Federal Financial Institutions Examination Council

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

Report at the close of business June 30, 2017

(20170630)
(RCON 9999)

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number 00628
(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.

JPMorgan Chase Bank, National Association
Legal Title of Bank (RSSD 9017)

Columbus
City (RSSD 9130)

OH — State Abbreviation (RSSD 9200)
43240 — Zip Code (RSSD 9220)

Legal Entity Identifier (LEI) **7H6GLXDRUGQFU57RNE97**
(Report only if your institution already has an LEI.) (RCON 9224)

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

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

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For information or assistance, national banks, state nonmember banks, and savings associations should contact the FDIC's Data Collection and Analysis Section, 550 17th Street, NW, Washington, D.C. 20429, toll free on (800) 688-FDIC(3342), Monday through Friday between 8:00 a.m. and 5:00 p.m., Eastern Time. State member banks should contact their Federal Reserve District Bank.

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Marianne Lake
Name (TEXT C490)
MD & CFO
Title (TEXT C491)
marianne.lake@jpmorgan.com
E-mail Address (TEXT C492)
(212) 270-1212
Area code/Phone Number/Extension (TEXT C493)
(212) 270-1398
Area Code/FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Carl McKay
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Managing Director
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(844) 894-2048
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

Jamie Dimon
Name (TEXT FT42)
jamie.dimon@jpmchase.com
E-mail Address (TEXT FT44)
(212) 270-1111
Telephone: Area code/phone number/extension (TEXT FT43)
(212) 270-1121
FAX: Area code/phone 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

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MD & CFO
Title (TEXT C367)
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Secondary Contact

Kathryn V. McCulloch
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Senior Vice President
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kathryn.mcculloch@chase.com
E-mail Address (TEXT C373)
(212) 270-5922
Telephone: Area Code/Phone Number/Extension (TEXT C374)
(212) 270-7473
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

Paul Eastwood
Name (TEXT C437)

Compliance Officer
Title (TEXT C438)

paul.s.eastwood@jpmchase.com
E-mail Address (TEXT C439)

(212) 552-8574
Area Code/Phone Number/Extension (TEXT C440)

Secondary Contact

Warda Bennane
Name (TEXT C442)

Compliance Analyst
Title (TEXT C443)

warda.bennane@jpmchase.com
E-mail Address (TEXT C444)

(302) 758-1611
Area Code/Phone Number/Extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/Phone Number/Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/Phone Number/Extension (TEXT C878)

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

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	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	4435	4,900,000	1.a.1.a.1
(2) All other loans secured by real estate	4436	2,097,000	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	8,000	1.a.1.b
(c) Commercial and industrial loans	4012	2,211,000	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,694,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,114,000	1.a.1.d.2
(e) Loans to foreign governments and official institutions	4056	0	1.a.1.e
(f) All other loans in domestic offices	B487	1,612,000	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	955,000	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	**14,591,000**	1.a.3
b. Income from lease financing receivables	4065	9,000	1.b
c. Interest income on balances due from depository institutions (1)	4115	1,682,000	1.c
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	280,000	1.d.1
(2) Mortgage-backed securities	B489	1,763,000	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	1,651,000	1.d.3
e. Interest income from trading assets	4069	2,254,000	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	559,000	1.f
g. Other interest income	4518	208,000	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	**22,997,000**	1.h
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	583,000	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	338,000	2.a.1.b.1
(2) Time deposits of $250,000 or less	HK03	62,000	2.a.1.b.2
(3) Time deposits of more than $250,000	HK04	259,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	262,000	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	150,000	2.b
c. Interest on trading liabilities and other borrowed money	4185	1,276,000	2.c

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

Schedule RI—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount		RIAD	Amount	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures	4200	74,000	2.d			
e. Total interest expense (sum of items 2.a through 2.d)	4073	**3,004,000**	2.e			
3. Net interest income (item 1.h minus 2.e)				4074	**19,993,000**	3
4. Provision for loan and lease losses				4230	830,000	4
5. Noninterest income:						
a. Income from fiduciary activities (1)	4070	2,012,000	5.a			
b. Service charges on deposit accounts	4080	2,362,000	5.b			
c. Trading revenue (2)	A220	5,797,000	5.c			
d. (1) Fees and commissions from securities brokerage	C886	555,000	5.d.1			
(2) Investment banking, advisory, and underwriting fees and commissions	C888	1,725,000	5.d.2			
(3) Fees and commissions from annuity sales	C887	0	5.d.3			
(4) Underwriting income from insurance and reinsurance activities	C386	2,000	5.d.4			
(5) Income from other insurance activities	C387	4,000	5.d.5			
e. Venture capital revenue	B491	2,000	5.e			
f. Net servicing fees	B492	398,000	5.f			
g. Net securitization income	B493	0	5.g			
h. Not applicable						
i. Net gains (losses) on sales of loans and leases	5416	23,000	5.i			
j. Net gains (losses) on sales of other real estate owned	5415	0	5.j			
k. Net gains (losses) on sales of other assets (3)	B496	28,000	5.k			
l. Other noninterest income*	B497	8,756,000	5.l			
m. Total noninterest income (sum of items 5.a through 5.l)				4079	**21,664,000**	5.m
6. a. Realized gains (losses) on held-to-maturity securities				3521	0	6.a
b. Realized gains (losses) on available-for-sale securities				3196	-37,000	6.b
7. Noninterest expense:						
a. Salaries and employee benefits	4135	12,690,000	7.a			
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	4,277,000	7.b			
c. (1) Goodwill impairment losses	C216	0	7.c.1			
(2) Amortization expense and impairment losses for other intangible assets	C232	27,000	7.c.2			
d. Other noninterest expense*	4092	8,870,000	7.d			
e. Total noninterest expense (sum of items 7.a through 7.d)				4093	**25,864,000**	7.e
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)				4301	**14,926,000**	8.
9. Applicable income taxes (on item 8)				4302	4,644,000	9.
10. Income (loss) before discontinued operations (item 8 minus item 9)				4300	**10,282,000**	10.
11. Discontinued operations, net of applicable income taxes*				FT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)				G104	**10,282,000**	12
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)				G103	9,000	13
14. Net income (loss) attributable to bank (item 12 minus item 13)				4340	**10,273,000**	14

* Describe on Schedule RI-E - Explanations.

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

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

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

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	RIAD	Year-to-date 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	4513	58,000	M.1
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (1)			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	66,000	M.2
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	210,000	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))	4507	860,000	M.4
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	189,315	M.5
6. Not applicable			
	RIAD	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)	9106	00000000	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c)			
Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of $10 million or more for any quarter of the preceding calendar year.	RIAD	Year-to-date Amount	
a. Interest rate exposures	8757	2,083,000	M.8.a
b. Foreign exchange exposures	8758	1,575,000	M.8.b
c. Equity security and index exposures	8759	1,534,000	M.8.c
d. Commodity and other exposures	8760	201,000	M.8.d
e. Credit exposures	F186	404,000	M.8.e
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)			
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)	FT36	470,000	M.8.f.(1)
(2) CVA hedge	FT37	-478,000	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)	FT38	-117,000	M.8.g.(1)
(2) DVA hedge	FT39	0	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	FT40	5,760,000	M.8.h
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets(1)			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	-52,000	M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.9.b
10. Credit losses on derivatives (see instructions)	A251	1,000	M.10
	RIAD	YES / NO	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year ?	A530	NO	M.11
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.	RIAD	Year-to-date Amount	
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228	0	M.12

(1) The asset size tests are based on the total assets reported in the June 30, 2016, Report of Condition
(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

Schedule RI—Continued

Memoranda — Continued Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	2,643,000	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	239,000	M.13.a.1
b. Net gains (losses) on liabilities	F553	-1,568,000	M.13.b
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	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)	J321	7,000	M.14
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	982,000	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	H033	297,000	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	H034	157,000	M.15.c.
d. All other service charges on deposit accounts	H035	926,000	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	205,087,000	1
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	**205,087,000**	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	10,273,000	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	6,000,000	9
10. Other comprehensive income (1)	B511	792,000	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	**210,152,000**	12

* Describe on Schedule RI-E - Explanations.

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.2
b. Secured by farmland in domestic offices	3584	0	3585	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	5411	135,000	5412	83,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	81,000	C217	78,000	1.c.2.a
(b) Secured by junior liens	C235	18,000	C218	19,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	2,000	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	5,000	C896	6,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	1,000	C898	2,000	1.e.2
f. In foreign offices	B512	1,000	B513	1,000	1.f

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

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	136,000	4617	71,000	4.a
b. To non-U.S. addressees (domicile)	4646	75,000	4618	1,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	547,000	B515	49,000	5.a
b. Automobile Loans	K129	199,000	K133	70,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	513,000	K206	9,000	5.c
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans	4644	93,000	4628	37,000	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a
b. All other leases	C880	0	F188	0	8.b
9. Total (sum of items 1 through 8)	4635	**1,804,000**	4605	**428,000**	9

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	0	5410	8,000	M.1
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above):	4652	0	4662	1,000	M.2
3. Not applicable					

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

	Calendar year-to-date RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)	C388	87,000	M.4

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	10,715,000	1
2. Recoveries (must equal part I, item 9, column B, above)	4605	428,000	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4)	C079	**1,337,000**	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	467,000	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	830,000	5
6. Adjustments* (see instructions for this schedule)	C233	-46,000	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)	3123	**10,123,000**	7

* Describe on Schedule RI-E—Explanations.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	C435	0	M.1
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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	67,000	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges	C390	0	M.3
Memorandum item 4 is to be completed by all banks.			
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)	C781	2,265,000	M.4

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

Schedule RI-C is to be completed by institutions with $1 billion or more in Total Assets(1)

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35) RCFD	Amount	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be impaired (ASC 310-10-35) RCFD	Amount	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20) RCFD	Amount	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20) RCFD	Amount	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30) RCFD	Amount	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30) RCFD	Amount	
1. Real estate loans:													
a. Construction loans	M708	15,000	M709	1,000	M710	7,907,000	M711	83,000	M712	7,000	M713	1,000	1.a
b. Commercial real estate loans	M714	315,000	M715	70,000	M716	103,928,000	M717	1,657,000	M719	3,000	M720	0	1.b
c. Residential real estate loans	M721	11,934,000	M722	204,000	M723	231,140,000	M724	1,052,000	M725	33,013,000	M726	2,259,000	1.c
2. Commercial loans(2)	M727	1,595,000	M728	353,000	M729	316,439,000	M730	2,906,000	M731	0	M732	0	2
3. Credit cards	M733	291,000	M734	89,000	M735	32,376,000	M736	1,003,000	M737	0	M738	0	3
4. Other consumer loans	M739	83,000	M740	13,000	M741	61,921,000	M742	427,000	M743	44,000	M744	5,000	4
5. Unallocated, if any							M745	0					5
6. Total (sum of items 1.a through 5)(3)	M746	**14,233,000**	M747	**730,000**	M748	**753,711,000**	M749	**7,128,000**	M750	**33,067,000**	M751	**2,265,000**	6

1. The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
3. The sum of item 6, column B, D and F, must equal Schedule RC item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

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

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899	4,147,000	1
2. Total interest expense in foreign offices	C900	1,604,000	2
3. Provision for loan and lease losses in foreign offices	C901	7,000	3
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	4,274,000	4.a
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	1,527,000	4.b
c. Net securitization income	C904	0	4.c
d. Other noninterest income	C905	2,986,000	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906	208,000	5
6. Total noninterest expense in foreign offices	C907	7,758,000	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	C908	0	7
8. Applicable income taxes (on items 1 through 7)	C909	755,000	8
9. Discontinued operations, net of applicable income taxes, in foreign offices	GW64	0	9
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911	**3,018,000**	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	-1,116,000	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	**1,902,000**	13

Schedule RI-E—Explanations

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

Detail all adjustments in Schedules 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			RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks			C013	0	1.a
b. Earnings on/increase in value of cash surrender value of life insurance			C014	0	1.b
c. Income and fees from automated teller machines (ATMs)			C016	0	1.c
d. Rent and other income from other real estate owned			4042	0	1.d
e. Safe deposit box rent			C015	0	1.e
f. Net change in the fair values of financial instruments accounted for under a fair value option			F229	0	1.f
g. Bank card and credit card interchange fees			F555	1,336,000	1.g
h. Gains on bargain purchases			J447	0	1.h
i. Income and fees from wire transfers not reportable as service charges on deposit accounts			T047	0	1.i.
TEXT					
j. 4461	Operating Leases		4461	1,693,000	1.j.
k. 4462	Credit Card Revenues		4462	866,000	1.k.
l. 4463	Loan Commitment Fees		4463	345,000	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than $100,000 that exceed 3% of Schedule RI, item 7.d:					
a. Data processing expenses			C017	0	2.a
b. Advertising and marketing expenses			0497	493,000	2.b
c. Directors' fees			4136	0	2.c
d. Printing, stationery, and supplies			C018	0	2.d
e. Postage			8403	0	2.e
f. Legal fees and expenses			4141	0	2.f
g. FDIC deposit insurance assessments			4146	CONF	2.g
h. Accounting and auditing expenses			F556	0	2.h
i. Consulting and advisory expenses			F557	967,000	2.i
j. Automated teller machine (ATM) and interchange expenses			F558	0	2.j
k. Telecommunications expenses			F559	382,000	2.k
l. Other real estate owned expenses			Y923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)			Y924	0	2.m.
TEXT					
n. 4464	Amortization of Software		4464	533,000	2.n.
o. 4467	Brokerage and Clearing Expenses		4467	585,000	2.o.
p. 4468			4468	0	2.p
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):					
TEXT					
a.(1) FT29			FT29	0	3.a.1
(2) Applicable income tax effect	FT30	0			3.a.2
b.(1) FT31			FT31	0	3.b.1
(2) Applicable income tax effect	FT32	0			3.b.2

Schedule RI-E—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	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.	TEXT B526		B526	0	4.a
b.	TEXT B527		B527	0	4.b
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498		4498	0	5.a
b.	4499		4499	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.	TEXT 4521		4521	0	6.a
b.	4522	Writeoff of PCI loans	4522	-46,000	6.b

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	YES / NO	
Comments?	4769	NO	7

Other explanations (please type or print clearly):

TEXT	
4769	

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCFD	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	20,022,000	1.a
b. Interest-bearing balances (2)			0071	457,118,000	1.b
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	47,761,000	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	211,955,000	2.b
3. Federal funds sold and securities purchased under agreements to resell:			RCON		
a. Federal funds sold in domestic offices			B987	357,000	3.a
			RCFD		
b. Securities purchased under agreements to resell (3)			B989	183,539,000	3.b
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	7,212,000	4.a
b. Loans and leases held for investment	B528	802,989,000			4.b
c. LESS: Allowance for loan and lease losses	3123	10,123,000			4.c
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	**792,866,000**	4.d
5. Trading assets (from Schedule RC-D)			3545	267,801,000	5
6. Premises and fixed assets (including capitalized leases)			2145	11,563,000	6
7. Other real estate owned (from Schedule RC-M)			2150	423,000	7
8. Investments in unconsolidated subsidiaries and associated companies			2130	138,000	8
9. Direct and indirect investments in real estate ventures			3656	8,551,000	9
10. Intangible assets:					
a. Goodwill			3163	27,142,000	10.a
b. Other intangible assets (from Schedule RC-M)			0426	5,900,000	10.b
11. Other assets (from Schedule RC-F)			2160	109,658,000	11
12. Total assets (sum of items 1 through 11)			2170	**2,152,006,000**	12

(1) Includes cash items in process of collection and unposted debits.
(2) Includes time certificates of deposit not held for trading.
(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands					
			RCON	Amount	
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			2200	1,270,117,000	13.a
(1) Noninterest-bearing (4)	6631	399,267,000			13.a.1
(2) Interest-bearing	6636	870,850,000			13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs			RCFN		
(from Schedule RC-E, part II)			2200	269,706,000	13.b
(1) Noninterest-bearing	6631	17,716,000			13.b.1
(2) Interest-bearing	6636	251,990,000			13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:			RCON		
a. Federal funds purchased in domestic offices (5)			B993	1,590,000	14.a
			RCFD		
b. Securities sold under agreements to repurchase (6)			B995	91,392,000	14.b
15. Trading liabilities (from Schedule RC-D)			3548	106,447,000	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	115,739,000	16
17. and 18. Not applicable					

(4) Includes noninterest-bearing demand, time, and savings deposits.
(5) Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
(6) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Liabilities—Continued			
19. Subordinated notes and debentures (1)	3200	4,087,000	19
20. Other liabilities (from Schedule RC-G)	2930	82,619,000	20
21. Total liabilities (sum of items 13 through 20)	2948	**1,941,697,000**	21
22. Not applicable			
Equity Capital			
Bank Equity Captal			
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	1,785,000	24
25. Surplus (excludes all surplus related to preferred stock)	3839	94,125,000	25
26. a. Retained earnings	3632	112,585,000	26.a
b. Accumulated other comprehensive income (2)	B530	1,657,000	26.b
c. Other equity capital components (3)	A130	0	26.c
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	**210,152,000**	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	157,000	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	**210,309,000**	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	**2,152,006,000**	29

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2016	6724	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.

	RCON	MMDD	
2. Bank's fiscal year-end date(report the date in MMDD format)	8678	N/A	M.2

(1) Includes limited-life preferred stock and related surplus.
(2) 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.
(3) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	15,287,000			1
a. Cash items in process of collection and unposted debits			0020	6,877,000	1.a
b. Currency and coin			0080	8,397,000	1.b
2. Balances due from depository institutions in the U.S.			0082	41,131,000	2
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	1,484,000			2.a
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085	39,647,000			2.b
3. Balances due from banks in foreign countries and foreign central banks			0070	579,000	3
a. Foreign branches of other U.S. banks	0073	469,000			3.a
b. Other banks in foreign countries and foreign central banks	0074	86,272,000			3.b
4. Balances due from Federal Reserve Banks	0090	333,981,000	0090	333,981,000	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)	0010	**477,140,000**	0010	**390,965,000**	5

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (Column D) Fair Value RCFD	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	28,247,000	1287	28,158,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1)	1289	0	1290	0	1291	0	1293	0	2.a
b. Issued by U.S. Government-sponsored agencies (2)	1294	0	1295	0	1297	0	1298	0	2.b
3. Securities issued by states and political subdivisions in the U.S.	8496	14,437,000	8497	14,920,000	8498	28,531,000	8499	30,173,000	3

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	3,896,000	G301	3,894,000	G302	16,490,000	G303	16,413,000	4.a.1
(2) Issued by FNMA and FHLMC	G304	23,662,000	G305	24,284,000	G306	47,043,000	G307	47,738,000	4.a.2
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	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(1)	G312	0	G313	0	G314	552,000	G315	560,000	4.b.1
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	G316	0	G317	0	G318	0	G319	0	4.b.2
(3) All other residential MBS	G320	0	G321	0	G322	11,799,000	G323	12,097,000	4.b.3
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA,FHLMC or GNMA	K142	0	K143	0	K144	3,048,000	K145	3,084,000	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.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).

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	(Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	(Column D) Fair Value RCFD	Amount	
4. c .(2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	120,000	K153	122,000	4.c.2.a
(b). All other commercial MBS	K154	5,766,000	K155	5,698,000	K156	6,184,000	K157	6,277,000	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	6,422,000	C027	6,483,000	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	24,285,000	G339	24,327,000	5.b.1
(2) Synthetic	G340	0	G341	0	G342	0	G343	0	5.b.2
(3) Hybrid	G344	0	G345	0	G346	0	G347	0	5.b.3
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	728,000	1741	750,000	6.a
b. Other foreign debt securities	1742	0	1743	0	1744	35,079,000	1746	35,734,000	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	39,000	A511	39,000	7
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	**47,761,000**	1771	**48,796,000**	1772	**208,567,000**	1773	**211,955,000**	8

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1)	0416	104,967,000	M.1
2. Maturity and repricing data for debt securities (1, 2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 4)			
(1) Three months or less	A549	30,695,000	M.2.a.1
(2) Over three months through 12 months	A550	7,265,000	M.2.a.2
(3) Over one year through three years	A551	10,203,000	M.2.a.3
(4) Over three years through five years	A552	6,825,000	M.2.a.4
(5) Over five years through 15 years	A553	53,066,000	M.2.a.5
(6) Over 15 years	A554	35,092,000	M.2.a.6

(1) Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
(2) Exclude investments in mutual funds and other equity securities with readily determinable fair values.
(3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
(4) Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 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.

Schedule RC-B—Continued

Memoranda-Continued

2. b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3, 5)			
(1) Three months or less	A555	44,000	M.2.b.1
(2) Over three months through 12 months	A556	1,011,000	M.2.b.2
(3) Over one year through three years	A557	1,604,000	M.2.b.3
(4) Over three years through five years	A558	1,238,000	M.2.b.4
(5) Over five years through 15 years	A559	4,076,000	M.2.b.5
(6) Over 15 years	A560	83,735,000	M.2.b.6
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less	A561	11,761,000	M.2.c.1
(2) Over three years	A562	13,062,000	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)	A248	7,186,000	M.2.d
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a
b. Fair value	8783	0	M.4.b

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

(5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 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	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. (1)									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	221,000	B841	223,000	M.5.a
b. Home equity lines	B842	0	B843	0	B844	0	B845	0	M.5.b
c. Automobile loans	B846	0	B847	0	B848	486,000	B849	487,000	M.5.c
d. Other consumer loans	B850	0	B851	0	B852	5,025,000	B853	5,082,000	M.5.d
e. Commercial and industrial loans	B854	0	B855	0	B856	555,000	B857	556,000	M.5.e
f. Other	B858	0	B859	0	B860	135,000	B861	135,000	M.5.f

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

Schedule RC-B—Continued

Memoranda—Continued	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through (3)):									
a. Trust preferred securities issued by financial institutions	G348	0	G349	0	G350	0	G351	0	M.6.a
b. Trust preferred securities issued by real estate investment trusts	G352	0	G353	0	G354	0	G355	0	M.6.b
c. Corporate and similar loans	G356	0	G357	0	G358	24,285,000	G359	24,327,000	M.6.c
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Loans secured by real estate: (1)	1410	N/A			1
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	F158	328,000	F158	328,000	1.a.1
(2) Other construction loans and all land development and other land loans	F159	8,508,000	F159	8,352,000	1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	220,000	1420	220,000	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	1797	43,885,000	1797	43,293,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	230,371,000	5367	229,062,000	1.c.2.a
(b) Secured by junior liens	5368	2,013,000	5368	2,013,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	68,930,000	1460	68,865,000	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	16,512,000	F160	16,507,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	19,626,000	F161	19,380,000	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	5,034,000	2.a
(1) To U.S. branches and agencies of foreign banks	B532	0			2.a.1
(2) To other commercial banks in the U.S.	B533	5,034,000			2.a.2
b. To other depository institutions in the U.S.	B534	1,000	B534	1,000	2.b
c. To banks in foreign countries			B535	1,365,000	2.c
(1) To foreign branches of other U.S. banks	B536	0			2.c.1
(2) To other banks in foreign countries	B537	8,768,000			2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	592,000	1590	578,000	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	123,183,000	1763	121,247,000	4.a
b. To non-U.S. addressees (domicile)	1764	34,630,000	1764	7,788,000	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	B538	32,772,000	B538	32,667,000	6.a
b. Other revolving credit plans	B539	11,142,000	B539	9,501,000	6.b
c. Automobile Loans	K137	49,274,000	K137	49,272,000	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	1,708,000	K207	1,438,000	6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	3,027,000	2081	74,000	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	23,043,000	2107	23,043,000	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	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
9. Loans to nondepository financial institutions and other loans	1563	126,435,000			9
a. Loans to nondepository financial institutions			J454	27,273,000	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	7,235,000	9.b.1
(2) All other loans (exclude consumer loans)			J451	57,940,000	9.b.2
10. Lease financing receivables (net of unearned income)			2165	199,000	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a
b. All other leases	F163	199,000			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11
12. Total loans and leases held for investment and held for sale(1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	**810,201,000**	2122	**732,675,000**	12

Memoranda

Dollar Amounts in Thousands			RCON	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			K158	0	M.1.a.1
(2) Other construction loans and all land development and other land loans			K159	0	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices			F576	6,593,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices			K160	6,000	M.1.c
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	20,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties			K162	5,000	M.1.d.2
e. Commercial and Industrial loans:			RCFD		
(1) To U.S. addressees (domicile)			K163	118,000	M.1.e.1
(2) To non-U.S. addressees (domicile)			K164	12,000	M.1.e.2
f. All other loans (include loans to individuals for household, family, and other personal expenditures)			K165	274,000	M.1.f
Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent 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):	RCON				
(1) Loans secured by farmland in domestic offices	K166	0			M.1.f.1
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers	K168	0			M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditure:					
(a) Credit cards	K098	0			M.1.f.4(a)
(b) Automobile loans	K203	0			M.1.f.4(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204	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)			HK25	**7,028,000**	M.1.g

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

Schedule RC-C—Continued

Part I— Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	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), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less	A564	7,008,000	M.2.a.1
(2) Over three months through 12 months	A565	8,290,000	M.2.a.2
(3) Over one year through three years	A566	7,752,000	M.2.a.3
(4) Over three years through five years	A567	13,091,000	M.2.a.4
(5) Over five years through 15 years	A568	43,239,000	M.2.a.5
(6) Over 15 years	A569	145,164,000	M.2.a.6
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 3)	RCFD		
(1) Three months or less	A570	332,344,000	M.2.b.1
(2) Over three months through 12 months	A571	45,035,000	M.2.b.2
(3) Over one year through three years	A572	60,911,000	M.2.b.3
(4) Over three years through five years	A573	72,875,000	M.2.b.4
(5) Over five years through 15 years	A574	58,730,000	M.2.b.5
(6) Over 15 years	A575	7,805,000	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)	A247	129,598,000	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 (4)	2746	13,863,000	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)	RCON 5370	71,218,000	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 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD B837	2,573,000	M.5
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.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	347,000	M.6
Memorandum item 7 is to be completed by all banks.			
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	C779	34,561,000	M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	33,067,000	M.7.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))	RCON F230	14,582,000	M.8.a

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

(3) Sum of Memorandum item 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.

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

Schedule RC-C—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2016, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	3,761,000	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	F232	328,000	M.8.c
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	5,655,000	M.9
10. and 11. Not applicable			

Schedule RC-C—Continued

Part I. Continued

Memoranda — Continued

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

Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a)as of December 31, 2016.

Dollar Amounts in Thousands	RCON	Amount	
13. Construction, land development, and other land loans in domestic offices with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	G376	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 1a.(1)(a)(2))	RIAD G377	0	M.13.b
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	385,511,000	M.14
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON	Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A	M.15.a.1
(2) Proprietary reverse mortgages	J467	N/A	M.15.a.2
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	N/A	M.15.b.1
(2) Proprietary reverse mortgages	J469	N/A	M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A	M.15.c.1
(2) Proprietary reverse mortgages	J471	N/A	M.15.c.2

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

Loans to Small Businesses

1. and 2. Not applicable

Dollar Amounts in Thousands	RCON	(Column A) Number of Loans	RCON	(Column B) Amount Currently Outstanding	
		Number		Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of $100,000 or less	5564	1,193	5565	42,000	3.a
b. With original amounts of more than $100,000 through $250,000	5566	4,529	5567	536,000	3.b
c. With original amounts of more than $250,000 through $1,000,000	5568	11,902	5569	4,942,000	3.c
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, part I, item 4.a, column B):					
a. With original amounts of $ 100,000 or less	5570	2,026,396	5571	8,332,000	4.a
b. With original amounts of more than $100,000 through $250,000	5572	24,742	5573	1,761,000	4.b
c. With original amounts of more than $250,000 through $1,000,000	5574	16,426	5575	3,404,000	4.c

Schedule RC-C—Continued

Part II. Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, part I, item 1.b, column B):					
a. With original amounts of $100,000 or less	5578	28	5579	1,000	7.a
b. With original amounts of more than $100,000 through $250,000	5580	94	5581	11,000	7.b
c. With original amounts of more than $250,000 through $500,000	5582	71	5583	19,000	7.c
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B, (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, part I, item 3 column B):					
a. With original amounts of $100,000 or less	5584	38,231	5585	95,000	8.a
b. With original amounts of more than $100,000 through $250,000	5586	151	5587	12,000	8.b
c. With original amounts of more than $250,000 through $500,000	5588	100	5589	19,000	8.c

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
Assets					
1. U.S. Treasury securities	3531	14,679,000	3531	6,416,000	1
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	3532	0	2
3. Securities issued by states and political subdivisions in the U.S.	3533	3,801,000	3533	3,800,000	3
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by by FNMA, FHLMC or GNMA	G379	63,000	G379	63,000	4.a
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1) (include CMOs, REMICs, and stripped MBS)	G380	335,000	G380	335,000	4.b
c. All other residential MBS	G381	828,000	G381	74,000	4.c
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K197	0	K197	0	4.d
e. All other commercial MBS	K198	94,000	K198	13,000	4.e
5. Other debt securities					
a. Structured financial products:					
(1) Cash	G383	404,000	G383	0	5.a.1
(2) Synthetic	G384	0	G384	0	5.a.2
(3) Hybrid	G385	0	G385	0	5.a.3
b. All other debt securities	G386	81,896,000	G386	723,000	5.b
6. Loans:					
a. Loans secured by real estate	F610	18,486,000			6.a
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F607	13,509,000	6.a.3.b.1
(2) Secured by junior liens			F611	1,000	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	2,826,000	6.a.5
b. Commercial and industrial loans	F614	3,621,000	F614	2,683,000	6.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F615	0	F615	0	6.c.1
(2) Other revolving credit plans	F616	0	F616	0	6.c.2
(3) Automobile Loans	K199	0	K199	0	6.c.3
(4) Other consumer loans	K210	0	K210	0	6.c.4
d. Other loans	F618	13,403,000	F618	1,194,000	6.d
7. - 8. Not applicable					

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

Schedule RC-D - Continued

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
9. Other trading assets	3541	73,377,000	3541	1,585,000	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	56,814,000	3543	16,129,000	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	**267,801,000**	3545	**49,351,000**	12
Liabilities					
13. a. Liability for short positions	3546	64,959,000	3546	6,055,000	13.a
b. Other trading liabilities	F624	71,000	F624	52,000	13.b
14. Derivatives with a negative fair value	3547	41,417,000	3547	10,686,000	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	**106,447,000**	3548	**16,793,000**	15

Memoranda

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices 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	F790	18,368,000			M.1.a
(1) Construction, land development, and other land loans			F625	0	M.1.a.1
(2) Secured by farmland (including farm residential and other improvements)			F626	0	M.1.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F627	0	M.1.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F628	13,366,000	M.1.a.3.b.1
(2) Secured by junior liens			F629	3,000	M.1.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F630	0	M.1.a.4
(5) Secured by nonfarm nonresidential properties			F631	2,927,000	M.1.a.5
b. Commercial and industrial loans	F632	5,183,000	F632	3,673,000	M.1.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F633	0	F633	0	M.1.c.1
(2) Other revolving credit plans	F634	0	F634	0	M.1.c.2
(3) Automobile Loans	K200	0	K200	0	M.1.c.3
(4) Other consumer loans	K211	0	K211	0	M.1.c.4
d. Other loans	F636	13,827,000	F636	1,372,000	M.1.d
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value	F639	491,000	F639	367,000	M.2.a
b. Unpaid principal balance	F640	1,945,000	F640	1,016,000	M.2.b

Schedule RC-D - Continued

Memoranda - Continued

Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299	0	G299	0	M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	0	G332	0	M.3.b
c. Corporate and similar loans	G333	404,000	G333	0	M.3.c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	0	G334	0	M.3.d
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G335	0	G335	0	M.3.e
f. Diversified (mixed) pools of structured financial products	G651	0	G651	0	M.3.f
g. Other collateral or reference assets	G652	0	G652	0	M.3.g
4. Pledged trading assets:					
a. Pledged securities	G387	80,982,000	G387	6,684,000	M.4.a
b. Pledged Loans	G388	1,881,000	G388	1,881,000	M.4.b

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

Dollar Amounts in Thousands	RCFD	Amount	
5. Asset-backed securities:			
a. Credit card receivables	F643	0	M.5.a
b. Home equity lines	F644	0	M.5.b
c. Automobile loans	F645	1,000	M.5.c
d. Other consumer loans	F646	310,000	M.5.d
e. Commercial and industrial loans	F647	0	M.5.e
f. Other	F648	27,000	M.5.f
6. Retained beneficial interests in securitizations (first-loss or equity tranches)	F651	0	M.6
7. Equity securities:			
a. Readily determinable fair values	F652	61,020,000	M.7.a
b. Other	F653	195,000	M.7.b
8. Loans pending securitization	F654	13,451,000	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 percent of the item): (1)** TEXT			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	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 percent of the item):** TEXT			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	RCON	Transaction Accounts (Column A) Total transaction accounts (Including Total Demand Deposits) Amount	RCON	Transaction Accounts (Column B) Memo: Total Demand Deposits(1) (Included in Column A) Amount	RCON	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) Amount	
Deposits of:							
1. Individuals, partnerships and corporations	B549	310,907,000			B550	859,461,000	1
2. U.S. Government	2202	49,000			2520	91,000	2
3. States and political subdivisions in the U.S.	2203	5,886,000			2530	28,626,000	3
4. Commercial banks and other depository institutions in the U.S.	B551	1,347,000			B552	6,396,000	4
5. Banks in foreign countries	2213	35,277,000			2236	13,994,000	5
6. Foreign governments and official institutions (including foreign central banks)	2216	2,380,000			2377	5,703,000	6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	**355,846,000**	2210	321,829,000	2385	**914,271,000**	7

Memoranda

Dollar Amounts in Thousands	RCON	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	6835	10,575,000	M.1.a
b. Total brokered deposits	2365	13,781,000	M.1.b
c. Brokered deposits of $250,000 or less (fully insured brokered deposits)(2)	HK05	12,751,000	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 above)	HK06	1,720,000	M.1.d.1
(2) Not applicable			
(3) Brokered deposits of more than $250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	1,018,000	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 collaterlized as required under state law) *(to be completed for the December report only)*	5590	N/A	M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f

(1) Includes interest-bearing and noninterest-bearing demand deposits.
(2) 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.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	503,561,000	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	346,948,000	M.2.a.2
b. Total time deposits of less than $100,000	6648	19,964,000	M.2.b
c. Total time deposits of $100,000 through $250,000	J473	3,275,000	M.2.c
d. Total time deposits of more than $250,000	J474	40,523,000	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum item 2.c and 2.d above	F233	637,000	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: (1, 2)			
(1) Three months or less	HK07	3,162,000	M.3.a.1
(2) Over three months through 12 months	HK08	6,908,000	M.3.a.2
(3) Over one year through three years	HK09	5,522,000	M.3.a.3
(4) Over three years	HK10	7,647,000	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) (3)	HK11	8,819,000	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: (1, 4)			
(1) Three months or less	HK12	36,452,000	M.4.a.1
(2) Over three months through 12 months	HK13	1,485,000	M.4.a.2
(3) Over one year through three years	HK14	324,000	M.4.a.3
(4) Over three years	HK15	2,262,000	M.4.a.4
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K222	27,587,000	M.4.b
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?	RCON	**YES / NO**	
	P752	YES	M.5

Memorandum items 6 and 7 are to be completed by institutions with $1 billion or more in total assets(5) that answered "Yes" to Memorandum item 5 above.

Dollar Amounts in Thousands	RCON	Amount	
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	P753	16,659,000	M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	38,053,000	M.6.b

(1) Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
(2) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c
(3) Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
(4) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum items 2.d.
(5) The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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	P756	191,202,000	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	271,033,000	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	P758	286,744,000	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	53,240,000	M.7.b.2

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	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	192,624,000	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	2,648,000	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	36,997,000	3
4. Foreign governments and official institutions (including foreign central banks)	2650	37,382,000	4
5. U.S. Government and states and political subdivisions in the U.S.	B555	55,000	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	**269,706,000**	6

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b)	A245	52,812,000	M.1

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands			RCFD	Amount	
1. Accrued interest receivable (1)			B556	4,266,000	1
2. Net deferred tax assets (2)			2148	648,000	2
3. Interest-only strips receivable (not in the form of a security) (3) on:					
a. Mortgage loans			A519	0	3.a
b. Other financial assets			A520	0	3.b
4. Equity securities that DO NOT have readily determinable fair values (4)			1752	4,911,000	4
5. Life insurance assets:					
a. General account life insurance assets			K201	5,749,000	5.a
b. Separate account life insurance assets			K202	5,285,000	5.b
c. Hybrid account life insurance assets			K270	0	5.c
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2168	88,799,000	6
a. Prepaid expenses	2166	0			6.a
b. Repossessed personal property (including vehicles)	1578	0			6.b
c. Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c
d. Retained interests in accrued interest receivable related to securitized credit cards	C436	0			6.d
e. FDIC loss-sharing indemnification assets	J448	0			6.e
f. Computer software	FT33	0			6.f.
g. Accounts receivable	FT34	45,007,000			6.g.
h. Receivable from foreclosed government-guaranteed mortgage loans	FT35	0			6.h.
TEXT					
i. 3549	3549	0			6.i.
j. 3550	3550	0			6.j.
k. 3551	3551	0			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	**109,658,000**	7

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (5)			3645	127,000	1.a
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD 3646	13,961,000	1.b
2. Net deferred tax liabilities (2)			3049	4,316,000	2
3. Allowance for credit losses on off-balance sheet credit exposures			B557	1,117,000	3
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2938	63,098,000	4
a. Accounts Payable	3066	42,716,000			4.a
b. Deferred compensation liabilities	C011	0			4.b
c. Dividends declared but not yet payable	2932	0			4.c
d. Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d
TEXT					
e. 3552	3552	0			4.e
f. 3553	3553	0			4.f
g. 3554	3554	0			4.g
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	**82,619,000**	5

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

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

Dollar Amounts in Thousands	Domestic Offices RCON	Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell	B989	53,052,000	3
4. Securities sold under agreements to repurchase	B995	4,987,000	4
5. Other borrowed money	3190	88,732,000	5
EITHER			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163	84,795,000	6
OR			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	0	7
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	1,547,101,000	8
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	1,419,461,000	9

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities RCON	Amount	(Column B) Fair Value of Available-for-sale Securities RCON	Amount	
10. U.S. Treasury securities	0211	0	1287	28,012,000	10
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	0	8495	0	11
12. Securities issued by states and political subdivisions in the U.S.	8496	14,437,000	8499	30,173,000	12
13. Mortgage-backed securities (MBS):					
a. Mortgage Pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	27,558,000	G390	67,235,000	13.a.1
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.2
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1) .	G393	0	G394	682,000	13.b.1
(2) All other mortgage-backed securities	1733	5,766,000	1736	15,132,000	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	0	G398	5,153,000	14
15.Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	0	G400	21,417,000	15
16. Investments in mutual funds and other equity securities with readily determinable fair values			A511	39,000	16
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16)	1754	**47,761,000**	1773	**167,843,000**	17

	RCON	Amount	
18. Equity securities that do not have readily determinable fair values	1752	4,789,000	18

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

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	13,711,000	1
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	15,185,000	2

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands	RCFD	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	463,327,000	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)	B558	38,519,000	2
3. Mortgage-backed securities (2)	B559	118,935,000	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)	B560	110,439,000	4
5. Federal funds sold and securities purchased under agreements to resell	3365	147,831,000	5
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans	3360	732,210,000	6.a.1
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties	3465	272,340,000	6.a.2.a
(b) All other loans secured by real estate	3466	112,387,000	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers	3386	506,000	6.a.3
(4) Commercial and industrial loans	3387	133,786,000	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	B561	31,820,000	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B562	64,698,000	6.a.5.b
	RCFN		
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	3360	74,783,000	6.b
	RCFD		
7. Trading assets	3401	280,199,000	7
8. Lease financing receivables (net of unearned income)	3484	208,000	8
9. Total assets (4)	3368	2,130,520,000	9
Liabilities			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	RCON 3485	233,814,000	10
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	B563	850,289,000	11.a
b. Time deposits of $250,000 or less	HK16	23,112,000	11.b
c. Time deposits of more than $250,000	HK17	43,955,000	11.c
	RCFN		
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	3404	242,295,000	12
	RCFD		
13. Federal funds purchased and securities sold under agreements to repurchase	3353	102,423,000	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	3355	121,091,000	14

(1) For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).
(2) Quarterly averages for all debt securities should be based on amortized cost.
(3) Quarterly averages for all equity securities should be based on historical cost.
(4) The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

Dollar Amounts in Thousands			RCFD	Amount	
1. Unused commitments:					
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home-equity lines			3814	21,467,000	1.a
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)			RCON J477	N/A	1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above)			J478	N/A	1.a.(2)
			RCFD		
b. Credit card lines			3815	11,470,000	1.b
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.[1] (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)					
(1) Unused consumer credit card lines			J455	1,397,000	1.b.(1)
(2) Other unused credit card lines			J456	10,073,000	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			F164	213,000	1.c.1.a
(b) Commercial real estate, other construction loan, and land development loan commitments			F165	9,496,000	1.c.1.b
(2) NOT secured by real estate			6550	11,617,000	1.c.2
d. Securities underwriting			3817	0	1.d
e. Other unused commitments:					
(1) Commercial and industrial loans			J457	252,019,000	1.e.(1)
(2) Loans to financial institutions			J458	26,560,000	1.e.(2)
(3) All other unused commitments			J459	160,828,000	1.e.(3)
2. Financial standby letters of credit			3819	104,709,000	2
Item 2.a is to be completed by banks with $1 billion or more in total assets.[1]					
a. Amount of financial standby letters of credit conveyed to others	3820	53,954,000			2.a
3. Performance standby letters of credit			3821	8,471,000	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets.[1]					
a. Amount of performance standby letters of credit conveyed to others	3822	1,659,000			3.a
4. Commercial and similar letters of credit			3411	3,482,000	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)			3433	180,790,000	6.a.
b. Securities borrowed			3432	162,689,000	6.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	RCFD	Amount	RCFD	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	834,104,000	C969	861,283,000	7.a.1
(2) Total return swaps	C970	4,389,000	C971	17,040,000	7.a.2
(3) Credit options	C972	41,997,000	C973	35,746,000	7.a.3
(4) Other credit derivatives	C974	10,000	C975	4,736,000	7.a.4
b. Gross fair values:					
(1) Gross positive fair value	C219	17,586,000	C221	7,689,000	7.b.1
(2) Gross negative fair value	C220	6,999,000	C222	18,513,000	7.b.2

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Amount	
7.c. Notional amounts by regulatory capital treatment:(1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	770,948,000	7.c.(1)(a)
(b) Purchased protection	G402	779,677,000	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	G403	109,552,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	1,267,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	137,861,000	7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of: (Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	234,894,000	G407	316,303,000	G408	33,556,000	7.d.(1)(a)
(b) Subinvestment grade	G409	104,203,000	G410	174,745,000	G411	16,799,000	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	228,407,000	G413	333,983,000	G414	39,761,000	7.d.(2)(a)
(b) Subinvestment grade	G415	113,553,000	G416	180,756,000	G417	22,345,000	7.d.(2)(b)

				RCFD	Amount	
8. Spot foreign exchange contracts				8765	680,734,000	8
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")				3430	69,210,000	9
a.	Not applicable					
b.	Commitments to purchase when-issued securities	3434	0			9.b
c.	Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0			9.c
	TEXT					
d.	3555 Forward Repo Agreements	3555	69,210,000			9.d
e.	3556	3556	0			9.e
f.	3557	3557	0			9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")				5591	0	10
	TEXT					
a.	Commitments to sell when-issued securities	3435	0			10.a
b.	5592	5592	0			10.b
c.	5593	5593	0			10.c
d.	5594	5594	0			10.d
e.	5595	5595	0			10.e

	RCFD	Amount	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	514,192,000	11.a
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
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	RCFD 8693 1,863,353,000	RCFD 8694 35,593,000	RCFD 8695 64,526,000	RCFD 8696 64,426,000	12.a
b. Forward contracts	RCFD 8697 3,509,013,000	RCFD 8698 5,699,284,000	RCFD 8699 13,042,000	RCFD 8700 84,038,000	12.b
c. Exchange-traded option contracts:					
(1) Written options	RCFD 8701 538,019,000	RCFD 8702 2,161,000	RCFD 8703 194,457,000	RCFD 8704 43,661,000	12.c.1
(2) Purchased options	RCFD 8705 1,151,292,000	RCFD 8706 4,558,000	RCFD 8707 216,207,000	RCFD 8708 54,192,000	12.c.2
d. Over-the-counter option contracts:					
(1) Written options	RCFD 8709 3,080,532,000	RCFD 8710 822,765,000	RCFD 8711 382,691,000	RCFD 8712 54,801,000	12.d.1
(2) Purchased options	RCFD 8713 2,910,563,000	RCFD 8714 816,064,000	RCFD 8715 333,529,000	RCFD 8716 47,832,000	12.d.2
e. Swaps	RCFD 3450 22,422,154,000	RCFD 3826 3,852,421,000	RCFD 8719 409,807,000	RCFD 8720 505,251,000	12.e
13. Total gross notional amount of derivative contracts held for trading	RCFD A126 35,256,533,000	RCFD A127 11,119,355,000	RCFD 8723 1,614,259,000	RCFD 8724 854,201,000	13
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725 218,393,000	RCFD 8726 113,491,000	RCFD 8727 0	RCFD 8728 0	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589 75,863,000				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD 8733 525,021,000	RCFD 8734 174,199,000	RCFD 8735 55,405,000	RCFD 8736 32,218,000	15.a.1
(2) Gross negative fair value	RCFD 8737 489,578,000	RCFD 8738 177,203,000	RCFD 8739 60,232,000	RCFD 8740 33,039,000	15.a.2
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD 8741 2,571,000	RCFD 8742 1,042,000	RCFD 8743 0	RCFD 8744 0	15.b.1
(2) Gross negative fair value	RCFD 8745 2,566,000	RCFD 8746 1,257,000	RCFD 8747 0	RCFD 8748 0	15.b.2

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:											
a. Net current credit exposure	G418	45,309,000	G419	97,000	G420	2,723,000	G421	9,338,000	G422	55,208,000	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	13,895,000	G424	0	G425	16,276,000	G426	200,000	G427	11,264,000	16.b(1)
(2) Cash - Other currencies	G428	39,751,000	G429	0	G430	975,000	G431	1,201,000	G432	7,066,000	16.b(2)
(3) U.S. Treasury securities	G433	2,968,000	G434	0	G435	2,817,000	G436	0	G437	5,223,000	16.b(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	1,758,000	G439	0	G440	0	G441	0	G442	430,000	16.b(4)
(5) Corporate bonds	G443	83,000	G444	0	G445	1,000	G446	0	G447	2,495,000	16.b(5)
(6) Equity securities	G448	812,000	G449	0	G450	29,000	G451	0	G452	11,864,000	16.b(6)
(7) All other collateral	G453	7,008,000	G454	0	G455	384,000	G456	2,632,000	G457	8,237,000	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	**66,275,000**	G459	**0**	G460	**20,482,000**	G461	**4,033,000**	G462	**46,579,000**	16.b(8)

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164	3,108,000	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) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 8			1.b
2. Intangible assets other than goodwill:					
a. Mortgage servicing assets			3164	5,753,000	2.a
(1) Estimated fair value of mortgage servicing assets	A590	5,753,000			2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets			B026	0	2.b
c. All other identifiable intangible assets			5507	147,000	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	**5,900,000**	2.d
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices			5508	0	3.a
b. Farmland in domestic offices			5509	0	3.b
c. 1-4 family residential properties in domestic offices			5510	273,000	3.c
d. Multifamily (5 or more) residential properties in domestic offices			5511	1,000	3.d
e. Nonfarm nonresidential properties in domestic offices			5512	44,000	3.e
f. Foreclosed properties from "GNMA loans"			C979	105,000	3.f
			RCFN		
g. In foreign offices			5513	0	3.g
			RCFD		
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)			2150	**423,000**	3.h
4. Not applicable					
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (1)					
(a) One year or less			F055	50,594,000	5.a.1.a
(b) Over one year through three years			F056	18,000	5.a.1.b
(c) Over three years through five years			F057	13,000	5.a.1.c
(d) Over five years			F058	139,000	5.a.1.d
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2)			2651	9,594,000	5.a.2
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			F059	0	5.a.3
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (3)					
(a) One year or less			F060	55,068,000	5.b.1.a
(b) Over one year through three years			F061	2,255,000	5.b.1.b
(c) Over three years through five years			F062	1,366,000	5.b.1.c
(d) Over five years			F063	6,286,000	5.b.1.d
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4)			B571	21,843,000	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)			3190	**115,739,000**	5.c

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

Schedule RC-M—Continued

Dollar Amounts in Thousands			
	RCFD	YES / NO	
6. Does the reporting bank sell private label or third party mutual funds and annuities?	B569	YES	6
	RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	7

8. Internet Web site addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)

	TEXT		
	4087	http://www.jpmorganchase.com	8.a

b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)

(1)	TE01 N528	http://www.chase.com	8.b.1
(2)	TE02 N528	http://www.jpmorgan.com	8.b.2
(3)	TE03 N528	http://jpmorgan.chase.com	8.b.3
(4)	TE04 N528		8.b.4
(5)	TE05 N528		8.b.5
(6)	TE06 N528		8.b.6
(7)	TE07 N528		8.b.7
(8)	TE08 N528		8.b.8
(9)	TE09 N528		8.b.9
(10)	TE10 N528		8.b.10

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1)	TE01 N529	Chase	8.c.1
(2)	TE02 N529	J.P.Morgan	8.c.2
(3)	TE03 N529	JPMorgan Chase	8.c.3
(4)	TE04 N529	Chase Private Client	8.c.4
(5)	TE05 N529	J.P.Morgan Private Bank	8.c.5
(6)	TE06 N529		8.c.6

	RCFD	YES / NO	
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?	4088	YES	9
10. Secured liabilities:			
	RCON	Amount	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a
	RCFD		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	13,210,000	10.b
	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11
	RCON	YES / NO	
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	YES	12

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	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	K169	0	13.a.1.a.1
(2) Other construction loans and all land developmentand other land loans	K170	0	13.a.1.a.2
(b) Secured by farmland	K171	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	K172	0	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.1.c.2.a
(b) Secured by junior liens	K174	0	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1.e(2)
(2)-(4) Not applicable			
	RCFD		
(5) All other loans and all leases	K183	0	13.a.5
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
	RCFN		
(6) In foreign offices	K260	0	13.b.6
	RCFD		
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is proteced by FDIC loss-sharing agreements	K192	0	13.b.7
c. Debt seurities (included in Schdule RC. items 2.a and 2.b)	J461	0	13.c
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries(1)	K193	11,188,000	14.a
b. Total assets of captive reinsurance subsidiaries(1)	K194	95,000	14.b

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

Schedule RC-M—Continued

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?	RCON	**Number**	
(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	N/A	15.a
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	RCON	**YES / NO**	
recent taxable year, as applicable?	L135	N/A	15.b
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.			
16. International remittance transfers offered to consumers:(1)			
(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?	RCON	**YES / NO**	
(1) International wire transfers	N517	YES	16.a.1
(2) International ACH transactions	N518	NO	16.a.2
(3) Other proprietary services operated by your institution	N519	NO	16.a.3
(4) Other proprietary services operated by another party	N520	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?	N521	YES	16.b

(1) 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 § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 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 § 1005.30(f).
For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4) report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RC-M—Continued

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.

	RCON	Number	
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 mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.)	N522	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	N523	458,000	16.d.1
		Amount	
(2) Estimated dollar value of international remittance transfers	N524	7,249,000	16.d.2
		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception	N527	66,000	16.d.3

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	F172	2,000	F174	5,000	F176	21,000	1.a.1
(2) Other construction loans and all land development and other land loans	F173	34,000	F175	0	F177	0	1.a.2
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	2,000	1.b
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	473,000	5399	468,000	5400	1,226,000	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	3,159,000	C237	3,496,000	C229	4,518,000	1.c.2.a
(b) Secured by junior liens	C238	23,000	C239	11,000	C230	81,000	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	5,000	3500	0	3501	46,000	1.d
e. Secured by nonfarm nonresidential properties properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	53,000	F180	0	F182	171,000	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	77,000	F181	0	F183	84,000	1.e.2
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	0	B573	9,000	B574	122,000	1.f
2. Loans to depository institutions and acceptances of other banks:							
	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a
b. To foreign banks	5380	7,000	5381	8,000	5382	26,000	2.b
3. Loans to finance agricultural production and other loans to farmers	1594	3,000	1597	0	1583	3,000	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	288,000	1252	109,000	1253	1,015,000	4.a
b. To non-U.S. addressees (domicile)	1254	98,000	1255	7,000	1256	446,000	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	293,000	B576	299,000	B577	0	5.a
b. Automobile loans	K213	498,000	K214	0	K215	100,000	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	226,000	K217	39,000	K218	34,000	5.c
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6
7. All other loans	5459	691,000	5460	21,000	5461	62,000	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 item 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 RCFD	Amount	(Column B) Past due 90 days or more and still accruing RCFD	Amount	(Column C) Nonaccrual RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a
b. All other leases	F169	0	F170	0	F171	0	8.b
9. Total loans and leases (sum of items 1 through 8.b)	1406	**5,930,000**	1407	**4,472,000**	1403	**7,957,000**	9
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	170,000	10
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	1,880,000	K037	2,104,000	K038	2,134,000	11
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	4,000	K040	25,000	K041	30,000	11.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	1,871,000	K043	2,078,000	K044	2,064,000	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:	RCON		RCON		RCON		
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	0	12.a.1.a
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.1.b
(2) Secured by farmland	K051	0	K052	0	K053	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	K054	0	K055	0	K056	0	12.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	12.a.3.b.1
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.4

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
12.a.(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.5.b
b. - d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases	K087	0	K088	0	K089	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	K102	0	K103	0	K104	0	12.f

Schedule RC-N—Continued

Memoranda Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	2,000	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	858,000	F662	747,000	F663	3,610,000	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	0	K112	0	K113	1,000	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-ocupied nonfarm nonresidential properties	K114	0	K115	0	K116	29,000	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	36,000	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	439,000	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	130,000	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	20,000	K127	12,000	K128	61,000	M.1.f
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.1
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers	RCFD K138	0	RCFD K139	0	RCFD K140	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.4.a
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.4.b
(c) Other (includes revolving credit plans other than credit cards and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.4.c

Schedule RC-N—Continued

Memoranda-Continued

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days and still accruing Amount	RCFD	(Column B) Past due 90 days or more and still accruing Amount	RCFD	(Column C) Nonaccrual Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f)(1)	HK26	**878,000**	HK27	**759,000**	HK28	**4,308,000**	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	6558	124,000	6559	1,000	6560	56,000	M.2
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	2,000	1249	12,000	1250	124,000	M.3
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8 above):							
a. Loans and leases held for sale	C240	12,000	C241	44,000	C226	154,000	M.5.a
b. Loans measured at fair value:							
(1) Fair value	F664	0	F665	0	F666	0	M.5.b.1
(2) Unpaid principal balance	F667	0	F668	0	F669	39,000	M.5.b.2

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days Amount	RCFD	(Column B) Past due 90 days or more Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	15,000	M.6

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter	C410	1,591,000	M.7
8. Nonaccrual assets sold during the quarter	C411	259,000	M.8

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days and still accruing Amount	RCFD	(Column B) Past due 90 days or more and still accruing Amount	RCFD	(Column C) Nonaccrual Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance	L183	1,110,000	L184	2,234,000	L185	28,000	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	1,016,000	L187	1,914,000	L188	3,000	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				
		RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	1,613,005,000	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	296,422,000	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	296,422,000	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	2,130,520,000	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number: K653 1			4.a
			Amount	
5. Average tangible equity for the calendar quarter(1)		K654	184,365,000	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	4,990,000	6
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		RCFD		
a. One year or less		G465	11,930,000	7.a
b. Over one year through three years		G466	29,364,000	7.b
c. Over three years through five years		G467	3,162,000	7.c
d. Over five years		G468	7,309,000	7.d
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a. One year or less		G469	3,519,000	8.a
b. Over one year through three years		G470	0	8.b
c. Over three years through five years		G471	250,000	8.c
d. Over five years		G472	318,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON G803	0	9
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated reciprocal brokered deposits		L190	N/A	9.a
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?		RCFD K656	YES / NO: NO	10
If the answer to item 10 is "YES," complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction		K657	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	10.b
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		K659	YES / NO: YES	11
If the answer to item 11 is "YES," complete items 11.a and 11.b.(2)			Amount	
a. Custodial bank deduction		K660	571,240,000	11.a
b. Custodial bank deduction limit		K661	198,943,000	11.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.
(2) If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $250,000 or less: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			F049	459,337,000	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	50,101,259			M.1.a.2
b. Deposit accounts (excluding retirement accounts) of more than $250,000: (1)					
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			F051	846,671,000	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	426,378			M.1.b.2
c. Retirement deposit accounts of $250,000 or less: (1)					
(1) Amount of retirement deposit accounts of $250,000 or less			F045	9,138,000	M.1.c.1
(2) Number of retirement deposit accounts of $250,000 or less	F046	1,323,215			M.1.c.2
d. Retirement deposit accounts of more than $250,000: (1)					
(1) Amount of retirement deposit accounts of more than $250,000			F047	1,437,000	M.1.d.1
(2) Number of retirement deposit accounts of more than $250,000	F048	3,263			M.1.d.2
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
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) (3)			5597	745,391,000	M.2

3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:

Text		RCON	FDIC Cert No.	
A545		A545	0	M.3

	RCFN	Amount	
4. Dually payable deposits in the reporting institution's foreign branches	GW43	0	M.4

5. Not Applicable

(1) The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
(2) The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
(3) Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	K663	CONF	M.6.a
b. Substandard	K664	CONF	M.6.b
c. Doubtful	K665	CONF	M.6.c
d. Loss	K666	CONF	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	N025	CONF	M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	CONF	M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	CONF	M.8.a
b. Securitizations of higher-risk consumer loans	N028	CONF	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	N029	CONF	M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	CONF	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	K676	7,956,000	M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	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)	K669	105,000	M.11
12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Part 1 Memorandum item 2.d)	RCON K678	39,493,000	M.12
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.			
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):	RCFD		
a. Construction, land development, and other land loans secured by real estate	N177	6,000	M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	N/A	M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	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	N180	N/A	M.13.d
e. Commercial and industrial loans	N181	N/A	M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	N/A	M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans	N183	N/A	M.13.g
h. Non-agency residential mortgage-backed securities	M963	N/A	M.13.h
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	CONF	M.14
15. Total amount of the institution's 20 largest counterparty exposures	K674	CONF	M.15

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
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)	L189	987,000	M.16
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.			
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	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	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	RCON L197	N/A	M.17.d

Schedule RC-O—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	Two-Year Probability of Default (PD) (Column A) ≤1% Amount	(Column B) 1.01– 4% Amount	(Column C) 4.01–7% Amount	(Column D) 7.01–10% Amount	(Column E) 10.01–14% Amount	(Column F) 14.01–16% Amount	(Column G) 16.01–18% Amount	(Column H) 18.01–20% Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M964 CONF	RCFD M965 CONF	RCFD M966 CONF	RCFD M967 CONF	RCFD M968 CONF	RCFD M969 CONF	RCFD M970 CONF	RCFD M971 CONF	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M979 CONF	RCFD M980 CONF	RCFD M981 CONF	RCFD M982 CONF	RCFD M983 CONF	RCFD M984 CONF	RCFD M985 CONF	RCFD M986 CONF	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD M994 CONF	RCFD M995 CONF	RCFD M996 CONF	RCFD M997 CONF	RCFD M998 CONF	RCFD M999 CONF	RCFD N001 CONF	RCFD N002 CONF	M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N010 CONF	RCFD N011 CONF	RCFD N012 CONF	RCFD N013 CONF	RCFD N014 CONF	RCFD N015 CONF	RCFD N016 CONF	RCFD N017 CONF	M.18.d
e. Credit cards	RCFD N040 CONF	RCFD N041 CONF	RCFD N042 CONF	RCFD N043 CONF	RCFD N044 CONF	RCFD N045 CONF	RCFD N046 CONF	RCFD N047 CONF	M.18.e
f. Automobile loans	RCFD N055 CONF	RCFD N056 CONF	RCFD N057 CONF	RCFD N058 CONF	RCFD N059 CONF	RCFD N060 CONF	RCFD N061 CONF	RCFD N062 CONF	M.18.f
g. Student loans	RCFD N070 CONF	RCFD N071 CONF	RCFD N072 CONF	RCFD N073 CONF	RCFD N074 CONF	RCFD N075 CONF	RCFD N076 CONF	RCFD N077 CONF	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N085 CONF	RCFD N086 CONF	RCFD N087 CONF	RCFD N088 CONF	RCFD N089 CONF	RCFD N090 CONF	RCFD N091 CONF	RCFD N092 CONF	M.18.h
i. Consumer leases	RCFD N100 CONF	RCFD N101 CONF	RCFD N102 CONF	RCFD N103 CONF	RCFD N104 CONF	RCFD N105 CONF	RCFD N106 CONF	RCFD N107 CONF	M.18.i
j. Total	RCFD N115 CONF	RCFD N116 CONF	RCFD N117 CONF	RCFD N118 CONF	RCFD N119 CONF	RCFD N120 CONF	RCFD N121 CONF	RCFD N122 CONF	M.18.j

Schedule RC-O—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	Two-Year Probability of Default (PD) (Column I) 20.01–22% Amount	(Column J) 22.01–26% Amount	(Column K) 26.01–30% Amount	(Column L) > 30% Amount	(Column M) Unscoreable Amount	(Column N) Total Amount	Column O PDs were Derived Using(1) Number	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF	M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF	M.18.d
e. Credit cards	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF	M.18.e
f. Automobile loans	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF	M.18.f
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF	M.18.h
i. Consumer leases	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF	M.18.i
j. Total	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF		M.18.j

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

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

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

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F066	4,978,000	1.a
b. Closed-end junior liens	F067	0	1.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F670	0	1.c.1
(2) Principal amount funded under the lines of credit	F671	0	1.c.2
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (2):			
a. Closed-end first liens	F068	10,898,000	2.a
b. Closed-end junior liens	F069	0	2.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F672	0	2.c.1
(2) Principal amount funded under the lines of credit	F673	0	2.c.2
3. 1-4 family residential mortgage loans sold during the quarter:			
a. Closed-end first liens	F070	13,353,000	3.a
b. Closed-end junior liens	F071	0	3.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F674	0	3.c.1
(2) Principal amount funded under the lines of credit	F675	0	3.c.2
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, item 4.a and 5):			
a. Closed-end first liens	F072	13,692,000	4.a
b. Closed-end junior liens	F073	0	4.b
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit	F676	0	4.c.1
(2) Principal amount funded under the lines of credit	F677	0	4.c.2
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI,items 5.c, 5.f, 5.g, and 5.i):	RIAD		
a. Closed-end 1-4 family residential mortgage loans	F184	451,000	5.a
b. Open-end 1-4 family residential mortgage loans extended under lines of credit	F560	0	5.b
6. Repurchases and indemnifications of 1-4 family residential mortgage loans *during the quarter:*	RCON		
a. Closed-end first liens	F678	11,000	6.a
b. Closed-end junior liens	F679	0	6.b
c. Open-end loans extended under line of credit:			
(1) Total commitment under the lines of credit	F680	0	6.c.1
(2) Principal amount funded under the lines of credit	F681	0	6.c.2
7. Representation and warranty reserves for 1–4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a
b. For representations and warranties made to other parties	L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	**127,000**	7.c

(1) The $1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
(2) Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale securities	1773	211,955,000	G474	0	G475	47,492,000	G476	163,915,000	G477	548,000	1
2. Federal funds sold and securities purchased under agreements to resell	G478	5,559,000	G479	459,000	G480	0	G481	6,018,000	G482	0	2
3. Loans and leases held for sale	G483	0	G484	0	G485	0	G486	0	G487	0	3
4. Loans and leases held for investment	G488	1,978,000	G489	0	G490	0	G491	1,674,000	G492	304,000	4
5. Trading assets:											
a. Derivative assets	3543	56,814,000	G493	755,303,000	G494	393,000	G495	804,467,000	G496	7,257,000	5.a
b. Other trading assets	G497	210,987,000	G498	-52,000	G499	107,191,000	G500	98,518,000	G501	5,226,000	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)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1
6. All other assets	G391	6,049,000	G392	273,000	G395	31,000	G396	538,000	G804	5,753,000	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.)	G502	**493,342,000**	G503	**755,983,000**	G504	**155,107,000**	G505	**1,075,130,000**	G506	**19,088,000**	7

Schedule RC-Q—Continued

Dollar Amounts in Thousands	RCFD	(Column A) Total Fair Value Reported on Schedule RC Amount	RCFD	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	RCFD	(Column C) Level 1 Fair Value Measurements Amount	RCFD	(Column D) Level 2 Fair Value Measurements Amount	RCFD	(Column E) Level 3 Fair Value Measurements Amount	
Liabilities											
8. Deposits	F252	17,799,000	F686	0	F694	0	F253	15,663,000	F254	2,136,000	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	1,968,000	G508	459,000	G509	0	G510	2,427,000	G511	0	9
10. Trading liablities:											
a. Derivative liabilities	3547	41,417,000	G512	744,147,000	G513	538,000	G514	775,799,000	G515	9,227,000	10.a
b. Other trading liabilities	G516	65,030,000	G517	0	G518	48,232,000	G519	16,764,000	G520	34,000	10.b
11. Other borrowed money	G521	23,551,000	G522	0	G523	0	G524	12,910,000	G525	10,641,000	11
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12
13. All other liabilities	G805	7,791,000	G806	353,000	G807	7,639,000	G808	505,000	G809	0	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**157,556,000**	G532	**744,959,000**	G533	**56,409,000**	G534	**824,068,000**	G535	**22,038,000**	14

Schedule RC-Q - Continued

Dollar Amounts in Thousands	RCFD	(Column A) Total Fair Value Reported on Schedule RC Amount	RCFD	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount	RCFD	(Column C) Level 1 Fair Value Measurements Amount	RCFD	(Column D) Level 2 Fair Value Measurements Amount	RCFD	(Column E) Level 3 Fair Value Measurements Amount	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater **than $100,000 and exceed** 25 percent of item 6):											
a. Mortgage servicing assets	G536	5,753,000	G537	0	G538	0	G539	0	G540	5,753,000	M.1.a
b. Nontrading derivative assets	G541	238,000	G542	273,000	G543	31,000	G544	480,000	G545	0	M.1.b
TEXT											
c. G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d. G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e. G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f. G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that **are greater than $100,000 and** exceed 25 percent of item 13.)											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	184,000	G567	353,000	G568	32,000	G569	505,000	G570	0	M.2.b
TEXT											
c. G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d. G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e. G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f. G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

Schedule RC-Q - Continued

Memoranda — Continued Dollar Amounts in Thousands	RCFD	(Column A) Consolidated Bank Amount	RCON	(Column B) Domestic Offices Amount	
3. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate	F608	1,908,000			M.3.a
(1) Construction, land development, and other land loans			F578	917,000	M.3.a.1
(2) Secured by farmland (including farm residential and other improvements)			F579	0	M.3.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F580	163,000	M.3.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F581	0	M.3.a.3.b.1
(2) Secured by junior liens			F582	0	M.3.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F583	121,000	M.3.a.4
(5) Secured by nonfarm nonresidential properties			F584	529,000	M.3.a.5
b. Commercial and industrial loans	F585	0	F585	0	M.3.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F586	0	F586	0	M.3.c.1
(2) Other revolving credit plans	F587	0	F587	0	M.3.c.2
(3) Automobile loans	K196	0	K196	0	M.3.c.3
(4) Other consumer loans	K208	0	K208	0	M.3.c.4
d. Other loans	F589	70,000	F589	43,000	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	F609	1,965,000			M.4.a
(1) Construction, land development, and other land loans			F590	926,000	M.4.a.1
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.4.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F592	165,000	M.4.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F593	0	M.4.a.3.b.1
(2) Secured by junior liens			F594	0	M.4.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F595	118,000	M.4.a.4
(5) Secured by nonfarm nonresidential properties			F596	540,000	M.4.a.5
b. Commercial and industrial loans	F597	0	F597	0	M.4.b
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards	F598	0	F598	0	M.4.c.1
(2) Other revolving credit plans	F599	0	F599	0	M.4.c.2
(3) Automobile loans	K195	0	K195	0	M.4.c.3
(4) Other consumer loans	K209	0	K209	0	M.4.c.4
d. Other loans	F601	70,000	F601	42,000	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		RCFA	Amount	
Common equity tier 1 capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	95,910,000	1
		RCFD		
2. Retained earnings		3632	112,585,000	2
		RCFA		
3. Accumulated other comprehensive income (AOCI)		B530	1,621,000	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838	0	3.a
		RCFA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	**210,116,000**	5
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	25,330,000	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	97,000	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		P843	16,000	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)		P844	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)		P845	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)		P846	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)		P847	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)		P848	N/A	9.e
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates 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)		P849	46,000	9.f

Schedule RC-R—Continued

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)	Q258	215,000	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	12,000	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	P851	0	11
12. Subtotal (item 5 minus items 6 through 11)	P852	**184,400,000**	12

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands	RCFA	Amount	
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	P853	0	13
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	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	P855	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	P856	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	P857	259,000	17
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	**259,000**	18
19. Common equity tier 1 capital (item 12 minus item 18)	P859	**184,141,000**	19
Additional tier 1 capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	0	21
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	43,000	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**43,000**	23
24. LESS: Additional tier 1 capital deductions	P864	302,000	24
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**0**	25
Tier 1 capital			
26. Tier 1 capital (sum of items 19 and 25)	8274	**184,141,000**	26
Tier 2 capital			
27. Tier 2 capital instruments plus related surplus	P866	468,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	0	28
29. Total capital minority interest that is not included in tier 1 capital	P868	4,000	29
30. a. Allowance for loan and lease losses includable in tier 2 capital	5310	11,240,000	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	4,770,000	30.b
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	RCFA Q257	0	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	**11,712,000**	32.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCFW P870	**5,242,000**	32.b
33. LESS: Tier 2 capital deductions	RCFA P872	2,000	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	**11,710,000**	34.a
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCFW 5311	**5,240,000**	34.b
Total capital			
35. a. Total capital (sum of items 26 and 34.a)	RCFA 3792	**195,851,000**	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792	**189,381,000**	35.b

Schedule RC-R—Continued

Part I — Continued

Dollar Amounts in Thousands	RCFD	Amount	
Total assets for the leverage ratio			
36. Average total consolidated assets	3368	2,130,520,000	36
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital	RCFA		
(sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - See instructions)	P875	25,963,000	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	-2,745,000	38
39. Total assets for the leverage ratio (item 36 minus items 37 and 38)	A224	**2,107,302,000**	39
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	1,304,939,244	40.a
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted	RCFW		
assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	A223	1,245,670,000	40.b

	(Column A)		(Column B)		
Risk-Based Capital Ratios	RCFA	Percentage	RCFW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b)	P793	**14.1111%**	P793	**14.7825%**	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)	7206	**14.1111%**	7206	**14.7825%**	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)	7205	**15.0084%**	7205	**15.2031%**	43

Leverage Capital Ratios	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	**8.7382%**	44
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure	H015	**2,746,135,560**	45.a
		Percentage	
b. Supplementary leverage ratio	H036	**6.7055%**	45.b

Capital Buffer	RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	**7.0084%**	46.a
b. (Advanced approaches institutions that exit parallel run only): Total	RCFW		
applicable capital buffer	H312	**5.7500%**	46.b

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:

Dollar Amounts in Thousands	RCFA	Amount	
47. Eligible retained income	H313	N/A	47
48. Distributions and discretionary bonus payments during the quarter	H314	N/A	48

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) Allocation by Risk-Weight Category 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	
Balance Sheet Asset Categories(2)									
1. Cash and balances due from depository institutions	RCFD D957 **477,141,000**	RCFD S396 0	RCFD D958 410,471,000				RCFD D959 61,964,000	RCFD S397 3,361,000	1
2. Securities :									
a. Held-to-maturity securities	RCFD D961 **41,995,000**	RCFD S399 0	RCFD D962 3,895,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 31,237,000	RCFD D964 6,863,000	2.a.
b. Available-for-sale securities	RCFD D966 **163,165,000**	RCFD S402 0	RCFD D967 71,073,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 63,378,000	RCFD D969 25,074,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices	RCON D971 **357,000**		RCON D972 0				RCON D973 357,000	RCON S410 0	3.a
b. Securities purchased under agreements to resell	RCFD H171 **183,539,000**	RCFD H172 183,539,000							3.b
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCFD S413 **180,000**	RCFD S414 0	RCFD H173 0				RCFD S415 152,000	RCFD S416 6,000	4.a.
b. High volatility commercial real estate exposures	RCFD S419 **0**	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S423 **68,000**	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 23,000	RCFD S427 0	4.c.

(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 324.
(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—Continued

Part II — Continued

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

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
Balance Sheet Asset Categories(2)			
1. Cash and balances due from depository institutions	RCFD D960 856,000	RCFD S398 489,000	1
2. Securities :			
a. Held-to-maturity securities	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale securities	RCFD D970 3,640,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCON D974 0	RCON S411 0	3.a
b. Securities purchased under agreements to resell			3.b
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCFD S417 22,000		4.a.
b. High volatility commercial real estate exposures	RCFD H177 0	RCFD S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S428 0	RCFD S429 45,000	4.c.

(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 324.
(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—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column K) 250%(5) Amount		(Column L) 300% Amount		(Column M) 400% Amount		(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category										
Balance Sheet Asset Categories (continued)											
1. Cash and balances due from depository institutions											1.
2. Securities :											
a. Held-to-maturity securities											2.a.
b. Available-for-sale securities	RCFD H270		RCFD S405 0				RCFD S406 0				2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a.Federal funds sold in domestic offices											3.a
b. Securities purchased under agreements to resell											3.b
4. Loans and leases held for sale:											
a. Residential mortgage exposures											4.a.
b. High volatility commercial real estate exposures											4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)											4.c.

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

Part II — Continued

Dollar Amounts in Thousands	(Column R) Application of Other Risk-Weighting Approaches(4) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches(4) Risk-Weighted Asset Amount	
	Amount	Amount	
Balance Sheet Asset Categories (continued)			
1. Cash and balances due from depository institutions			1.
2. Securities:			
a. Held-to-maturity securities			2.a.
b. Available-for-sale securities	RCFD H271 0	RCFD H272 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices			3.a
b. Securities purchased under agreements to resell			3.b
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCFD H273 0	RCFD H274 0	4.a.
b. High volatility commercial real estate exposures	RCFD H275 0	RCFD H276 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(6)	RCFD H277 0	RCFD H278 0	4.c.

(4) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

(6) 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—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	
			Allocation by Risk-Weight Category						
4. Loans and leases held for sale (continued):									
	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	
d. All other exposures	**6,964,000**	-39,000	0	0	0		673,000	55,000	4.d.
5. Loans and leases held for investment:									
	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	
a. Residential mortgage exposures	**326,383,000**	0	88,000				8,662,000	264,231,000	5.a.
	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	
b. High volatility commercial real estate exposures	**2,834,000**	0	0				0	0	5.b.
	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	
c. Exposures past due 90 days or more or on nonaccrual(7)	**2,307,000**	0	5,000	0	0		3,000	0	5.c
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	
d. All other exposures	**434,120,000**	-147,000	13,496,000	79,000	0		27,177,000	7,801,000	5.d.
	RCFD 3123	RCFD 3123							
6. LESS: Allowance for loan and lease losses	10,123,000	10,123,000							6.
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	
7. Trading assets	**263,801,000**	229,852,000	252,000	0	0		1,597,000	16,905,000	7.
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	
8. All other assets(8)	**159,193,000**	41,519,000	15,017,000	0	0		6,711,000	1,180,000	8.
a. Separate account bank-owned life insurance									8.a
b. Default fund contributions to central counterparties									8.b

(7) 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 or on nonaccrual.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD S436 6,254,000	RCFD S437 21,000	4.d.
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCFD S443 53,402,000		5.a.
b. High volatility commercial real estate exposures	RCFD H182 120,000	RCFD S447 2,714,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S454 1,000	RCFD S455 2,298,000	5.c.
d. All other exposures	RCFD S462 381,934,000	RCFD S463 2,552,000	5.d.
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD D980 14,304,000	RCFD S467 801,000	7.
8. All other assets(8)	RCFD D985 86,544,000	RCFD H185 413,000	8.
a. Separate account bank-owned life insurance			8.a
b. Default fund contributions to central counterparties			8.b

(7) 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 or on nonaccrual.

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

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column K) 250%(10) Amount		(Column L) 300% Amount		(Column M) 400% Amount		(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category										
4. Loans and leases held for sale (continued):											
d. All other exposures											4.d.
5. Loans and leases held for investment :											
a. Residential mortgage exposures											5.a.
b. High volatility commercial real estate exposures											5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)											5.c.
d. All other exposures											5.d.
6. LESS: Allowance for loan and lease losses											6.
7. Trading assets	RCFD H289		RCFD H186 0		RCFD H290 0		RCFD H187 9,000				7.
8. All other assets(12)	RCFD H293		RCFD H188 0		RCFD S470 0		RCFD S471 0				8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

(10) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
(11) For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or 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—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column R) Application of Other Risk-Weighting Approaches(9) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches(9) Risk-Weighted Asset Amount	
	Amount	Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD H279 0	RCFD H280 0	4.d.
5. Loans and leases held for investment :			
a. Residential mortgage exposures	RCFD H281 0	RCFD H282 0	5.a.
b. High volatility commercial real estate exposures	RCFD H283 0	RCFD H284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual(11)	RCFD H285 0	RCFD H286 0	5.c.
d. All other exposures	RCFD H287 1,228,000	RCFD H288 2,557,000	5.d.
6. LESS: Allowance for loan and lease losses			6.
7. Trading assets	RCFD H291 81,000	RCFD H292 85,000	7.
8. All other assets(12)	RCFD H294 0	RCFD H295 0	8.
a. Separate account bank-owned life insurance	RCFD H296 5,222,000	RCFD H297 2,229,000	8.a.
b. Default fund contributions to central counterparties	RCFD H298 2,587,000	RCFD H299 2,366,000	8.b.

(9) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds,separate account bank-owned life insurance, and default fund contributions to central counterparties.

(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 or 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—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Totals		(Column B) Adjustments to Totals Reported in Column A		Column Q Allocation by Risk-Weight Category (Exposure Amount) 1250%		(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA(13)	(Column U) Gross-Up	
	Amount		Amount		Amount		Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet									
9. On-balance sheet securitization exposures:	RCFD S475		RCFD S476		RCFD S477		RCFD S478	RCFD S479	
a. Held-to-maturity securities	5,766,000		5,766,000		0		1,153,000	0	9.a.
	RCFD S480		RCFD S481		RCFD S482		RCFD S483	RCFD S484	
b. Available-for-sale securities	48,790,000		48,790,000		0		9,851,000	0	9.b.
	RCFD S485		RCFD S486		RCFD S487		RCFD S488	RCFD S489	
c. Trading assets	4,000,000		3,991,000		9,000		836,000	0	9.c.
	RCFD S490		RCFD S491		RCFD S492		RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures	41,526,000		41,500,000		26,000		9,793,000	0	9.d.
	RCFD S495		RCFD S496		RCFD S497		RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	16,251,000		16,041,000		210,000		3,509,000	0	10.

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) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	
	Amount		Amount		Amount		Amount	Amount	Amount	Amount	Amount	
	RCFD 2170		RCFD S500		RCFD D987		RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	
11. Total balance sheet Assets(14)	**2,152,006,000**		**544,648,000**		**514,297,000**		**79,000**	**0**		**201,934,000**	**325,476,000**	11.

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100%	(Column J) 150%	
	Amount	Amount	
	RCFD D990	RCFD S503	
11. Total balance sheet Assets(14)	**547,077,000**	**9,333,000**	11.

(13) Simplified Supervisory Formula Approach.

(14) 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. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column K) 250%(15) Amount		(Column L) 300% Amount		(Column M) 400% Amount		(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount Amount	
	Allocation by Risk-Weight Category											
	RCFD S504		RCFD S505		RCFD S506		RCFD S507			RCFD S510	RCFD H300	
11. Total balance sheet Assets(14)			0		0		9,000			35,000	9,118,000	11.

(14) 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. Item 11, column A, must equal Schedule RC, item 12.
(15) Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (16)	(Column B) Credit Equivalent Amount(17)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)										
12. Financial standby letters of credit	RCFD D991 54,092,000	1.0	RCFD D992 **54,092,000**	RCFD D993 4,585,000	RCFD HJ92 4,000	RCFD HJ93 0		RCFD D994 27,767,000	RCFD D995 2,802,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997 9,553,000	0.5	RCFD D998 **4,776,500**	RCFD D999 429,500				RCFD G603 1,327,000	RCFD G604 130,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606 2,000	0.2	RCFD G607 **400**	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 0	RCFD G610 0	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612 0	1.0	RCFD G613 **0**	RCFD G614 0				RCFD G615 0	RCFD G616 0	15.

(16) Credit conversion factor.
(17) 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.
(18) 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.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column I) Allocation by Risk-Weight Category 100% Amount	(Column J) 150% Amount	
Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)			
12. Financial standby letters of credit	RCFD D996 18,529,000	RCFD S511 405,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD G605 2,808,000	RCFD S512 82,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G611 400	RCFD S513 0	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G617 0	RCFD S514 0	15.

(18) 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.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (19)	(Column B) Credit Equivalent Amount(20)	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	
				Allocation by Risk-Weight Category					
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions(21)	RCFD S515 78,245,000	1.0	RCFD S516 **78,245,000**	RCFD S517 9,308,000	RCFD S518 8,585,000	RCFD S519 0		RCFD S520 12,810,000	16.
17. All other off-balance sheet liabilities	RCFD G618 69,311,000	1.0	RCFD G619 **69,311,000**	RCFD G620 69,210,000				RCFD G621 7,000	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):									
a. Original maturity of one year or less	RCFD S525 97,639,000	0.2	RCFD S526 **19,527,800**	RCFD S527 7,800	RCFD HJ96 0	RCFD HJ97 0		RCFD S528 1,075,000	18.a.
b. Original maturity exceeding one year	RCFD G624 327,048,000	0.5	RCFD G625 **163,524,000**	RCFD G626 1,560,000	RCFD HJ98 525,000	RCFD HJ99 0		RCFD G627 27,086,000	18.b.
19. Unconditionally cancelable commitments	RCFD S540 42,838,000	0.0	RCFD S541 **0**						19.
20. Over-the-counter derivatives			RCFD S542 **270,705,000**	RCFD S543 17,386,000	RCFD HK00 0	RCFD HK01 0	RCFD S544 0	RCFD S545 105,404,000	20.
21. Centrally cleared derivatives			RCFD S549 **106,456,000**	RCFD S550 0	RCFD S551 103,443,000	RCFD S552 1,811,000		RCFD S554 0	21.
22. Unsettled transactions (failed trades)(22)	RCFD H191 **228,184**			RCFD H193 71,000				RCFD H194 0	22.

(19) Credit conversion factor.
(20) For items 16 through 19, column A multiplied by credit conversion factor.
(21) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
(22) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

	(Column H)		(Column I)		(Column J)	
	Allocation by Risk-Weight Category					
	50%		100%		150%	
Dollar Amounts in Thousands	Amount		Amount		Amount	
16. Repo-style transactions(21)	RCFD S521 1,137,000		RCFD S522 45,843,000		RCFD S523 562,000	16.
17. All other off-balance sheet liabilities	RCFD G622 77,000		RCFD G623 17,000		RCFD S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less	RCFD S529 65,000		RCFD S530 16,923,000		RCFD S531 1,457,000	18.a.
b. Original maturity exceeding one year	RCFD G628 4,190,000		RCFD G629 129,394,000		RCFD S539 769,000	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives	RCFD S546 6,295,000		RCFD S547 139,787,000		RCFD S548 1,833,000	20.
21. Centrally cleared derivatives	RCFD S555 0		RCFD S556 1,202,000		RCFD S557 0	21.
22 . Unsettled transactions (failed trades)(22)	RCFD H195 0		RCFD H196 135,184		RCFD H197 0	22.

(19) Credit conversion factor.
(20) For items 16 through 19, column A multiplied by credit conversion factor.
(21) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
(22) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches(23) Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches(23) Risk-Weighted Asset Amount	
16. Repo-style transactions(24)				RCFD H301 0	RCFD H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCFD H303 0	RCFD H304 0	18.a.
b. Original maturity exceeding one year				RCFD H307 0	RCFD H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309 0	RCFD H310 0	20.
21. Centrally cleared derivatives						21.
22 . Unsettled transactions (failed trades)(25)	RCFD H198 2,000	RCFD H199 0	RCFD H200 20,000			22.

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds.
(24) Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
(25) For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column C) 0% Amount		(Column D) 2% Amount		(Column E) 4% Amount		(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
	Allocation by Risk-Weight Category											
23. Total assets, derivatives, off-balance sheet items,and other items subject to risk-weighting by risk-weight category(for each of column C through P,sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 616,854,300		RCFD S558 112,636,000		RCFD S559 1,811,000		RCFD S560 0	RCFD G631 377,410,000	RCFD G632 340,172,000	RCFD G633 901,715,584	RCFD S561 14,441,000	23.
24. Risk weight factor	X 0%		X 2%		X 4%		X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 0		RCFD S569 2,252,720		RCFD S570 72,440		RCFD S571 0	RCFD G635 75,482,000	RCFD G636 170,086,000	RCFD G637 901,715,584	RCFD S572 21,661,500	25.

Schedule RC-R—Continued

Part II — Continued

Dollar Amounts in Thousands	(Column K) 250%(26) Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
23. Total assets, derivatives, off-balance sheet items,and other items subject to risk-weighting by risk-weight category(for each of column C through P,sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563 0	RCFD S564 0	RCFD S565 **9,000**	RCFD S566 **2,000**	RCFD S567 0	RCFD S568 **265,000**	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574 0	RCFD S575 0	RCFD S576 **54,000**	RCFD S577 **12,500**	RCFD S578 0	RCFD S579 **3,312,500**	25.

Dollar Amounts in Thousands		Totals Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580	1,207,332,244	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFD S581	97,911,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCFD B704	**1,304,939,244**	28.
29. LESS: Excess allowance for loan and lease losses	RCFD A222	0	29.
30. LESS: Allocated transfer risk reserve	RCFD 3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFD G641	**1,304,939,244**	31.

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

(27) 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—Continued

Part II — Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	133,803,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	13,383,782,000	S583	8,802,430,000	S584	4,957,793,000	M.2.a.
b. Foreign exchange rate and gold	S585	7,934,356,000	S586	2,109,992,000	S587	1,079,376,000	M.2.b.
c. Credit (investment grade reference asset)	S588	338,986,000	S589	320,321,000	S590	36,358,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	221,441,000	S592	335,965,000	S593	57,673,000	M.2.d.
e. Equity	S594	980,457,000	S595	389,092,000	S596	104,416,000	M.2.e.
f. Precious metals (except gold)	S597	19,703,000	S598	502,000	S599	0	M.2.f.
g. Other	S600	614,724,000	S601	70,954,000	S602	14,221,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	9,798,632,000	S604	7,357,884,000	S605	4,219,355,000	M.3.a.
b. Foreign exchange rate and gold	S606	106,571,000	S607	1,121,000	S608	21,000	M.3.b.
c. Credit (investment grade reference asset)	S609	84,512,000	S610	218,556,000	S611	22,784,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	45,167,000	S613	133,335,000	S614	10,257,000	M.3.d.
e. Equity	S615	550,328,000	S616	110,754,000	S617	10,594,000	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	59,306,000	S622	7,844,000	S623	1,263,000	M.3.g.

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 142,033,000	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 837,000	RCFD B710 0	RCFD B711 5,578,000	1
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5)	RCFD B712 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0	2.a
b. Subordinated securities and other residual interests	RCFD C393 394,000	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 745,000	2.b
c. Standby letters of credit and other enhancements	RCFD C400 1,000	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0	2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733 2,390,000	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 63,000	RCFD B738 0	RCFD B739 2,000	4.a
b. 90 days or more past due	RCFD B740 5,835,000	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 76,000	RCFD B745 0	RCFD B746 20,000	4.b
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747 506,000	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
6. Amount of ownership (or seller's) interest carried as:								
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5)		RCFD B761 0	RCFD B762 0			RCFD B763 0		6.a
b. Loans (included in Schedule RC-C)		RCFD B500 0	RCFD B501 0			RCFD B502 0		6.b
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due		RCFD B764 0	RCFD B765 0			RCFD B766 0		7.a
b. 90 days or more past due		RCFD B767 0	RCFD B768 0			RCFD B769 0		7.b
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs		RIAD B770 0	RIAD B771 0			RIAD B772 0		8.a
b. Recoveries		RIAD B773 0	RIAD B774 0			RIAD B775 0		8.b
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 5,092,000	RCFD B777 0	RCFD B778 4,000	RCFD B779 13,000	RCFD B780 678,000	RCFD B781 1,539,000	RCFD B782 11,880,000	9
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 35,000	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 2,094,000	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 19,000	RCFD B796 866,000	11
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 240,000	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 233,000	12

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Small Business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	9,920,000	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	558,377,000	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	428,581,000	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)	F699	5,815,000	M.2.d
3. Asset-backed commercial paper conduits:(2)			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	14,981,000	M.3.a.1
(2) Conduits sponsored by other unrelated institutions	B807	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	B808	21,885,000	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3)	C407	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) Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.
(3) Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.)	A345	YES	1
2. Does the institution exercise the fiduciary powers it has been granted?	A346	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.)	B867	YES	3

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

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

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	44,329,000	8,003,000	19,220	634	4
5. Employee benefit and retirement-related trust and agency accounts:					
	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution	39,564,000	56,652,000	304	57	5.a
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit-defined benefit	21,952,000	311,528,000	326	121	5.b
	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
c. Other employee benefit and retirement-related accounts	12,136,000	8,574,000	28,878	96	5.c
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	0	970,000	0	1,726	6
	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
7. Investment management and investment advisory agency accounts	290,718,000	123,338,000	105,515	22,681	7
	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts	11,777,000	216,000	1,220	80	8
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts	217,000	222,470,000	117	555	9
	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
10. Total fiduciary accounts (sum of items 4 through 9)	**420,693,000**	**731,751,000**	**155,580**	**25,950**	10
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts		21,144,004,000		418,073	11

Schedule RC-T—Continued

Dollar Amounts in Thousands		(Column A) Managed Assets Amount		(Column B) Non-Managed Assets Amount		(Column C) Number of Managed Accounts Number		(Column D) Number of Non-Managed Accounts Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900	84,021,000	RCFN B901	5,738,780,000	RCFN B902	10,699	RCFN B903	246,556	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259	12,119,000	RCFD J260	14,095,000	RCFD J261	28,872	RCFD J262	18,882	13

Dollar Amounts in Thousands			RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts			B904	139,000	14
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution			B905	77,000	15.a
b. Employee benefit—defined benefit			B906	111,000	15.b
c. Other employee benefit and retirement-related accounts			B907	41,000	15.c
16. Corporate trust and agency accounts			A479	1,000	16
17. Investment management and investment advisory agency accounts			J315	591,000	17
18. Foundation and endowment trust and agency accounts			J316	29,000	18
19. Other fiduciary accounts			A480	56,000	19
20. Custody and safekeeping accounts			B909	912,000	20
21. Other fiduciary and related services income			B910	55,000	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)			4070	**2,012,000**	22
a. Fiduciary and related services income-foreign offices (included in item 22)	B912	714,000			22.a
23. Less: Expenses			C058	N/A	23
24. Less: Net losses from fiduciary and related services			A488	N/A	24
25. Plus: Intracompany income credits for fiduciary and related services			B911	N/A	25
26. Net fiduciary and related services income			A491	**N/A**	26

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:	RCFD	Amount	RCFD	Amount	RCFD	Amount	
a. Noninterest-bearing deposits	J263	N/A	J264	N/A	J265	N/A	M.1.a
b. Interest-bearing deposits	J266	N/A	J267	N/A	J268	N/A	M.1.b
c. U.S. Treasury and U.S. Government agency obligations	J269	N/A	J270	N/A	J271	N/A	M.1.c
d. State, county, and municipal obligations	J272	N/A	J273	N/A	J274	N/A	M.1.d
e. Money market mutual funds	J275	N/A	J276	N/A	J277	N/A	M.1.e
f. Equity mutual funds	J278	N/A	J279	N/A	J280	N/A	M.1.f
g. Other mutual funds	J281	N/A	J282	N/A	J283	N/A	M.1.g
h. Common trust funds and collective investment funds	J284	N/A	J285	N/A	J286	N/A	M.1.h
i. Other short-term obligations	J287	N/A	J288	N/A	J289	N/A	M.1.i

Schedule RC-T—Continued

Memoranda—Continued

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. j. Other notes and bonds	J290	N/A	J291	N/A	J292	N/A	M.1.j
k. Investments in unregistered funds and private equity investments	J293	N/A	J294	N/A	J295	N/A	M.1.k
l. Other common and preferred stocks	J296	N/A	J297	N/A	J298	N/A	M.1.l
m. Real estate mortgages	J299	N/A	J300	N/A	J301	N/A	M.1.m
n. Real estate	J302	N/A	J303	N/A	J304	N/A	M.1.n
o. Miscellaneous assets	J305	N/A	J306	N/A	J307	N/A	M.1.o
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	**N/A**	J309	**N/A**	J310	**N/A**	M.1.p

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

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

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	20	B932	18,712,000	M.3.a
b. International/Global equity	B933	11	B934	11,147,000	M.3.b
c. Stock/Bond blend	B935	39	B936	32,754,000	M.3.c
d. Taxable bond	B937	25	B938	29,264,000	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	2	B942	13,983,000	M.3.f
g. Specialty/Other	B943	6	B944	38,659,000	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	**103**	B946	**144,519,000**	M.3.h

Schedule RC-T—Continued

Memoranda—Continued

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

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

Carl McKay, Managing Director
Name and Title (TEXT B962)

carl.x.mckay@jpmorgan.com
E-mail Address (TEXT B926)

(718) 242-5842
Telephone: Area code/phone number/extension (TEXT B963)

(844) 894-2048
FAX: Area code/phone number (TEXT B964)

Schedule RC-V— Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles RCFD	Amount	(Column B) ABCP Conduits RCFD	Amount	(Column C) Other VIEs RCFD	Amount	
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	J981	211,000	J982	0	J983	1,000	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases held for Investment	J996	3,978,000	J997	25,039,000	J998	0	1.f
g. Less: Allowance for loan and lease losses	J999	2,000	K001	0	K002	0	1.g
h. Trading assets (other than derivatives)	K003	2,472,000	K004	0	K005	0	1.h
i. Derivative trading assets	K006	1,000	K007	2,000	K008	0	1.i
j. Other real estate owned	K009	0	K010	0	K011	0	1.j
k. Other assets	K012	16,000	K013	43,000	K014	1,490,000	1.k
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a
b. Derivative trading liabilties	K018	0	K019	0	K020	0	2.b
c. Commercial paper	K021	0	K022	2,928,000	K023	0	2.c
d. Other borrowed money (exclude commercial paper)	K024	1,995,000	K025	0	K026	139,000	2.d
e. Other liabilties	K027	4,000	K028	55,000	K029	2,000	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	271,000	K034	0	K035	0	4

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

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

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

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

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

The optional narrative statement will appear in agency records and in release to the public exactly as submitted (or amended as described in the preceding paragraph) by the management of the bank (except for the truncation of the 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.

	RCON	YES / NO
Comments?	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):

TEXT

6980	

REPORT OF CONDITION

Consolidating domestic and foreign subsidiaries of the
JPMorgan Chase Bank, National Association
in the state of OH at close of business on June 30, 2017
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		20,022,000
Interest-bearing balances		457,118,000
Securities:		
Held-to-maturity securities		47,761,000
Federal funds sold and securities purchased under agreements to resell:		
Available-for-sale securities		211,955,000
Federal funds sold in domestic offices		357,000
Securities purchased under agreements to resell		183,539,000
Loans and lease financing receivables:		
Loans and leases held for sale		7,212,000
Loans and leases, net of unearned income	802,989,000	
LESS: Allowance for loan and lease losses	10,123,000	
Loans and leases, net of unearned income and allowance		792,866,000
Trading Assets		267,801,000
Premises and fixed assets (including capitalized leases)		11,563,000
Other real estate owned		423,000
Investments in unconsolidated subsidiaries and associated companies		138,000
Direct and indirect investments in real estate ventures		8,551,000
Intangible assets:		
Goodwill		27,142,000
Other intangible assets		5,900,000
Other assets		109,658,000
Total assets		2,152,006,000

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

DEPOSITS:		
In domestic offices		1,270,117,000
Noninterest-bearing	399,267,000	
Interest-bearing	870,850,000	
In foreign offices, Edge and Agreement subsidiaries, and IBFs		269,706,000
Noninterest-bearing	17,716,000	
Interest-bearing	251,990,000	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased in domestic offices		1,590,000
Securities sold under agreements to repurchase		91,392,000
Trading liabilities		106,447,000
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		115,739,000
Subordinated notes and debentures		4,087,000
Other liabilities		82,619,000
Total liabilities		1,941,697,000

EQUITY CAPITAL

Bank Equity Capital	
Perpetual preferred stock and related surplus	0
Common stock	1,785,000
Surplus (excludes all surplus related to preferred stock)	94,125,000
Retained earnings	112,585,000
Accumulated other comprehensive income	1,657,000
Other equity capital components	0
Total bank equity capital	210,152,000
Noncontrolling (minority) interests in consolidated subsidiaries	157,000
Total equity capital	210,309,000
Total liabilities and equity capital	2,152,006,000

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

I, Marianne Lake, MD & CFO

(Name, Title)

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

Director #1

Director #2

Director #3