3,969,000</b>	<b>27,048,000</b>	16.b.(8)

(1) The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

### Schedule RC-M—Memoranda

Dollar Amounts in Thousands		Amount		
<b>1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</b>				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....		RCFD6164	18,000	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	7		1.b.
<b>2. Intangible assets:</b>				
a. Mortgage servicing assets .....		RCFD3164	584,000	2.a.
(1) Estimated fair value of mortgage servicing assets .....	RCFDA590	584,000		2.a.(1)
b. <b>Goodwill</b> .....		RCFD3163	10,523,000	2.b.
c. <b>All other intangible assets</b> .....		RCFDJF76	4,256,000	2.c.
d. <b>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)</b> .....		RCFD2143	<b>15,363,000</b>	2.d.
<b>3. Other real estate owned:</b>				
a. Construction, land development, and other land in domestic offices .....		RCON5508	5,000	3.a.
b. Farmland in domestic offices .....		RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices .....		RCON5510	47,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....		RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices .....		RCON5512	6,000	3.e.
f. In foreign offices .....		RCFN5513	29,000	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7) .....		RCFD2150	<b>87,000</b>	3.g.
<b>4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1)</b> .....		RCFDJA29	121,000	4.
<b>5. Other borrowed money:</b>				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(a) One year or less .....		RCFDF055	19,995,000	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) (3) .....		RCFD2651	15,050,000	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: (4)				
(a) One year or less .....		RCFDF060	65,102,000	5.b.(1)(a)
(b) Over one year through three years .....		RCFDF061	18,245,000	5.b.(1)(b)
(c) Over three years through five years .....		RCFDF062	2,081,000	5.b.(1)(c)
(d) Over five years .....		RCFDF063	1,921,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5) .....		RCFDB571	31,850,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16) .....		RCFD3190	<b>107,344,000</b>	5.c.

(1) Item 4 is to be completed only by insured state banks that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, and have been approved by the FDIC to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.

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

(3) 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.

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

(5) 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
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	
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		
(2) http:// .....	TE02N528		
(3) http:// .....	TE03N528		
(4) http:// .....	TE04N528		
(5) http:// .....	TE05N528		
(6) http:// .....	TE06N528		
(7) http:// .....	TE07N528		
(8) http:// .....	TE08N528		
(9) http:// .....	TE09N528		
(10) http:// .....	TE10N528		
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			
(1)	TE01N529		
(2)	TE02N529		
(3)	TE03N529		
(4)	TE04N529		
(5)	TE05N529		
(6)	TE06N529		

		Yes/No
<b>Item 9 is to be completed annually in the December report only.</b>		
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
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .			
	RCDF065		44,208,000

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

### Schedule RC-M—Continued

		Yes/No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463	YES
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464	YES

	Dollar Amounts in Thousands		
		Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans .....	RCONK169	0	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 .....	RCFNK260	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.
<b>Items 14.a and 14.b are to be completed annually in the December report only.</b>			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries <sup>(1)</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	RCFDK194	0	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>			
<b>15. Qualified Thrift Lender (QTL) test:</b>			
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.
<b>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? .....</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>	RCONL135	N/A	15.b.
<b>16. International remittance transfers offered to consumers: (2)</b>			
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.
<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	336583	16.d.(1)
Dollar Amounts in Thousands			
(2) Estimated dollar value of international remittance transfers .....	RCONN524	3,066,000	16.d.(2)
<b>(3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....</b>			
	RCONN527	82813	16.d.(3)

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	0	RCONF175	0	RCONF177	20,000	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	100,000	RCON5399	0	RCON5400	446,000	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	599,000	RCONC237	549,000	RCONC229	711,000	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	26,000	RCONC239	0	RCONC230	130,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	0	RCON3500	0	RCON3501	2,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	10,000	RCONF180	0	RCONF182	3,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	12,000	RCONF181	0	RCONF183	50,000	1.e.(2)
f. In foreign offices .....	RCFNB572	123,000	RCFNB573	5,000	RCFNB574	168,000	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	1,000	RCFD5381	4,000	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	4,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	307,000	RCFD1252	83,000	RCFD1253	216,000	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	135,000	RCFD1255	17,000	RCFD1256	761,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	1,830,000	RCFDB576	1,889,000	RCFDB577	53,000	5.a.
b. Automobile loans .....	RCFDK213	0	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	185,000	RCFDK217	39,000	RCFDK218	94,000	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	3,000	6.
7. All other loans .....	RCFD5459	251,000	RCFD5460	70,000	RCFD5461	178,000	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	5,000	RCFDF170	10,000	RCFDF171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b) .....	RCFD1406	<b>3,584,000</b>	RCFD1407	<b>2,666,000</b>	RCFD1403	<b>2,839,000</b>	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	271,000	RCFDK037	569,000	RCFDK038	89,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..	RCFDK039	127,000	RCFDK040	184,000	RCFDK041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	RCFDK042	120,000	RCFDK043	364,000	RCFDK044	89,000	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

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONK105	0	RCONK106	0	RCONK107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108	0	RCONK109	0	RCONK110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661	174,000	RCONF662	348,000	RCONF663	611,000	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	63,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123	0	RCFDK124	0	RCFDK125	343,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK126	140,000	RCFDK127	67,000	RCFDK128	179,000	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) <sup>(1)</sup> .....	RCFDHK26	314,000	RCFDHK27	415,000	RCFDHK28	1,198,000	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	9,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) .....	RCFD1248	145,000	RCFD1249	6,000	RCFD1250	212,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above) .....	RCFDC240	7,000	RCFDC241	0	RCFDC226	0	M.5.

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.

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

Dollar Amounts in Thousands	Amount		
7. Additions to nonaccrual assets during the <b>previous six months</b> .....	RCFDC410	1,227,000	M.7.
8. Nonaccrual assets sold during the <b>previous six months</b> .....	RCFDC411	126,000	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	1,000	RCFDL185	139,000	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	RCFDL186	1,000	RCFDL187	1,000	RCFDL188	118,000	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	876,565,000		1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	331,462,000		2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	331,462,000		3.
4. Average consolidated total assets for the calendar quarter .....	RCFDK652	1,418,973,000		4.
	Number			
a. Averaging method used (for daily, enter 1; for weekly, enter 2) .....	RCFDK653	1		4.a.
5. Average tangible equity for the calendar quarter <sup>(1)</sup> .....	RCFDK654	131,819,000		5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCFDK655	0		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	9,050,000		7.a.
b. Over one year through three years .....	RCFDG466	15,810,000		7.b.
c. Over three years through five years .....	RCFDG467	1,727,000		7.c.
d. Over five years .....	RCFDG468	16,554,000		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	463,615,000
b. Custodial bank deduction limit .....	RCFDK661	87,474,000

11.a.

11.b.

**Memoranda**

Dollar Amounts in Thousands	Amount	
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (2)		
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	131,521,000
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	19181934
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	391,701,000
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	167768
c. Retirement deposit accounts of \$250,000 or less: (2)		
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	21,732,000
(2) Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	1117580
d. Retirement deposit accounts of more than \$250,000: (2)		
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	149,000
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	394
<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	383,241,000
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, 2017, 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	4,495,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....	RCONK678	42,400,000	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	339,000	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	876,816,000	M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDL195	331,462,000	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less .....	RCFDL196	9,050,000	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	383,492,000	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 A) Tw o-Year Probability of Default (PD) <= 1%	(Column B) Tw o-Year Probability of Default (PD) 1.01 - 4%	(Column C) Tw o-Year Probability of Default (PD) 4.01 - 7%	(Column D) Tw o-Year Probability of Default (PD) 7.01 - 10%	(Column E) Tw o-Year Probability of Default (PD) 10.01 - 14%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default:							
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM964 Confidential	RCFDM965 Confidential	RCFDM966 Confidential	RCFDM967 Confidential	RCFDM968 Confidential		M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM979 Confidential	RCFDM980 Confidential	RCFDM981 Confidential	RCFDM982 Confidential	RCFDM983 Confidential		M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM994 Confidential	RCFDM995 Confidential	RCFDM996 Confidential	RCFDM997 Confidential	RCFDM998 Confidential		M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN010 Confidential	RCFDN011 Confidential	RCFDN012 Confidential	RCFDN013 Confidential	RCFDN014 Confidential		M.18.d.
e. Credit cards .....	RCFDN040 Confidential	RCFDN041 Confidential	RCFDN042 Confidential	RCFDN043 Confidential	RCFDN044 Confidential		M.18.e.
f. Automobile loans .....	RCFDN055 Confidential	RCFDN056 Confidential	RCFDN057 Confidential	RCFDN058 Confidential	RCFDN059 Confidential		M.18.f.
g. Student loans .....	RCFDN070 Confidential	RCFDN071 Confidential	RCFDN072 Confidential	RCFDN073 Confidential	RCFDN074 Confidential		M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN085 Confidential	RCFDN086 Confidential	RCFDN087 Confidential	RCFDN088 Confidential	RCFDN089 Confidential		M.18.h.
i. Consumer leases .....	RCFDN100 Confidential	RCFDN101 Confidential	RCFDN102 Confidential	RCFDN103 Confidential	RCFDN104 Confidential		M.18.i.
j. Total .....	RCFDN115 Confidential	RCFDN116 Confidential	RCFDN117 Confidential	RCFDN118 Confidential	RCFDN119 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 F) Tw o-Year Probability of Default (PD) 14.01 - 16%	(Column G) Tw o-Year Probability of Default (PD) 16.01 - 18%	(Column H) Tw o-Year Probability of Default (PD) 18.01 - 20%	(Column I) Tw o-Year Probability of Default (PD) 20.01 - 22%	(Column J) Tw o-Year Probability of Default (PD) 22.01 - 26%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM969 Confidential	RCFDM970 Confidential	RCFDM971 Confidential	RCFDM972 Confidential	RCFDM973 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM984 Confidential	RCFDM985 Confidential	RCFDM986 Confidential	RCFDM987 Confidential	RCFDM988 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM999 Confidential	RCFDN001 Confidential	RCFDN002 Confidential	RCFDN003 Confidential	RCFDN004 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN015 Confidential	RCFDN016 Confidential	RCFDN017 Confidential	RCFDN018 Confidential	RCFDN019 Confidential	M.18.d.
e. Credit cards .....	RCFDN045 Confidential	RCFDN046 Confidential	RCFDN047 Confidential	RCFDN048 Confidential	RCFDN049 Confidential	M.18.e.
f. Automobile loans .....	RCFDN060 Confidential	RCFDN061 Confidential	RCFDN062 Confidential	RCFDN063 Confidential	RCFDN064 Confidential	M.18.f.
g. Student loans .....	RCFDN075 Confidential	RCFDN076 Confidential	RCFDN077 Confidential	RCFDN078 Confidential	RCFDN079 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN090 Confidential	RCFDN091 Confidential	RCFDN092 Confidential	RCFDN093 Confidential	RCFDN094 Confidential	M.18.h.
i. Consumer leases .....	RCFDN105 Confidential	RCFDN106 Confidential	RCFDN107 Confidential	RCFDN108 Confidential	RCFDN109 Confidential	M.18.i.
j. Total .....	RCFDN120 Confidential	RCFDN121 Confidential	RCFDN122 Confidential	RCFDN123 Confidential	RCFDN124 Confidential	M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

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

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

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

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

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

Dollar Amounts in Thousands		Amount	
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>(1)</sup></b>			
	RCONHT81	637,000	1.
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>(1)</sup></b>			
	RCONHT82	393,000	2.
<b>3. 1-4 family residential mortgage loans sold during the quarter</b>			
	RCONHT83	1,072,000	3.
<b>4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)</b>			
	RCONHT84	715,000	4.
<b>5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)</b>			
	RIADHT85	16,000	5.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter</b>			
	RCONHT86	5,000	6.
<b>7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:</b>			
a.	For representations and warranties made to U.S. government agencies and government-sponsored agencies	Confidential	7.a.
b.	For representations and warranties made to other parties	Confidential	7.b.
c.	Total representations and warranty reserves (sum of items 7.a and 7.b.)	<b>49,000</b>	7.c.

(1) 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) 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
- (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands						
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>Assets</b>						
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>(1)</sup> .....	RCFDJA36 <b>262,189,000</b>	RCFDG474 0	RCFDG475 165,975,000	RCFDG476 95,478,000	RCFDG477 736,000	1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478 <b>964,000</b>	RCFDG479 0	RCFDG480 0	RCFDG481 964,000	RCFDG482 0	2.
3. Loans and leases held for sale .....	RCFDG483 <b>556,000</b>	RCFDG484 0	RCFDG485 0	RCFDG486 556,000	RCFDG487 0	3.
4. Loans and leases held for investment .....	RCFDG488 <b>2,152,000</b>	RCFDG489 0	RCFDG490 0	RCFDG491 1,889,000	RCFDG492 263,000	4.
5. Trading assets:						
a. Derivative assets .....	RCFD3543 <b>42,580,000</b>	RCFDG493 378,301,000	RCFDG494 416,000	RCFDG495 415,399,000	RCFDG496 5,066,000	5.a.
b. Other trading assets .....	RCFDG497 <b>63,256,000</b>	RCFDG498 1,251,000	RCFDG499 30,933,000	RCFDG500 32,997,000	RCFDG501 577,000	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 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.(1)
6. All other assets .....	RCFDG391 <b>1,775,000</b>	RCFDG392 0	RCFDG395 0	RCFDG396 1,140,000	RCFDG804 635,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	RCFDG502 <b>373,472,000</b>	RCFDG503 <b>379,552,000</b>	RCFDG504 <b>197,324,000</b>	RCFDG505 <b>548,423,000</b>	RCFDG506 <b>7,277,000</b>	7.

(1) For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, the amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c. For institutions that have not adopted ASU 2016-01, the amount reported in item 1, column A, must equal Schedule RC, item 2.b.

**Schedule RC-Q—Continued**

Dollar Amounts in Thousands						
	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>Liabilities</b>						
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	<b>1,476,000</b>	0	0	981,000	495,000	
9. Federal funds purchased and securities sold under agreements to repurchase .....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	<b>37,728,000</b>	376,814,000	239,000	409,863,000	4,440,000	
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	<b>16,417,000</b>	1,251,000	13,451,000	4,200,000	17,000	
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	<b>2,204,000</b>	0	0	2,201,000	3,000	
12. Subordinated notes and debentures .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	<b>1,406,000</b>	0	0	1,405,000	1,000	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	<b>59,231,000</b>	<b>378,065,000</b>	<b>13,690,000</b>	<b>418,650,000</b>	<b>4,956,000</b>	





### Schedule RC-Q—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands		Amount	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties .....	RCFDHT87	576,000	M.3.a.(1)
(2) All other loans secured by real estate .....	RCFDHT88	0	M.3.a.(2)
b. Commercial and industrial loans .....	RCDF585	681,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) ..	RCFDHT89	0	M.3.c.
d. Other loans .....	RCDF589	1,451,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties .....	RCFDHT91	556,000	M.4.a.(1)
(2) All other loans secured by real estate .....	RCFDHT92	0	M.4.a.(2)
b. Commercial and industrial loans .....	RCDF597	687,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper) ..	RCFDHT93	0	M.4.c.
d. Other loans .....	RCDF601	1,485,000	M.4.d.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

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

	Dollar Amounts in Thousands		
		Amount	
<b>Common Equity Tier 1 Capital</b>			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....		146,867,000	1.
2. Retained earnings .....		<b>20,805,000</b>	2.
3. Accumulated other comprehensive income (AOCI) .....		(21,797,000)	3.
		Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....		0	3.a.
		Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....		147,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....		<b>146,022,000</b>	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....		11,108,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....		4,011,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....		2,010,000	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) <sup>(1)</sup> .....		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) <sup>(2)</sup> .....		N/A	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....		N/A	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....		N/A	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....		N/A	9.e.
f. To be completed only by institutions that entered "0" for No in items 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) .....		(579,000)	9.f.

(1) Institutions that entered "1" for Yes in item 3.a and have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, should report net unrealized gains (losses) on available-for-sale debt securities in item 9.a. Institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01 should report net unrealized gains (losses) on available-for-sale debt and equity securities in item 9.a.

(2) Item 9.b is to be completed only by institutions that entered "1" for Yes in item 3.a and have not adopted ASU 2016-01. See instructions for further detail on ASU 2016-01.

# 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 156,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCFAP850 225,000	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....	RCFAP851 0	11.
12. Subtotal (item 5 minus items 6 through 11) .....	RCFAP852 129,091,000	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 129,091,000	19.
<b>Additional Tier 1 Capital</b>		
20. Additional tier 1 capital instruments plus related surplus .....	RCFAP860 2,100,000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861 0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCFAP862 31,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCFAP863 2,131,000	23.
24. LESS: Additional tier 1 capital deductions .....	RCFAP864 7,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCFAP865 2,124,000	25.
<b>Tier 1 Capital</b>		
26. Tier 1 capital (sum of items 19 and 25) .....	RCFA8274 131,215,000	26.
<b>Tier 2 Capital</b>		
27. Tier 2 capital instruments plus related surplus .....	RCFAP866 12,000,000	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCFAP867 0	28.
29. Total capital minority interest that is not included in tier 1 capital .....	RCFAP868 42,000	29.
30.		
a. Allowance for loan and lease losses includable in tier 2 capital .....	RCFA5310 11,897,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCFW5310 1,101,000	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 <sup>(3)</sup> .....		RCFAQ257	N/A
32.			
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....		RCFAP870	23,939,000
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31) .....		RCFWP870	13,143,000
33. LESS: Tier 2 capital deductions .....		RCFAP872	0
34.			
a. Tier 2 capital (greater of item 32.a minus item 33, or zero) .....		RCFA5311	23,939,000
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....		RCFW5311	13,143,000
<b>Total Capital</b>			
35.			
a. Total capital (sum of items 26 and 34.a) .....		RCFA3792	155,154,000
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....		RCFW3792	144,358,000
<b>Total Assets for the Leverage Ratio</b>			
36. Average total consolidated assets .....		RCFD3368	1,419,468,000
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)*: .....		RCFAP875	17,361,000
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16	Components		
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 a.	17,354,000	
c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.)	Line b.	0	
	Line c.	7,000	
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....		RCFAB596	3,232,000
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....		RCFAA224	1,398,875,000
<b>Total Risk-Weighted Assets</b>			
40.			
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....		RCFAA223	1,032,809,000
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....		RCFWA223	926,228,679

(3) Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

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

# Schedule RC-R—Continued

## Part I—Continued

	(Column A) Percentage	(Column B) Percentage			
<b>Risk-Based Capital Ratios*</b>					
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b) .....	RCFAP793	12.4990	RCFWP793	13.9373	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	12.7047	RCFW7206	14.1666	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	15.0225	RCFW7205	15.5856	43.
<b>Leverage Capital Ratios*</b>					
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	RCFA7204	9.3800			44.
Dollar Amounts in Thousands					
45. Advanced approaches institutions only: Supplementary leverage ratio information:					
a. Total leverage exposure .....	RCFAH015	1,914,663,000			45.a.
b. Supplementary leverage ratio .....	RCFAH036	6.8532			45.b.
<b>Capital Buffer*</b>					
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. Capital conservation buffer .....	RCFAH311	6.7047			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....	RCFWH312	6.3750			46.b.
Dollar Amounts in Thousands					
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:					
47. Eligible retained income .....	RCFAH313				47.
48. Distributions and discretionary bonus payments during the quarter .....	RCFAH314				48.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	
1. Cash and balances due from depository institutions .....	RCFDD957	RCFDS396	RCFDD958				RCFDD959	
	<b>179,696,000</b>	0	158,097,000				11,103,000	1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD961	RCFDS399	RCFDD962	RCFDHJ74	RCFDHJ75		RCFDD963	
	<b>41,036,000</b>	0	3,695,000	0	0		33,017,000	2.a.
<b>b. Available-for-sale debt securities and equity securities     with readily determinable fair values not held for trading</b>								
.....	RCFDJA21	RCFDS402	RCFDD967	RCFDHJ76	RCFDHJ77		RCFDD968	
	<b>260,602,000</b>	0	204,476,000	96,000	0		45,246,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCOND971		RCOND972				RCOND973	
	<b>0</b>		0				0	3.a.
b. Securities purchased under agreements to resell .....	RCFDH171	RCFDH172						
	60,325,000	60,325,000						3.b.
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCFDS413	RCFDS414	RCFDH173				RCFDS415	
	<b>750,000</b>	0	0				19,000	4.a.
b. High volatility commercial real estate exposures .....	RCFDS419	RCFDS420	RCFDH174				RCFDH175	
	<b>0</b>	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFDS423	RCFDS424	RCFDS425	RCFDHJ78	RCFDHJ79		RCFDS426	
	<b>46,000</b>	0	0	0	0		0	4.c.
d. All other exposures .....	RCFDS431	RCFDS432	RCFDS433	RCFDHJ80	RCFDHJ81		RCFDS434	
	<b>5,774,000</b>	0	0	0	0		0	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 3,109,000	RCFDD960 5,186,000	RCFDS398 2,201,000					1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD964 3,867,000	RCFDD965 457,000	RCFDS400 0					2.a.
<b>b. Available-for-sale debt securities and equity securities     with readily determinable fair values not held for trading</b> .....	RCFDD969 6,954,000	RCFDD970 3,085,000	RCFDS403 745,000	RCFDH270 0	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 635,000	RCFDS417 96,000						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 46,000					4.c.
d. All other exposures .....	RCFDS435 0	RCFDS436 5,540,000	RCFDS437 234,000					4.d.

(4) Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

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



**Schedule RC-R, Part II—Continued**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount
Dollar Amounts in Thousands					
1. Cash and balances due from depository institutions					
2. Securities:					
a. Held-to-maturity securities					
b. <b>Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b> .....				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 <b>121,188,000</b>	RCFDS440 0	RCFDH178 0				RCFDS441 1,572,000
b. High volatility commercial real estate exposures .....	RCFDS445 <b>5,000</b>	RCFDS446 0	RCFDH179 0				RCFDH180 0
c. Exposures past due 90 days or more or on nonaccrual <sup>(8)</sup> .....	RCFDS449 <b>4,087,000</b>	RCFDS450 0	RCFDS451 401,000	RCFDHJ82 0	RCFDHJ83 0		RCFDS452 0
d. All other exposures .....	RCFDS457 <b>476,916,000</b>	RCFDS458 0	RCFDS459 3,420,000	RCFDHJ84 3,228,000	RCFDHJ85 0		RCFDS460 10,588,000
6. LESS: Allow ance for loan and lease losses .....	RCFD3123 10,652,000	RCFD3123 10,652,000					
7. Trading assets .....	RCFDD976 <b>105,791,000</b>	RCFDS466 81,931,000	RCFDD977 13,205,000	RCFDHJ86 0	RCFDHJ87 0		RCFDD978 458,000
8. All other assets <sup>(9)</sup> .....	RCFDD981 <b>94,855,000</b>	RCFDS469 17,932,800	RCFDD982 22,607,700	RCFDHJ88 37,000	RCFDHJ89 0		RCFDD983 2,723,000

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

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

**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
5. Loans and leases held for investment:								
a. Residential mortgage exposures .....	RCFDS442	RCFDS443						5.a.
	88,980,000	30,636,000						
b. High volatility commercial real estate exposures .....	RCFDH181	RCFDH182	RCFDS447					5.b.
	0	0	5,000					
c. Exposures past due 90 days or more or on nonaccrual <sup>(11)</sup> .....	RCFDS453	RCFDS454	RCFDS455					5.c.
	0	0	3,686,000					
d. All other exposures .....	RCFDS461	RCFDS462	RCFDS463					5.d.
	4,481,000	444,313,000	4,880,000					
6. LESS: Allowance for loans and lease losses								
7. Trading assets .....	RCFDD979	RCFDD980	RCFDS467	RCFDH289	RCFDH186	RCFDH290	RCFDH187	
	222,000	9,457,000	518,000	0	0	0	0	7.
8. All other assets <sup>(12)</sup> .....	RCFDD984	RCFDD985	RCFDH185	RCFDH293	RCFDH188	RCFDS470	RCFDS471	
	420,000	34,790,200	468,000	8,125,300	0	0	0	8.

(10) Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

(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**

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 (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount
5. Loans and leases held for investment:					
a. Residential mortgage exposures .....				RCFDH281 0	RCFDH282 0
b. High volatility commercial real estate exposures .....				RCFDH283 0	RCFDH284 0
c. Exposures past due 90 days or more or on nonaccrual (14) .....				RCFDH285 0	RCFDH286 0
d. All other exposures .....				RCFDH287 6,006,000	RCFDH288 446,000
6. LESS: Allowance for loans and lease losses					
7. Trading assets .....				RCFDH291 0	RCFDH292 0
8. All other assets (15) .....				RCFDH294 0	RCFDH295 0
a. Separate account bank-owned life insurance .....				RCFDH296 5,185,000	RCFDH297 1,067,530
b. Default fund contributions to central counterparties .....				RCFDH298 2,566,000	RCFDH299 1,542,000

(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	
	20,310,000	20,310,000	0	4,325,000	0	9.a.
b. Available-for-sale securities .....	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	
	1,587,000	1,587,000	0	379,000	0	9.b.
c. Trading assets .....	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	
	45,000	45,000	0	15,000	0	9.c.
d. All other on-balance sheet securitization exposures .....	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	
	44,384,000	44,384,000	0	11,631,000	0	9.d.
10. Off-balance sheet securitization exposures .....	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	
	29,960,000	29,959,000	1,000	8,492,000	0	10.

(16) Simplified Supervisory Formula Approach.

**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%
11. Total balance sheet assets <sup>(17)</sup>	RCFD2170	RCFDS500	RCFDD987	RCFDHJ90	RCFDHJ91		RCFDD988	RCFDD989	RCFDD990
	<b>1,406,745,000</b>	<b>215,862,800</b>	<b>405,901,700</b>	<b>3,361,000</b>	<b>0</b>		<b>104,726,000</b>	<b>108,668,000</b>	<b>533,560,200</b>

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <sup>(17)</sup>	RCFDS503	RCFDS504	RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
	<b>12,783,000</b>	<b>8,125,300</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>13,757,000</b>

11.

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

(18) Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

### 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	
	45,761,000	1.0	<b>45,761,000</b>	0	795,000	0	
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDD997		RCFDD998	RCFDD999			
	10,924,000	0.5	<b>5,462,000</b>	0			
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG606		RCFDG607	RCFDG608	RCFDHJ94	RCFDHJ95	
	5,370,000	0.2	<b>1,074,000</b>	0	48,000	0	
15. Retained recourse on small business obligations sold with recourse .....	RCFDG612		RCFDG613	RCFDG614			
	0	1.0	<b>0</b>	0			
16. Repo-style transactions (22) .....	RCFDS515		RCFDS516	RCFDS517	RCFDS518	RCFDS519	
	18,227,000	1.0	<b>18,227,000</b>	3,526,000	2,020,000	0	
17. All other off-balance sheet liabilities .....	RCFDG618		RCFDG619	RCFDG620			
	2,530,000	1.0	<b>2,530,000</b>	1,486,000			
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	
	35,363,000	0.2	<b>7,072,600</b>	0	234,000	0	
b. Original maturity exceeding one year .....	RCFDG624		RCFDG625	RCFDG626	RCFDHJ98	RCFDHJ99	
	275,641,000	0.5	<b>137,820,500</b>	633,500	9,356,000	0	

(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 3,688,000	RCFDD995 2,676,000	RCFDD996 37,748,000	RCFDS511 854,000			12.
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDG603 535,000	RCFDG604 12,000	RCFDG605 4,836,000	RCFDS512 79,000			13.
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG609 226,000	RCFDG610 14,000	RCFDG611 719,000	RCFDS513 67,000			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 3,714,000	RCFDS521 12,000	RCFDS522 7,785,000	RCFDS523 1,170,000	RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities .....	RCFDG621 117,000	RCFDG622 0	RCFDG623 893,000	RCFDS524 34,000			17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCFDS528 18,600	RCFDS529 498,000	RCFDS530 6,321,000	RCFDS531 1,000	RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year .....	RCFDG627 9,792,000	RCFDG628 500,000	RCFDG629 117,153,000	RCFDS539 386,000	RCFDH307 0	RCFDH308 0	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.
	703,019,000	0.0	0						
20. Over-the-counter derivatives .....			RCFDS542	RCFDS543	RCFDHK00	RCFDHK01	RCFDS544	RCFDS545	20.
			174,724,000	11,320,000	30,000	0	0	39,033,000	
21. Centrally cleared derivatives .....			RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	21.
			29,980,000	0	29,806,000	0		0	
22. Unsettled transactions (failed trades) (27) .....	RCFDH191			RCFDH193				RCFDH194	22.
	619,000			452,000				3,000	

	(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.
	3,661,000	118,391,000	2,289,000				0	0	
21. Centrally cleared derivatives .....	RCFDS555	RCFDS556	RCFDS557						21.
	0	174,000	0						
22. Unsettled transactions (failed trades) .....	RCFDH195	RCFDH196	RCFDH197	RCFDH198	RCFDH199	RCFDH200			22.
	0	118,000	0	0	0	46,000			

(25) Credit conversion factor.

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

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

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

**Schedule RC-R, Part II—Continued**

**Totals**

Dollar Amounts in Thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	RCFDG630	RCFDS558	RCFDS559	RCFDS560	RCFDG631	RCFDG632	RCFDG633	RCFDS561
	<b>423,319,200</b>	<b>45,650,000</b>	<b>0</b>	<b>0</b>	<b>161,852,600</b>	<b>116,041,000</b>	<b>827,698,200</b>	<b>17,663,000</b>
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFDG634	RCFDS569	RCFDS570	RCFDS571	RCFDG635	RCFDG636	RCFDG637	RCFDS572
	<b>0</b>	<b>913,000</b>	<b>0</b>	<b>0</b>	<b>32,370,520</b>	<b>58,020,500</b>	<b>827,698,200</b>	<b>26,494,500</b>

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	RCFDS562	RCFDS563	RCFDS564	RCFDS565	RCFDS566	RCFDS567	RCFDS568
	<b>8,125,300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>47,000</b>
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCFDS573	RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579
	<b>20,313,250</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>587,500</b>

(29) Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

### Schedule RC-R, Part II—Continued

		Dollar Amounts in Thousands		Amount																		
26.	Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (sum of Part II and Part I items below)*: .....	RCFDS580	<b>994,302,000</b>	26.																		
<p><b>RC-R, Part II items:</b></p> <p>a. Sum of items 2.b. through 20, Column S</p> <p>b. Sum of items 9 and 10, Columns T and U</p> <p>c. Sum of item 25, Columns C through Q</p> <p><b>RC-R, Part I items:</b></p> <p>d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b</p> <p>e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b</p> <p>f. Sum of items 11 and 13 through 16</p> <p>g. Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33)</p> <p>h. Tier 2 capital deductions in item 33</p>		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Components</th> </tr> </thead> <tbody> <tr> <td>Line a.</td> <td style="text-align: right;"><b>3,055,530</b></td> </tr> <tr> <td>Line b.</td> <td style="text-align: right;"><b>24,842,000</b></td> </tr> <tr> <td>Line c.</td> <td style="text-align: right;"><b>966,397,470</b></td> </tr> <tr> <td>Line d.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line e.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line f.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line g.</td> <td style="text-align: right;">7,000</td> </tr> <tr> <td>Line h.</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>		Components		Line a.	<b>3,055,530</b>	Line b.	<b>24,842,000</b>	Line c.	<b>966,397,470</b>	Line d.	0	Line e.	0	Line f.	0	Line g.	7,000	Line h.	0	
Components																						
Line a.	<b>3,055,530</b>																					
Line b.	<b>24,842,000</b>																					
Line c.	<b>966,397,470</b>																					
Line d.	0																					
Line e.	0																					
Line f.	0																					
Line g.	7,000																					
Line h.	0																					
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....	RCFDS581	38,515,000	27.																		
28.	Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(30)</sup> .....	RCFDB704	<b>1,032,810,000</b>	28.																		
29.	LESS: Excess allowance for loan and lease losses .....	RCFDA222	0	29.																		
30.	LESS: Allocated transfer risk reserve .....	RCFD3128	1,000	30.																		
31.	Total risk-weighted assets (item 28 minus items 29 and 30) .....	RCFDG641	<b>1,032,809,000</b>	31.																		

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

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

**Schedule RC-R, Part II—Continued**

**Memoranda**

		Dollar Amounts in Thousands				Amount		
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....						RCFDG642	64,954,000	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	2,641,966,000	RCFDS583	3,611,799,000	RCFDS584	3,021,996,000	M.2.a.	
b. Foreign exchange rate and gold .....	RCFDS585	11,823,713,000	RCFDS586	745,607,000	RCFDS587	256,893,000	M.2.b.	
c. Credit (investment grade reference asset) .....	RCFDS588	343,652,000	RCFDS589	800,893,000	RCFDS590	57,744,000	M.2.c.	
d. Credit (non-investment grade reference asset) .....	RCFDS591	88,617,000	RCFDS592	195,830,000	RCFDS593	6,377,000	M.2.d.	
e. Equity .....	RCFDS594	343,548,000	RCFDS595	113,999,000	RCFDS596	22,073,000	M.2.e.	
f. Precious metals (except gold) .....	RCFDS597	8,246,000	RCFDS598	501,000	RCFDS599	0	M.2.f.	
g. Other .....	RCFDS600	62,017,000	RCFDS601	30,867,000	RCFDS602	3,354,000	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	17,315,149,000	RCFDS604	447,764,000	RCFDS605	27,124,000	M.3.a.	
b. Foreign exchange rate and gold .....	RCFDS606	224,643,000	RCFDS607	5,926,000	RCFDS608	463,000	M.3.b.	
c. Credit (investment grade reference asset) .....	RCFDS609	38,643,000	RCFDS610	203,072,000	RCFDS611	15,490,000	M.3.c.	
d. Credit (non-investment grade reference asset) .....	RCFDS612	15,945,000	RCFDS613	45,948,000	RCFDS614	680,000	M.3.d.	
e. Equity .....	RCFDS615	36,375,000	RCFDS616	4,521,000	RCFDS617	0	M.3.e.	
f. Precious metals (except gold) .....	RCFDS618	2,883,000	RCFDS619	0	RCFDS620	0	M.3.f.	
g. Other .....	RCFDS621	55,961,000	RCFDS622	14,877,000	RCFDS623	397,000	M.3.g.	

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
	9,354,000	0	22,000	0	0	0	76,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....	RCFDHU09	RCFDHU10	RCFDHU11	RCFDHU12	RCFDHU13	RCFDHU14	RCFDHU15	2.
	0	0	0	0	0	0	1,000	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets. (1)</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due .....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
	1,008,000	0	0	0	0	0	0	
b. 90 days or more past due .....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	4.b.
	378,000	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs .....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
	54,000	0	2,000	0	0	0	0	
b. Recoveries .....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
	0	0	0	0	0	0	0	

(1) The \$100 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands								
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>								
6. Total amount of ownership (or seller's) interests carried as securities or loans .....		RCFDHU16 0	RCFDHU17 0			RCFDHU18 0	6.	
7. and 8. Not applicable								
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....								
	RCFDB776 0			RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures .....								
	RCFDB783 0			RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
<b>Bank Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank								
	RCFDB790 59,000						RCFDB796 3,445,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....								
	RCFDB797 59,000						RCFDB803 1,085,000	12.

# Schedule RC-S—Continued

## Memoranda

Dollar Amounts in Thousands

	Amount		
1. <b>Not applicable</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	61,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements .....	RCFDB805	55,601,000	M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	RCFDA591	8,871,000	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	681,000	M.2.d.
<b>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets. <sup>(2)</sup></b>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	RCFDB806	1,708,000	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	4,271,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>(2)</sup> <sup>(3)</sup> .....	RCFDC407	0	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) The \$10 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

(3) Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

## Schedule RC-T—Fiduciary and Related Services

		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) 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 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets 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 also complete Memorandum item 4 annually with the December report.

Dollar Amounts in Thousands

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non- Managed Accounts	
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	7,327,000	44,533,000	1497	4771	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	0	9,260,000	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.
	91,000	56,000	84	6	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	1,293,000	27,650,000	2	1499	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	43,669,000	155,000	5817	8	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	468,000	7,000	200	1	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	50,739,000	749,660,000	89	20162	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>103,587,000</b>	<b>831,321,000</b>	<b>7689</b>	<b>26481</b>	



### Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
11. Custody and safekeeping accounts .....		RCFDB898 13,770,533,000		RCFDB899 227861	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 35,826,000	RCFNB901 8,840,763,000	RCFNB902 2923	RCFNB903 231983	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 91,000	RCFDJ260 879,000	RCFDJ261 84	RCFDJ262 292	13.

Dollar Amounts in Thousands	Amount		
<b>Fiduciary and Related Services Income</b>			
14. Personal trust and agency accounts .....	RIADB904	102,000	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution .....	RIADB905	0	15.a.
b. Employee benefit—defined benefit .....	RIADB906	0	15.b.
c. Other employee benefit and retirement-related accounts .....	RIADB907	1,000	15.c.
16. Corporate trust and agency accounts .....	RIADA479	20,000	16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	174,000	17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	4,000	18.
19. Other fiduciary accounts .....	RIADA480	58,000	19.
20. Custody and safekeeping accounts .....	RIADB909	1,313,000	20.
21. Other fiduciary and related services income .....	RIADB910	191,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>1,863,000</b>	22.
a. Fiduciary and related services income—foreign offices (included in item 22) .....	RIADB912	1,227,000	22.a.
23. Less: Expenses .....	RIADC058	1,118,000	23.
24. Less: Net losses from fiduciary and related services .....	RIADA488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	47,000	25.
26. Net fiduciary and related services income .....	RIADA491	<b>792,000</b>	26.

### Schedule RC-T—Continued

**Memoranda**

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits .....	RCFDJ263	67,000	RCFDJ264	0	RCFDJ265	0	M.1.a.
b. Interest-bearing deposits .....	RCFDJ266	899,000	RCFDJ267	0	RCFDJ268	3,872,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDJ269	7,014,000	RCFDJ270	6,000	RCFDJ271	1,297,000	M.1.c.
d. State, county, and municipal obligations .....	RCFDJ272	8,065,000	RCFDJ273	0	RCFDJ274	2,000	M.1.d.
e. Money market mutual funds .....	RCFDJ275	809,000	RCFDJ276	3,000	RCFDJ277	6,840,000	M.1.e.
f. Equity mutual funds .....	RCFDJ278	2,617,000	RCFDJ279	7,000	RCFDJ280	28,131,000	M.1.f.
g. Other mutual funds .....	RCFDJ281	2,564,000	RCFDJ282	10,000	RCFDJ283	155,000	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	146,000	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds .....	RCFDJ290	12,331,000	RCFDJ291	11,000	RCFDJ292	136,000	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCFDJ293	1,985,000	RCFDJ294	0	RCFDJ295	1,304,000	M.1.k.
l. Other common and preferred stocks .....	RCFDJ296	11,724,000	RCFDJ297	52,000	RCFDJ298	127,000	M.1.l.
m. Real estate mortgages .....	RCFDJ299	4,000	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate .....	RCFDJ302	291,000	RCFDJ303	1,000	RCFDJ304	3,000	M.1.n.
o. Miscellaneous assets .....	RCFDJ305	2,480,000	RCFDJ306	1,000	RCFDJ307	10,633,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) .....	RCFDJ308	50,996,000	RCFDJ309	91,000	RCFDJ310	52,500,000	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	9870	RCFDB928	1,668,494,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default .....	RCFDJ313	36	RCFDJ314	8,440,000	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	58931			M.2.b.

## Schedule RC-T—Continued

### Memoranda—Continued

*Memorandum items 3.a through 3.h are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.*

*Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31.*

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	N/A	RCFDB932	N/A	M.3.a.
b. International/Global equity .....	RCFDB933	N/A	RCFDB934	N/A	M.3.b.
c. Stock/Bond blend .....	RCFDB935	N/A	RCFDB936	N/A	M.3.c.
d. Taxable bond .....	RCFDB937	N/A	RCFDB938	N/A	M.3.d.
e. Municipal bond .....	RCFDB939	N/A	RCFDB940	N/A	M.3.e.
f. Short term investments/Money market .....	RCFDB941	N/A	RCFDB942	N/A	M.3.f.
g. Specialty/Other .....	RCFDB943	N/A	RCFDB944	N/A	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945		RCFDB946		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) 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      69,000	RCFDJF84      4,000	1.a.
b. <b>Securities not held for trading</b> .....	RCFDHU20      104,000	RCFDHU21      1,447,000	1.b.
c. <b>Loans and leases held for investment, net of allowance, and held for sale</b> .....	RCFDHU22      47,521,000	RCFDHU23      19,128,000	1.c.
d. Other real estate owned .....	RCFDK009      0	RCFDJF89      0	1.d.
e. Other assets .....	RCFDJF91      4,000	RCFDJF90      1,057,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank			
a. Other borrowed money .....	RCFDJF92      28,494,000	RCFDJF85      13,134,000	2.a.
b. Other liabilities .....	RCFDJF93      147,000	RCFDJF86      410,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above) .....	RCFDK030      0	RCFDJF87      0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above) .....	RCFDK033      0	RCFDJF88      1,708,000	4.

Dollar Amounts in Thousands	Amount	
5. <b>Total assets of asset-backed commercial paper (ABCP) conduit VIEs</b> .....	RCFDJF77      18,750,000	5.
6. <b>Total liabilities of ABCP conduit VIEs</b> .....	RCFDJF78      13,239,000	6.

## **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)