

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 December 31, 2017

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.

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

Signature of Chief Financial Officer (or Equivalent)

20180202

Date of Signature

Submission of Reports

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

- 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
- 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

628

(RSSD 9050)

20171231

(RCON 9999)

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.

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.

Laban P. Jackson, Jr.

Director (Trustee)

William C. Weldon

Director (Trustee)

Jamie Dimon

Director (Trustee)

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, DC 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 and 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

Name (TEXT C495)

Managing Director

Title (TEXT C496)

carl.x.mckay@jpmorgan.com

E-mail Address (TEXT 4086)

718-242-5842

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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

Area Code / Phone Number / Extension (TEXT FT43)

212-270-1121

Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Marianne Lake

Name (TEXT C366)

MD and CFO

Title (TEXT C367)

marianne.lake@jpmorgan.com

E-mail Address (TEXT C368)

212-270-1212

Area Code / Phone Number / Extension (TEXT C369)

212-270-1398

Area Code / FAX Number (TEXT C370)

Secondary Contact

Kathryn V. McCulloch

Name (TEXT C371)

Senior Vice President

Title (TEXT C372)

kathryn.mcculloch@chase.com

E-mail Address (TEXT C373)

212-270-5922

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

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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–December 31, 2017

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	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		10,077,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		4,330,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		19,000	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		4,614,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		3,658,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		2,138,000	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		3,609,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		2,012,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		30,457,000	1.a.(3)
b. Income from lease financing receivables.....	4065		13,000	1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	4115		4,088,000	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		483,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		3,521,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		3,233,000	1.d.(3)
e. Interest income from trading assets.....	4069		4,700,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,319,000	1.f.
g. Other interest income.....	4518		456,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		48,270,000	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		1,567,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		862,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03		131,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04		561,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		664,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		524,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		2,649,000	2.c.

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

Schedule RI—Continued

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures.....		4200	109,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....		4073	7,067,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074		41,203,000	3.
4. Provision for loan and lease losses.....	4230		1,855,000	4.
5. Noninterest income:				
a. Income from fiduciary activities ⁽¹⁾		4070	4,111,000	5.a.
b. Service charges on deposit accounts.....		4080	4,774,000	5.b.
c. Trading revenue ⁽²⁾		A220	10,265,000	5.c.
d. (1) Fees and commissions from securities brokerage.....		C886	1,115,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....		C888	3,426,000	5.d.(2)
(3) Fees and commissions from annuity sales.....		C887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....		C386	4,000	5.d.(4)
(5) Income from other insurance activities.....		C387	8,000	5.d.(5)
e. Venture capital revenue.....		B491	2,000	5.e.
f. Net servicing fees.....		B492	853,000	5.f.
g. Net securitization income.....		B493	0	5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases.....		5416	121,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....		5415	15,000	5.j.
k. Net gains (losses) on sales of other assets ⁽³⁾		B496	(7,000)	5.k.
l. Other noninterest income*.....		B497	17,256,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		41,943,000	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		(73,000)	6.b.
7. Noninterest expense:				
a. Salaries and employee benefits.....		4135	24,539,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....		4217	8,804,000	7.b.
c. (1) Goodwill impairment losses.....		C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232	55,000	7.c.(2)
d. Other noninterest expense*.....		4092	18,143,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		51,541,000	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		29,677,000	8.
9. Applicable income taxes (on item 8).....	4302		10,734,000	9.
10. Income (loss) before discontinued operations (item 8 minus item 9).....	4300		18,943,000	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		18,943,000	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		13,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340		18,930,000	14.

* Describe on Schedule RI-E—Explanations.

- 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.
- 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.
- 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	Year-to-date		
	RIAD	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	139,000	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets ⁽¹⁾</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	131,000	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	464,000	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	1,716,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150	191,929	M.5.
6. Not applicable			
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):			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$10 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	8757	3,800,000	M.8.a.
b. Foreign exchange exposures.....	8758	2,578,000	M.8.b.
c. Equity security and index exposures.....	8759	2,786,000	M.8.c.
d. Commodity and other exposures.....	8760	415,000	M.8.d.
e. Credit exposures.....	F186	686,000	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. ⁽¹⁾</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA).....	FT36	802,000	M.8.f.(1)
(2) CVA hedge.....	FT37	(665,000)	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	(372,000)	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	10,501,000	M.8.h.

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

Memoranda—Continued	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets ⁽¹⁾</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	(74,000)	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	(3,000)	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year	RIAD	Yes	No
	A530		x
			M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIAD	Amount	
	F228	0	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets:.....	F551	5,771,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	311,000	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	(3,013,000)	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.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets ⁽¹⁾ that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	1,863,000	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	572,000	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	304,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	2,035,000	M.15.d.

1. The asset size tests are based on the total assets reported in 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 <i>December 31, 2016</i> , 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		18,930,000	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		13,000,000	9.
10. Other comprehensive income ⁽¹⁾	B511		510,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		158,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		211,685,000	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.

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			
		RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands					
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	1,000	C892	1,000
(2) Other construction loans and all land development and other land loans.....		C893	0	C894	0
b. Secured by farmland in domestic offices.....		3584	0	3585	0
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	269,000	5412	197,000
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....		C234	137,000	C217	153,000
(b) Secured by junior liens.....		C235	44,000	C218	49,000
d. Secured by multifamily (5 or more) residential properties in domestic offices.....		3588	0	3589	3,000
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		C895	18,000	C896	10,000
(2) Loans secured by other nonfarm nonresidential properties.....		C897	2,000	C898	2,000
f. In foreign offices.....		B512	3,000	B513	1,000

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

Schedule RI-B—Continued

Part I—Continued

Part I—Continued		(Column A) Charge-offs ⁽¹⁾		(Column B) Recoveries	
		Calendar Year-to-date			
		RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	1,000	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	336,000	4617	110,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	97,000	4618	4,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	1,140,000	B515	104,000	5.a.
b. Automobile loans.....	K129	458,000	K133	133,000	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K205	522,000	K206	12,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	214,000	4628	58,000	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	3,242,000	4605	837,000	9.

Memoranda

Memoranda	(Column A) Charge-offs ⁽¹⁾		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities <i>(not secured by real estate)</i> included in Schedule RI-B, Part I, items 4 and 7, above.....	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.

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).....	Calendar Year-to-date		M.4.
	RIAD	Amount	
	C388	182,000	

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 <i>December 31, 2016</i> , 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		837,000	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4).....	C079		2,775,000	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		1,855,000	5.
6. Adjustments* (see instructions for this schedule).....	C233		(84,000)	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		10,081,000	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.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389		82,000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390		0	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>				
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	C781		2,225,000	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)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	16,000	M709	0	M710	8,308,000	M711	78,000	M712	7,000	M713	1,000	1.a.
b. Commercial real estate loans.....	M714	278,000	M715	52,000	M716	105,964,000	M717	1,638,000	M719	3,000	M720	0	1.b.
c. Residential real estate loans.....	M721	11,570,000	M722	181,000	M723	240,108,000	M724	921,000	M725	30,537,000	M726	2,219,000	1.c.
2. Commercial loans ⁽²⁾	M727	1,648,000	M728	428,000	M729	324,089,000	M730	2,835,000	M731	0	M732	0	2.
3. Credit cards.....	M733	313,000	M734	99,000	M735	35,949,000	M736	1,204,000	M737	0	M738	0	3.
4. Other consumer loans.....	M739	76,000	M740	14,000	M741	63,088,000	M742	406,000	M743	32,000	M744	5,000	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of items 1.a. through 5) ⁽³⁾	M746	13,901,000	M747	774,000	M748	777,506,000	M749	7,082,000	M750	30,579,000	M751	2,225,000	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, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices.....		C899	9,091,000	1.
2. Total interest expense in foreign offices.....		C900	3,883,000	2.
3. Provision for loan and lease losses in foreign offices.....		C901	161,000	3.
4. Noninterest income in foreign offices:				
a. Trading revenue.....		C902	7,257,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903	3,077,000	4.b.
c. Net securitization income.....		C904	0	4.c.
d. Other noninterest income.....		C905	5,654,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....		C906	364,000	5.
6. Total noninterest expense in foreign offices.....		C907	14,667,000	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	5,000,000	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	1,732,000	10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913	(1,292,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914	440,000	13.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.I)						
Itemize and describe amounts greater than \$100,000 that exceed 3 percent of Schedule RI, item 5.I:						
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	2,683,000	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.
j.	TEXT 4461	Operating Leases		4461	3,604,000	1.j.
k.	TEXT 4462	Credit Card Revenues		4462	1,827,000	1.k.
l.	TEXT 4463	Loan Commitment Fees		4463	698,000	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 3 percent of Schedule RI, item 7.d:						
a.	Data processing expenses.....			C017	0	2.a.
b.	Advertising and marketing expenses.....			0497	949,000	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	2,111,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....			F558	0	2.j.
k.	Telecommunications expenses.....			F559	774,000	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.
n.	TEXT 4464	Amortization of Software		4464	1,128,000	2.n.
o.	TEXT 4467	Brokerage and Clearing Expenses		4467	1,250,000	2.o.
p.	TEXT 4468	Travel and Entertainment Expenses		4468	564,000	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
a.	(1)	TEXT FT29		FT29	0	3.a.(1)
	(2)	Applicable income tax effect.....		FT30	0	3.a.(2)
b.	(1)	TEXT 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	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 parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):						
a.	TEXT 4498 Capital Contributions and Others	4498	158,000			5.a.
b.	TEXT 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.	TEXT 4522 WriteOff of PCI Loans	4522	(84,000)			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):						
Comments?.....		RIAD	Yes		No	7.
		4769	X			

Other explanations (please type or print clearly):

(TEXT 4769)

The Tax Cuts Jobs Act (TCJA) was signed into law on December 22nd, 2017. The TCJA resulted in a \$2.1 billion decrease in net income driven by the deemed repatriation charge and adjustments to the value of tax oriented investments, partially offset by a benefit from the revaluation of JPMorgan Chase Bank, N.A.'s net deferred tax liability. The TCJA impact is an estimate which may be refined throughout 2018 based on new information or interpretations. The impact of the TCJA was calculated based on all available information and published legislative guidance however certain amounts are considered to be estimates under Staff Accounting Bulletin No. 118. We anticipate refinements will result from the issuance of future legislative and accounting clarity as well as those in the normal course including the provision to return process and resolution of tax audits

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2017

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				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	21,943,000	1.a.
b. Interest-bearing balances ⁽²⁾				0071	442,980,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A).....				1754	47,733,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....				1773	199,305,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....	RCON	B987	320,000			3.a.
b. Securities purchased under agreements to resell ⁽³⁾	RCFD	B989	193,903,000			3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale.....				5369	3,351,000	4.a.
b. Loans and leases held for investment.....	B528	824,494,000				4.b.
c. LESS: Allowance for loan and lease losses.....	3123	10,081,000				4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	814,413,000		4.d.
5. Trading assets (from Schedule RC-D).....			3545	249,031,000		5.
6. Premises and fixed assets (including capitalized leases).....			2145	11,527,000		6.
7. Other real estate owned (from Schedule RC-M).....			2150	402,000		7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	101,000		8.
9. Direct and indirect investments in real estate ventures.....			3656	8,039,000		9.
10. Intangible assets:						
a. Goodwill.....			3163	27,350,000		10.a.
b. Other intangible assets (from Schedule RC-M).....			0426	6,220,000		10.b.
11. Other assets (from Schedule RC-F).....			2160	114,160,000		11.
12. Total assets (sum of items 1 through 11).....			2170	2,140,778,000		12.
Liabilities						
13. Deposits:				RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....			2200	1,271,886,000		13.a.
(1) Noninterest-bearing ⁽⁴⁾	RCON	6631	397,080,000			13.a.(1)
(2) Interest-bearing.....	RCON	6636	874,806,000			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....			RCFN			
(1) Noninterest-bearing.....	RCFN	6631	16,282,000			13.b.(1)
(2) Interest-bearing.....	RCFN	6636	246,739,000			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices ⁽⁵⁾	RCON	B993	2,213,000			14.a.
b. Securities sold under agreements to repurchase ⁽⁶⁾	RCFD	B995	92,479,000			14.b.
15. Trading liabilities (from Schedule RC-D).....			RCFD	3548	96,601,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....			RCFD			
17. and 18. Not applicable			3190	111,244,000		16.

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.

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	313,000	19.
20. Other liabilities (from Schedule RC-G).....	2930	91,175,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	1,928,932,000	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	1,785,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839	94,283,000	25.
26. a. Retained earnings.....	3632	114,242,000	26.a.
b. Accumulated other comprehensive income ⁽²⁾	B530	1,375,000	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	211,685,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	161,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	211,846,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	2,140,778,000	29.

Memoranda

To be reported with the March Report of Condition.

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

RCFD	Number
6724	NA

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 Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution

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

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

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

3 = This number is not to be used

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

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

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

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

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NA

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		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	16,663,000			1.
a. Cash items in process of collection and unposted debits.....			0020	7,525,000	1.a.
b. Currency and coin.....			0080	9,092,000	1.b.
2. Balances due from depository institutions in the U.S.....			0082	52,301,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083	1,184,000			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085	51,117,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			0070	478,000	3.
a. Foreign branches of other U.S. banks.....	0073	803,000			3.a.
b. Other banks in foreign countries and foreign central banks.....	0074	99,694,000			3.b.
4. Balances due from Federal Reserve Banks.....	0090	295,462,000	0090	295,462,000	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	464,923,000	0010	364,858,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	22,510,000	1287	22,745,000	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	14,373,000	8497	14,848,000	8498	28,444,000	8499	30,175,000	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	5,539,000	G301	5,516,000	G302	24,382,000	G303	24,297,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	21,989,000	G305	22,529,000	G306	41,229,000	G307	41,652,000	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	438,000	G315	444,000	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	10,805,000	G323	11,091,000	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	49,000	K143	49,000	K144	3,571,000	K145	3,626,000	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				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. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	K150	0	K151	0	K152	259,000	K153	261,000	4.c.(2)(a)
(b) All other commercial MBS.....									
	K154	5,783,000	K155	5,710,000	K156	4,791,000	K157	4,880,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	8,725,000	C027	8,773,000	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	20,928,000	G339	20,996,000	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	430,000	1741	452,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	29,397,000	1746	29,875,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ⁽²⁾									
					A510	38,000	A511	38,000	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	47,733,000	1771	48,652,000	1772	195,947,000	1773	199,305,000	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	91,419,000	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		28,122,000	M.2.a.(1)
(2) Over three months through 12 months.....	A550		4,177,000	M.2.a.(2)
(3) Over one year through three years.....	A551		7,091,000	M.2.a.(3)
(4) Over three years through five years.....	A552		11,677,000	M.2.a.(4)
(5) Over five years through 15 years.....	A553		44,400,000	M.2.a.(5)
(6) Over 15 years.....	A554		35,597,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{(3),(5)}				
(1) Three months or less.....	A555		189,000	M.2.b.(1)
(2) Over three months through 12 months.....	A556		601,000	M.2.b.(2)
(3) Over one year through three years.....	A557		1,896,000	M.2.b.(3)
(4) Over three years through five years.....	A558		578,000	M.2.b.(4)
(5) Over five years through 15 years.....	A559		3,659,000	M.2.b.(5)
(6) Over 15 years.....	A560		86,554,000	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		9,117,000	M.2.c.(1)
(2) Over three years.....	A562		13,342,000	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		5,307,000	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.

- Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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.
- 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.
- 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	171,000	B841	172,000	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	349,000	B849	350,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	4,718,000	B853	4,781,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	519,000	B857	520,000	M.5.e.
f. Other.....	B858	0	B859	0	B860	2,968,000	B861	2,950,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....	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	20,877,000	G359	20,945,000	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	51,000	G375	51,000	M.6.g.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (1).....	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	370,000	F158	370,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	9,499,000	F159	9,499,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	192,000	1420	192,000	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	40,753,000	1797	40,246,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	239,811,000	5367	238,419,000	1.c.(2)(a)
(b) Secured by junior liens.....	5368	1,779,000	5368	1,779,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	70,221,000	1460	70,202,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	16,886,000	F160	16,880,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	19,588,000	F161	19,401,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	5,068,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	1,000			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	5,071,000			2.a.(2)
b. To other depository institutions in the U.S.....	B534	2,000	B534	2,000	2.b.
c. To banks in foreign countries:			B535	1,165,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	0			2.c.(1)
(2) To other banks in foreign countries.....	B537	8,719,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	601,000	1590	579,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	123,819,000	1763	121,804,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	33,483,000	1764	7,690,000	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	36,386,000	B538	36,262,000	6.a.
b. Other revolving credit plans.....	B539	11,995,000	B539	10,215,000	6.b.
c. Automobile loans.....	K137	49,198,000	K137	49,198,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	2,003,000	K207	1,837,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	2,229,000	2081	2,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	23,547,000	2107	23,547,000	8.

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:.....	1563	131,509,000			9.
a. Loans to nondepository financial institutions.....			J454	28,084,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	8,218,000	9.b.(1)
(2) All other loans (exclude consumer loans).....			J451	60,346,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	183,000	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	183,000			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	827,845,000	2122	751,188,000	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		1,000	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 family residential properties in domestic offices.....	F576		6,186,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160		1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161		17,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162		4,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD			
(1) To U.S. addressees (domicile).....	K163		119,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164		21,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165		279,000	M.1.f.
<i>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):</i>				
(1) Loans secured by farmland in domestic offices.....	RCON 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 expenditures:				
(a) Credit card.....	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		6,628,000	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⁾				
(1) Three months or less	A564		6,383,000	M.2.a.(1)
(2) Over three months through 12 months	A565		7,323,000	M.2.a.(2)
(3) Over one year through three years	A566		9,588,000	M.2.a.(3)
(4) Over three years through five years	A567		13,476,000	M.2.a.(4)
(5) Over five years through 15 years	A568		45,452,000	M.2.a.(5)
(6) Over 15 years	A569		152,089,000	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		334,290,000	M.2.b.(1)
(2) Over three months through 12 months	A571		47,985,000	M.2.b.(2)
(3) Over one year through three years	A572		63,967,000	M.2.b.(3)
(4) Over three years through five years	A573		75,354,000	M.2.b.(4)
(5) Over five years through 15 years	A574		57,353,000	M.2.b.(5)
(6) Over 15 years	A575		7,089,000	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		132,708,000	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		14,768,000	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		74,119,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD			
	B837		2,747,000	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A	C391		389,000	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance	C779		31,921,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780		30,579,000	M.7.b.

1. Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.

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

3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

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		RCN	Amount	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....		F230	13,561,000	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....		F231	3,582,000	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	290,000	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	5,128,000	M.9.
10. and 11. Not applicable				

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	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.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2016.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....				
	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 1.a.(1)(a)(2)).....				
	RIAD			
	G377	0	M.13.b.	
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....				
	RCFD			
	G378	405,242,000	M.14.	
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
	RCON			
	J466	0	M.15.a.(1)	
(2) Proprietary reverse mortgages.....				
	J467	0	M.15.a.(2)	
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
	J468	0	M.15.b.(1)	
(2) Proprietary reverse mortgages.....				
	J469	0	M.15.b.(2)	
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
	J470	0	M.15.c.(1)	
(2) Proprietary reverse mortgages.....				
	J471	0	M.15.c.(2)	

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan:

- (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was *most recently* approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
Dollar Amounts in Thousands				
3. Number and amount <i>currently outstanding</i> of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):				
a. With <i>original amounts</i> of \$100,000 or less.....	5564	1,078	5565	38,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	4,408	5567	525,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	11,767	5569	4,862,000
4. Number and amount <i>currently outstanding</i> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):				
a. With <i>original amounts</i> of \$100,000 or less.....	5570	2,012,108	5571	8,494,000
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	25,125	5573	1,783,000
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	16,663	5575	3,437,000

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		
	RCN	Number	RCN	Amount	
7. Number and amount <i>currently outstanding</i> of “Loans secured by farmland (including farm residential and other improvements)” in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5578	23	5579	1,000	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580	87	5581	10,000	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582	73	5583	19,000	7.c.
8. Number and amount <i>currently outstanding</i> of “Loans to finance agricultural production and other loans to farmers” in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5584	37,265	5585	96,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586	152	5587	13,000	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588	88	5589	18,000	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	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Assets					
1. U.S. Treasury securities.....	3531	4,254,000	3531	3,167,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	1,000	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	4,300,000	3533	4,300,000	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	2,981,000	G379	2,981,000	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	289,000	G380	289,000	4.b.
c. All other residential MBS.....	G381	1,060,000	G381	114,000	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	111,000	K198	61,000	4.e.
5. Other debt securities:					
a. Structured financial products:					
(1) Cash.....	G383	381,000	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	74,472,000	G386	136,000	5.b.
6. Loans:					
a. Loans secured by real estate:	F610	15,477,000			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	10,539,000	6.a.(3)(b)(1)
(2) Secured by junior liens.....			F611	0	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	3,906,000	6.a.(5)
b. Commercial and industrial loans.....	F614	4,308,000	F614	2,903,000	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	17,626,000	F618	1,308,000	6.d.
7.-8. Not applicable					

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

Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Other trading assets.....	3541	69,399,000	3541	991,000	9.
10. Not applicable.....					
11. Derivatives with a positive fair value.....	3543	54,372,000	3543	15,153,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	249,031,000	3545	45,848,000	12.
Liabilities					
13. a. Liability for short positions.....	3546	60,431,000	3546	347,000	13.a.
b. Other trading liabilities.....	F624	73,000	F624	55,000	13.b.
14. Derivatives with a negative fair value.....	3547	36,097,000	3547	9,275,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	96,601,000	3548	9,677,000	15.

Memoranda

Dollar Amounts in Thousands	RCFD		RCON		
	Amount		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	15,671,000			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	10,618,000	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	3,900,000	M.1.a.(5)
b. Commercial and industrial loans.....	F632	5,753,000	F632	3,389,000	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	17,916,000	F636	1,558,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	701,000	F639	553,000	M.2.a.
b. Unpaid principal balance.....	F640	2,200,000	F640	1,212,000	M.2.b.

Schedule RC-D—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	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	381,000	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	75,929,000	G387	4,781,000	M.4.a.
b. Pledged loans.....	G388	2,405,000	G388	2,087,000	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	4,000		M.5.a.
b. Home equity lines.....	F644	0		M.5.b.
c. Automobile loans.....	F645	0		M.5.c.
d. Other consumer loans.....	F646	233,000		M.5.d.
e. Commercial and industrial loans.....	F647	0		M.5.e.
f. Other.....	F648	22,000		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651	0		M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values.....	F652	53,007,000		M.7.a.
b. Other.....	F653	150,000		M.7.b.
8. Loans pending securitization.....	F654	11,337,000		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⁾				
a. TEXT F655	F655	0		M.9.a.
b. TEXT F656	F656	0		M.9.b.
c. TEXT 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):				
a. TEXT F658	F658	0		M.10.a.
b. TEXT F659	F659	0		M.10.b.
c. TEXT 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		Transaction Accounts				Nontransaction Accounts		
		(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ⁽¹⁾ (Included In Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
		RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:								
1. Individuals, partnerships, and corporations.....		B549	302,169,000			B550	875,172,000	1.
2. U.S. Government.....		2202	42,000			2520	55,000	2.
3. States and political subdivisions in the U.S.....		2203	4,673,000			2530	30,406,000	3.
4. Commercial banks and other depository institutions in the U.S.....		B551	1,328,000			B552	2,961,000	4.
5. Banks in foreign countries.....		2213	34,126,000			2236	12,347,000	5.
6. Foreign governments and official institutions (including foreign central banks).....		2216	2,118,000			2377	6,489,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		2215	344,456,000			2210	306,645,000	2385

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	10,405,000	M.1.a.	
b. Total brokered deposits.....	2365	14,242,000	M.1.b.	
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)²	HK05	13,216,000	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	2,319,000	M.1.d.(1)	
(2) Not applicable				
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	K220	1,026,000	M.1.d.(3)	
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) <i>(to be completed for the December report only)</i>	5590	31,570,000	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 amount 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		516,522,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352		347,717,000	M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648		19,857,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		3,008,000	M.2.c.
d. Total time deposits of more than \$250,000.....	J474		40,326,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		573,000	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		3,600,000	M.3.a.(1)
(2) Over three months through 12 months.....	HK08		6,281,000	M.3.a.(2)
(3) Over one year through three years.....	HK09		5,463,000	M.3.a.(3)
(4) Over three years.....	HK10		7,521,000	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		8,662,000	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		35,683,000	M.4.a.(1)
(2) Over three months through 12 months.....	HK13		1,769,000	M.4.a.(2)
(3) Over one year through three years.....	HK14		377,000	M.4.a.(3)
(4) Over three years.....	HK15		2,497,000	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		27,007,000	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	M.5.
	P752	x		

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		17,268,000	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		42,205,000	M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- 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.
- 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.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 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		199,614,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757		277,481,000	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		287,973,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759		52,282,000	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		216,516,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554		2,894,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		22,477,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650		21,086,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555		48,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		263,021,000	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		28,506,000	M.1.

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

Schedule RC-F—Other Assets

Dollar Amounts in Thousands				RCFD	Amount	
1.	Accrued interest receivable ⁽¹⁾			B556	4,950,000	1.
2.	Net deferred tax assets ⁽²⁾			2148	693,000	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	4,737,000	4.
5.	Life insurance assets:					
	a. General account life insurance assets.....			K201	5,813,000	5.a.
	b. Separate account life insurance assets.....			K202	5,347,000	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 percent of this item).....			2168	92,620,000	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	41,480,000			6.g.
	h. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
i.	TEXT 3549.....	3549	0			6.i.
j.	TEXT 3550.....	3550	0			6.j.
k.	TEXT 3551.....	3551	0			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	114,160,000	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	173,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646	16,408,000	1.b.
2.	Net deferred tax liabilities ⁽²⁾			3049	4,473,000	2.
3.	Allowance for credit losses on off-balance-sheet credit exposures.....			B557	1,068,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	69,053,000	4.
	a. Accounts payable.....	3066	51,844,000			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.
e.	TEXT 3552.....	3552	0			4.e.
f.	TEXT 3553.....	3553	0			4.f.
g.	TEXT 3554.....	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	91,175,000	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	43,444,000	3.
4. Securities sold under agreements to repurchase.....		B995	4,853,000	4.
5. Other borrowed money.....		3190	84,873,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2163	124,545,000	6.
<i>OR</i>				
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	1,525,329,000	8.
9. Total liabilities				
(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....		3129	1,409,943,000	9.

Dollar Amounts in Thousands		(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
		RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....		0211	0	1287	22,685,000	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	14,373,000	8499	30,175,000	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....		G389	27,577,000	G390	69,575,000	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	705,000	13.b.(1)
(2) All other mortgage-backed securities.....		1733	5,783,000	1736	12,791,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....		G397	0	G398	8,773,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....		G399	0	G400	15,906,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....				A511	38,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....		1754	47,733,000	1773	160,648,000	17.

		RCON	Amount	
18. Equity securities that do not have readily determinable fair values.....		1752	4,619,000	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	8,230,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....		2898	15,758,000	2.

Schedule RC-K—Quarterly Averages ⁽¹⁾

	Dollar Amounts in Thousands	RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	473,345,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations ⁽²⁾ (excluding mortgage-backed securities).....		B558	24,875,000	2.
3. Mortgage-backed securities ⁽²⁾		B559	117,065,000	3.
4. All other securities ^{(2),(3)} (includes securities issued by states and political subdivisions in the U.S.).....		B560	106,948,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	161,073,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	743,217,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	280,366,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	115,763,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	595,000	6.a.(3)
(4) Commercial and industrial loans.....		3387	128,765,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	34,368,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	60,911,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3360	75,576,000	6.b.
7. Trading assets.....	RCFD	3401	263,696,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484	190,000	8.
9. Total assets ⁽⁴⁾	RCFD	3368	2,140,087,000	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	243,110,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....	B563		862,470,000	11.a.
b. Time deposits of \$250,000 or less.....	HK16		22,995,000	11.b.
c. Time deposits of more than \$250,000.....	HK17		39,203,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3404	246,567,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353	101,077,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355	113,675,000	14.

- 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).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for all equity securities should be based on historical cost.
- 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	20,387,000	1.a.	
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>					
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)					
		RCON			
		J477	0	1.a.(1)	
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above)					
		J478	0	1.a.(2)	
b. Credit card lines.....					
		3815	12,127,000	1.b.	
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1)</i>					
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>					
(1) Unused consumer credit card lines					
		J455	1,400,000	1.b.(1)	
(2) Other unused credit card lines					
		J456	10,727,000	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	377,000	1.c.(1)(a)	
(b) Commercial real estate, other construction loan, and land development loan commitments.....					
		F165	8,746,000	1.c.(1)(b)	
(2) NOT secured by real estate.....					
		6550	11,282,000	1.c.(2)	
d. Securities underwriting.....					
		3817	0	1.d.	
e. Other unused commitments:					
(1) Commercial and industrial loans					
		J457	255,770,000	1.e.(1)	
(2) Loans to financial institutions					
		J458	24,480,000	1.e.(2)	
(3) All other unused commitments					
		J459	128,529,000	1.e.(3)	
2. Financial standby letters of credit.....					
		3819	97,044,000	2.	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of financial standby letters of credit conveyed to others.....					
	3820		49,589,000	2.a.	
3. Performance standby letters of credit.....					
		3821	9,511,000	3.	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a. Amount of performance standby letters of credit conveyed to others.....					
	3822		1,906,000	3.a.	
4. Commercial and similar letters of credit.....					
		3411	4,118,000	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	191,861,000	6.a.	
b. Securities borrowed.....					
		3432	184,932,000	6.b.	
7. Credit derivatives:					
a. Notional amounts:					
(1) Credit default swaps.....					
	C968	676,017,000	C969	691,120,000	7.a.(1)
(2) Total return swaps.....					
	C970	12,284,000	C971	19,827,000	7.a.(2)
(3) Credit options.....					
	C972	46,682,000	C973	46,326,000	7.a.(3)
(4) Other credit derivatives.....					
	C974	35,000	C975	6,188,000	7.a.(4)

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		(Column A) Sold Protection		(Column B) Purchased Protection																																																																						
		RCFD	Amount	RCFD	Amount																																																																					
7. b. Gross fair values:																																																																										
(1) Gross positive fair value.....	C219	15,907,000	C221	6,288,000		7.b.(1)																																																																				
(2) Gross negative fair value.....	C220	5,496,000	C222	16,771,000		7.b.(2)																																																																				
7. c. Notional amounts by regulatory capital treatment: ⁽¹⁾																																																																										
(1) Positions covered under the Market Risk Rule:																																																																										
(a) Sold protection.....	G401	641,487,000				7.c.(1)(a)																																																																				
(b) Purchased protection.....	G402	645,838,000				7.c.(1)(b)																																																																				
(2) All other positions:																																																																										
(a) Sold protection.....	G403	93,531,000				7.c.(2)(a)																																																																				
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	1,016,000				7.c.(2)(b)																																																																				
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	116,607,000				7.c.(2)(c)																																																																				
<table border="1"> <thead> <tr> <th colspan="6">Remaining Maturity of:</th> </tr> <tr> <th colspan="2">(Column A) One Year or Less</th> <th colspan="2">(Column B) Over One Year Through Five Years</th> <th colspan="2">(Column C) Over Five Years</th> </tr> <tr> <th>RCFD</th> <th>Amount</th> <th>RCFD</th> <th>Amount</th> <th>RCFD</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="6">7. d. Notional amounts by remaining maturity:</td> </tr> <tr> <td colspan="6">(1) Sold credit protection: ⁽²⁾</td> </tr> <tr> <td>(a) Investment grade.....</td> <td>G406</td> <td>163,593,000</td> <td>G407</td> <td>320,201,000</td> <td>G408</td> <td>30,463,000</td> <td>7.d.(1)(a)</td> </tr> <tr> <td>(b) Subinvestment grade.....</td> <td>G409</td> <td>73,687,000</td> <td>G410</td> <td>134,156,000</td> <td>G411</td> <td>12,918,000</td> <td>7.d.(1)(b)</td> </tr> <tr> <td colspan="6">(2) Purchased credit protection: ⁽³⁾</td> </tr> <tr> <td>(a) Investment grade.....</td> <td>G412</td> <td>161,653,000</td> <td>G413</td> <td>330,194,000</td> <td>G414</td> <td>36,371,000</td> <td>7.d.(2)(a)</td> </tr> <tr> <td>(b) Subinvestment grade.....</td> <td>G415</td> <td>81,746,000</td> <td>G416</td> <td>136,993,000</td> <td>G417</td> <td>16,504,000</td> <td>7.d.(2)(b)</td> </tr> </tbody> </table>							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	163,593,000	G407	320,201,000	G408	30,463,000	7.d.(1)(a)	(b) Subinvestment grade.....	G409	73,687,000	G410	134,156,000	G411	12,918,000	7.d.(1)(b)	(2) Purchased credit protection: ⁽³⁾						(a) Investment grade.....	G412	161,653,000	G413	330,194,000	G414	36,371,000	7.d.(2)(a)	(b) Subinvestment grade.....	G415	81,746,000	G416	136,993,000	G417	16,504,000	7.d.(2)(b)
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8. Spot foreign exchange contracts.....				RCFD Amount																																																																						
				8765 457,280,000		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 30,713,000		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.																																																																				
d. TEXT 3555		3555 0				9.d.																																																																				
e. TEXT 3556		3556 0				9.e.																																																																				
f. TEXT 3557		3557 0				9.f.																																																																				
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....				5591 0		10.																																																																				
a. Commitments to sell when-issued securities.....		3435 0				10.a.																																																																				
b. TEXT 5592		5592 0				10.b.																																																																				
c. TEXT 5593		5593 0				10.c.																																																																				
d. TEXT 5594		5594 0				10.d.																																																																				
e. TEXT 5595		5595 0				10.e.																																																																				

- 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.
- 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.
- 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		RCFD	Amount	
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank.....		C223	1,078,760,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....		C224	0	11.b.

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 1,715,685,000	RCFD 8694 23,456,000	RCFD 8695 66,249,000	RCFD 8696 78,387,000	12.a.
b. Forward contracts.....	RCFD 8697 2,802,905,000	RCFD 8698 5,480,863,000	RCFD 8699 8,840,000	RCFD 8700 95,099,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 454,761,000	RCFD 8702 806,000	RCFD 8703 182,201,000	RCFD 8704 45,020,000	12.c.(1)
(2) Purchased options.....	RCFD 8705 1,008,633,000	RCFD 8706 2,496,000	RCFD 8707 198,485,000	RCFD 8708 53,639,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 3,126,975,000	RCFD 8710 787,414,000	RCFD 8711 361,125,000	RCFD 8712 67,722,000	12.d.(1)
(2) Purchased options.....	RCFD 8713 2,994,855,000	RCFD 8714 774,427,000	RCFD 8715 309,080,000	RCFD 8716 52,445,000	12.d.(2)
e. Swaps.....	RCFD 3450 21,370,738,000	RCFD 3826 3,977,583,000	RCFD 8719 497,037,000	RCFD 8720 516,224,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126 33,296,045,000	RCFD A127 10,948,946,000	RCFD 8723 1,623,017,000	RCFD 8724 908,536,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725 178,507,000	RCFD 8726 98,099,000	RCFD 8727 0	RCFD 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589 65,400,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 318,454,000	RCFD 8734 159,839,000	RCFD 8735 57,507,000	RCFD 8736 40,104,000	15.a.(1)
(2) Gross negative fair value.....	RCFD 8737 288,583,000	RCFD 8738 155,135,000	RCFD 8739 63,186,000	RCFD 8740 40,836,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 1,429,000	RCFD 8742 757,000	RCFD 8743 0	RCFD 8744 0	15.b.(1)
(2) Gross negative fair value.....	RCFD 8745 1,166,000	RCFD 8746 1,090,000	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)

	(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	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
16. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	42,198,000	G419	75,000	G420	3,236,000	G421	8,801,000	G422	54,248,000
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	11,192,000	G424	0	G425	17,704,000	G426	0	G427	10,358,000
(2) Cash—Other currencies.....	G428	24,578,000	G429	0	G430	917,000	G431	308,000	G432	18,902,000
(3) U.S. Treasury securities.....	G433	5,118,000	G434	0	G435	3,126,000	G436	0	G437	4,106,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	1,273,000	G439	0	G440	0	G441	0	G442	476,000
(5) Corporate bonds.....	G443	482,000	G444	0	G445	0	G446	0	G447	2,825,000
(6) Equity securities.....	G448	514,000	G449	0	G450	38,000	G451	0	G452	11,786,000
(7) All other collateral.....	G453	9,314,000	G454	0	G455	258,000	G456	1,032,000	G457	12,125,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	52,471,000	G459	0	G460	22,043,000	G461	1,340,000	G462	60,578,000

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

Schedule RC-M—Memoranda

Dollar Amounts in Thousands				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	1,904,000	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.....						
		Number				
	6165	8				1.b.
2. Intangible assets other than goodwill:						
a. Mortgage servicing assets.....						
				3164	6,030,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....						
	A590	6,030,000				2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets.....						
				B026	0	2.b.
c. All other identifiable intangible assets.....						
				5507	190,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....						
				0426	6,220,000	2.d.
3. Other real estate owned:						
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	246,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....						
				5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....						
				5512	61,000	3.e.
f. Foreclosed properties from “GNMA loans”.....						
				C979	95,000	3.f.
g. In foreign offices.....						
				RCFN		
				5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....						
				RCFD		
				2150	402,000	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	46,255,000	5.a.(1)(a)
(b) Over one year through three years.....						
				F056	16,000	5.a.(1)(b)
(c) Over three years through five years.....						
				F057	17,000	5.a.(1)(c)
(d) Over five years.....						
				F058	130,000	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	10,454,000	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	54,404,000	5.b.(1)(a)
(b) Over one year through three years.....						
				F061	2,112,000	5.b.(1)(b)
(c) Over three years through five years.....						
				F062	1,644,000	5.b.(1)(c)
(d) Over five years.....						
				F063	6,666,000	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	20,605,000	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	111,244,000	5.c.

- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- 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.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- 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	x		6.
		RCFD	Amount		
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....		B570		0	7.
8. Internet website addresses and physical office trade names:					
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):					
TEXT 4087	http:// www.jpmmorganchase.com				8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): ⁽¹⁾					
(1)	TE01 N528	http:// www.chase.com			8.b.(1)
(2)	TE02 N528	http:// www.jpmmorgan.com			8.b.(2)
(3)	TE03 N528	http:// www.jpmmorgan.chase.com			8.b.(3)
(4)	TE04 N528	http://			8.b.(4)
(5)	TE05 N528	http://			8.b.(5)
(6)	TE06 N528	http://			8.b.(6)
(7)	TE07 N528	http://			8.b.(7)
(8)	TE08 N528	http://			8.b.(8)
(9)	TE09 N528	http://			8.b.(9)
(10)	TE10 N528	http://			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)
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCFD 4088	Yes x	No	9.
10. Secured liabilities:					
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....		RCON F064	Amount 0		10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....		RCFD F065	11,572,000		10.b.
11. Does the bank act as a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON G463	Yes x	No	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		G464	x		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 development and 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)	
	RCFD			
(2)–(4) Not applicable				
(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)	
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD	0	13.b.(7)	
c. Debt securities (included in Schedule 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	11,158,000	14.a.	
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾	K194	94,000	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:

- | RCON | Number | | |
|------|--------|----|-------|
| L133 | NA | | 15.a. |
| | Yes | No | |
| L135 | | | 15.b. |
- a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....
- b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

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⁾

- | RCON | Yes | No | |
|------|-----|----|----------|
| N517 | X | | 16.a.(1) |
| N518 | | X | 16.a.(2) |
| N519 | | X | 16.a.(3) |
| N520 | | X | 16.a.(4) |
| N521 | | | 16.b. |
- a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?
- (1) International wire transfers.....
- (2) International ACH transactions.....
- (3) Other proprietary services operated by your institution.....
- (4) Other proprietary services operated by another party.....
- 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?.....

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 | |
|------|-----------|----------|
| N522 | 1 | 16.c. |
| N523 | 458,000 | 16.d.(1) |
| N524 | 8,903,000 | 16.d.(2) |
| N527 | 81,000 | 16.d.(3) |
- 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.).....
- 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.....
- (2) Estimated dollar value of international remittance transfers.....
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

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

	(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	
Dollar Amounts in Thousands	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	0	F174	5,000	F176	22,000
(2) Other construction loans and all land development and other land loans.....	F173	68,000	F175	0	F177	2,000
b. Secured by farmland in domestic offices.....	3493	1,000	3494	0	3495	5,000
c. Secured by 1–4 family residential proper- ties in domestic offices:						
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	552,000	5399	470,000	5400	1,218,000
(2) Closed-end loans secured by 1–4 family residential properties:						
(a) Secured by first liens.....	C236	3,537,000	C237	4,059,000	C229	4,108,000
(b) Secured by junior liens.....	C238	38,000	C239	11,000	C230	71,000
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	67,000	3500	0	3501	43,000
e. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	84,000	F180	0	F182	142,000
(2) Loans secured by other nonfarm nonresidential properties.....	F179	63,000	F181	10,000	F183	78,000
	RCFN		RCFN		RCFN	
f. In foreign offices.....	B572	0	B573	0	B574	81,000
2. Loans to depository institutions and acceptances of other banks:						
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD	
	5377	0	5378	0	5379	0
b. To foreign banks.....	5380	0	5381	1,000	5382	0
3. Loans to finance agricultural production and other loans to farmers.....	1594	3,000	1597	0	1583	4,000
4. Commercial and industrial loans:						
a. To U.S. addressees (domicile).....	1251	370,000	1252	102,000	1253	804,000
b. To non-U.S. addressees (domicile).....	1254	62,000	1255	1,000	1256	696,000
5. Loans to individuals for household, family, and other personal expenditures:						
a. Credit cards.....	B575	365,000	B576	389,000	B577	0
b. Automobile loans.....	K213	501,000	K214	0	K215	129,000
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	230,000	K217	14,000	K218	35,000
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0
7. All other loans.....	5459	647,000	5460	64,000	5461	58,000

Schedule RC-N—Continued

Amounts reported by loan and lease category in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 11 and 12 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	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	6,588,000	1407	5,126,000	1403	7,496,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	130,000	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	1,966,000	K037	2,659,000	K038	1,675,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	7,000	K040	2,000	K041	27,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	1,948,000	K043	2,657,000	K044	1,611,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON 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		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	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

Memoranda	(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	
	Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	6,000	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	929,000	F662	957,000	F663	3,408,000	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 in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	1,000	K115	0	K116	22,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	37,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	1,000	K121	0	K122	271,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	161,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	25,000	K127	13,000	K128	54,000	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):							
(1) Loans secured by farmland in domestic offices.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	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

Memorandum—Continued

	(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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	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	956,000	HK27	970,000	HK28	3,960,000	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	164,000	6559	1,000	6560	53,000	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	1,000	1250	83,000	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	26,000	C241	18,000	C226	76,000	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)

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	
6. Derivative contracts:					
Fair value of amounts carried as assets.....	3529	0	3530	12,000	M.6.

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter.....	C410	1,691,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411	67,000	M.8.

	(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	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	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	1,246,000	L184	2,166,000	L185	28,000
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	1,146,000	L187	1,901,000	L188	3,000

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	1,632,452,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	289,431,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN		
		F234	289,431,000	3.
		RCFD		
4.	Average consolidated total assets for the calendar quarter.....	K652	2,140,087,000	4.
a.	Averaging method used			
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1	4.a.
			Amount	
5.	Average tangible equity for the calendar quarter ⁽¹⁾	K654	187,493,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	4,978,000	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):			
a.	One year or less.....	G465	13,974,000	7.a.
b.	Over one year through three years.....	G466	28,603,000	7.b.
c.	Over three years through five years.....	G467	3,392,000	7.c.
d.	Over five years.....	G468	7,285,000	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	0	8.a.
b.	Over one year through three years.....	G470	0	8.b.
c.	Over three years through five years.....	G471	0	8.c.
d.	Over five years.....	G472	313,000	8.d.
		RCON		
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated reciprocal brokered deposits.....	L190	NA	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	Yes	No
		K656		x
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
			Amount	
a.	Banker's bank deduction.....	K657	NA	10.a.
b.	Banker's bank deduction limit.....	K658	NA	10.b.
11.	Custodial bank certification:			
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		Yes	No
		K659	x	
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. ⁽²⁾</i>			
			Amount	
a.	Custodial bank deduction.....	K660	564,452,000	11.a.
b.	Custodial bank deduction limit.....	K661	204,714,000	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	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	470,074,000		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	50,599,751		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	862,540,000		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	436,835		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	8,951,000		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....	F046	1,314,848		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	1,456,000		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	F048	3,084		M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ⁽²⁾</i>				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ⁽³⁾		5597	761,749,000	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:		RCON	FDIC Cert. No.	
TEXT A545		A545	0	M.3.
		RCFN		
4. Dually payable deposits in the reporting institution's foreign branches.....		GW43	0	M.4.
5. Not applicable				

- 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.
- The \$1 billion asset size test is based on the total assets reported on the *June 30, 2016*, Report of Condition.
- 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	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention.....	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.....	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	7,183,000		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677	1,000		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669	95,000		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON			
	K678	39,300,000		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD			
a. Construction, land development, and other land loans secured by real estate.....	N177	9,000		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178	0		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	0		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	0		M.13.d.
e. Commercial and industrial loans.....	N181	0		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	0		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	0		M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	0		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure.....	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	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)		L189	990,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		L194	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196	NA	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	NA	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)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
		≤ 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
		Amount	Amount	Amount	Amount	Amount	Amount	Amount	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	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971
	M.18.a.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986
	M.18.b.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002
	M.18.c.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017
	M.18.d.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
		RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047
e. Credit cards.....	M.18.e.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
		RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062
f. Automobile loans.....	M.18.f.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
		RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077
g. Student loans.....	M.18.g.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
h. Other consumer loans and revolving credit plans other than credit cards.....		RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092
	M.18.h.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
		RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107
i. Consumer leases.....	M.18.i.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF
		RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122
j. Total.....	M.18.j.	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF

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

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	7,198,000		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	10,896,000		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	22,786,000		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, items 4.a and 5):				
a. Closed-end first liens.....	F072	10,743,000		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 <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):				
	RIAD			
a. Closed-end 1–4 family residential mortgage loans.....	F184	378,000		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 <i>during the quarter</i> :				
	RCON			
a. Closed-end first liens.....	F678	13,000		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	111,000		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.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale securities.....	1773	199,305,000	G474	0	G475	40,923,000	G476	158,105,000	G477	277,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	5,943,000	G479	483,000	G480	0	G481	6,426,000	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	2,508,000	G489	0	G490	0	G491	2,232,000	G492	276,000	4.
5. Trading assets:											
a. Derivative assets.....	3543	54,372,000	G493	543,726,000	G494	472,000	G495	587,224,000	G496	10,402,000	5.a.
b. Other trading assets.....	G497	194,659,000	G498	(54,000)	G499	87,855,000	G500	103,296,000	G501	3,454,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	13,735,000	G392	144,000	G395	7,474,000	G396	375,000	G804	6,030,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	470,522,000	G503	544,299,000	G504	136,724,000	G505	857,658,000	G506	20,439,000	7.
Liabilities											
8. Deposits.....	F252	21,380,000	F686	0	F694	0	F253	17,230,000	F254	4,150,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	3,405,000	G508	483,000	G509	0	G510	3,888,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	36,097,000	G512	533,910,000	G513	540,000	G514	556,313,000	G515	13,154,000	10.a.
b. Other trading liabilities.....	G516	60,504,000	G517	0	G518	45,618,000	G519	14,849,000	G520	37,000	10.b.
11. Other borrowed money.....	G521	26,978,000	G522	0	G523	0	G524	15,220,000	G525	11,758,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	7,590,000	G806	201,000	G807	7,464,000	G808	327,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	155,954,000	G532	534,594,000	G533	53,622,000	G534	607,827,000	G535	29,099,000	14.

Schedule RC-Q—Continued

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	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	6,030,000	G537	0	G538	0	G539	0	G540	6,030,000	M.1.a.
b. Nontrading derivative assets.....		G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. TEXT G546		G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. TEXT G551		G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556		G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT 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	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. TEXT G571		G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576		G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581		G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586		G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices	
	RCFD	Amount	RCON	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	2,180,000		
(1) Construction, land development, and other land loans.....			F578	1,278,000
(2) Secured by farmland (including farm residential and other improvements).....			F579	0
(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	263,000
(b) Closed-end loans secured by 1–4 family residential properties:				
(1) Secured by first liens.....			F581	0
(2) Secured by junior liens.....			F582	0
(4) Secured by multifamily (5 or more) residential properties.....			F583	38,000
(5) Secured by nonfarm nonresidential properties.....			F584	423,000
b. Commercial and industrial loans.....	F585	266,000	F585	0
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
(2) Other revolving credit plans.....	F587	0	F587	0
(3) Automobile loans.....	K196	0	K196	0
(4) Other consumer loans.....	K208	0	K208	0
d. Other loans.....	F589	62,000	F589	37,000
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	2,249,000		
(1) Construction, land development, and other land loans.....			F590	1,291,000
(2) Secured by farmland (including farm residential and other improvements).....			F591	0
(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	275,000
(b) Closed-end loans secured by 1–4 family residential properties:				
(1) Secured by first liens.....			F593	0
(2) Secured by junior liens.....			F594	0
(4) Secured by multifamily (5 or more) residential properties.....			F595	39,000
(5) Secured by nonfarm nonresidential properties.....			F596	468,000
b. Commercial and industrial loans.....	F597	267,000	F597	0
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
(2) Other revolving credit plans.....	F599	0	F599	0
(3) Automobile loans.....	K195	0	K195	0
(4) Other consumer loans.....	K209	0	K209	0
d. Other loans.....	F601	61,000	F601	37,000

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	96,068,000	1.
		RCFD		
2. Retained earnings.....		3632	114,242,000	2.
		RCFA		
3. Accumulated other comprehensive income (AOCI).....		B530	1,027,000	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
		RCFA	Amount	
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	211,337,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	26,185,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	130,000	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	17,000	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	NA	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	NA	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	NA	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	NA	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	NA	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	77,000	9.f.
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	67,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	167,000	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	184,694,000	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	319,000	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	319,000	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	184,375,000	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	46,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	46,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	365,000	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	184,375,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	313,000	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	11,149,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW 5310	4,729,000	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	11,466,000	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	5,046,000	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	11,464,000	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	5,044,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		RCFA 3792	195,839,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW 3792	189,419,000	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	2,140,087,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....		RCFA		
		P875	26,848,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	(2,792,000)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	2,116,031,000	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	1,335,808,915	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	1,226,534,000	40.b.
Risk-Based Capital Ratios *				
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....		(Column A) RCFA P793	Percentage 13.8025%	(Column B) RCFW P793 15.0322%
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	13.8025%	7206 15.0322%
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	14.6607%	7205 15.4434%
Leverage Capital Ratios *				
44. Tier 1 leverage ratio (item 26 divided by item 39).....		RCFA 7204	Percentage 8.7132%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			Amount	
a. Total leverage exposure.....		H015	2,759,241,000	45.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	6.6821%	45.b.
Capital Buffer *				
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		RCFA	Percentage	
a. Capital conservation buffer.....		H311	6.6607%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....		RCFW	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:				
47. Eligible retained income.....		RCFA H313	Amount NA	47.
48. Distributions and discretionary bonus payments during the quarter.....		H314	NA	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.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories ⁽²⁾											
1. Cash and balances due from depository institutions.....	RCFD D957 464,924,000	RCFD S396 3,000	RCFD D958 382,650,000				RCFD D959 77,078,000	RCFD S397 3,903,000	RCFD D960 672,000	RCFD S398 618,000	1.
2. Securities:											
a. Held-to-maturity securities.....	RCFD D961 41,950,000	RCFD S399 0	RCFD D962 5,539,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 29,563,000	RCFD D964 6,848,000	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale securities.....	RCFD D966 153,968,000	RCFD S402 0	RCFD D967 70,324,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 55,545,000	RCFD D969 25,240,000	RCFD D970 2,859,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices.....	RCON D971 320,000		RCON D972 0				RCON D973 315,000	RCON S410 0	RCON D974 5,000	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 193,903,000	RCFD H172 193,903,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413 128,000	RCFD S414 (2,000)	RCFD H173 0				RCFD S415 128,000	RCFD S416 2,000	RCFD S417 0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽³⁾	RCFD S423 1,000	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 1,000	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)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁴⁾	
	250% ⁽⁵⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	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 H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
		0		0				0	0
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	RCFD H274
								0	0
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
								0	0
c. Exposures past due 90 days or more or on nonaccrual ⁽⁶⁾								RCFD H277	RCFD H278
								0	0

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.

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	3,222,000	(45,000)	0	0	0		134,000	0	3,078,000	55,000
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	334,797,000	0	10,000				8,558,000	275,405,000	50,824,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	2,436,000	0	0				0	0	156,000	2,280,000
c. Exposures past due 90 days or more or on nonaccrual (7).....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	2,556,000	0	0	0	0		0	0	386,000	2,170,000
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
d. All other exposures.....	449,306,000	(83,000)	10,493,000	0	0		18,453,000	8,009,000	408,417,000	2,385,000
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	10,081,000	10,081,000								
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	244,514,000	207,094,000	675,000	0	0		3,542,000	12,579,000	19,792,000	787,000
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets (8).....	163,888,000	42,023,000	16,244,000	0	0		4,371,000	1,185,000	91,303,000	763,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁹⁾	
	250% ⁽¹⁰⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
								0	0
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual ⁽¹¹⁾								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								1,632,000	2,637,000
6. LESS: Allowance for loan and lease losses.....									
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....		0	0	7,000				38,000	74,000
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets ⁽¹²⁾		0	0	0				0	3,161,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								5,301,000	2,271,000
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								2,698,000	2,635,000

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.

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

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category (Exposure Amount)	Total Risk-Weighted Asset Amount by Calculation Methodology	
	Amount	Amount	1250%	SSFA ⁽¹³⁾	Gross-Up
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	5,783,000	5,783,000	0	1,157,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	45,337,000	45,336,000	1,000	9,146,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	4,517,000	4,509,000	8,000	959,000	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	39,309,000	39,287,000	22,000	9,112,000	0
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
	16,791,000	16,615,000	176,000	3,761,000	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets ⁽¹⁴⁾	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	2,140,778,000	527,727,000	485,935,000	0	0		197,687,000	333,171,000	577,492,000	9,059,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	250% ⁽¹⁵⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
11. Total balance sheet assets ⁽¹⁴⁾	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
		0	0	7,000			31,000	9,669,000

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.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁶⁾	(Column B) Credit Equivalent Amount ⁽¹⁷⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽¹⁸⁾												
12. Financial standby letters of credit.....	RCFD D991	1.0	RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	12.
	50,844,000		50,844,000	471,000	2,000	0		23,259,000	2,397,000	24,110,000	605,000	
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997	0.5	RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	13.
	11,418,000		5,709,000	277,000				1,570,000	326,000	3,402,000	134,000	
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606	0.2	RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	14.
	0		0	0	0	0	0	0	0	0	0	
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612	1.0	RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	15.
	0		0	0				0	0	0	0	

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

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁹⁾	(Column B) Credit Equivalent Amount ⁽²⁰⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category											
	0%		2%	4%	10%	20%	50%	100%	150%			
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions ⁽²¹⁾	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	
	90,436,000	1.0	90,436,000	11,541,000	8,855,000	0		16,615,000	1,020,000	50,887,000	1,518,000	
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	
	30,808,000	1.0	30,808,000	30,714,000				13,000	64,000	17,000	0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97			RCFD S528	RCFD S529	RCFD S530	RCFD S531
	69,735,000	0.2	13,947,000	6,000	0	0			847,000	51,000	12,694,000	349,000
b. Original maturity exceeding one year.....												
	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99			RCFD G627	RCFD G628	RCFD G629	RCFD S539
	331,628,000	0.5	165,814,000	711,000	373,000	0			24,766,000	4,568,000	134,617,000	779,000
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541									
	43,039,000	0.0	0									
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	
			261,437,000	21,325,000	0	0	0	98,763,000	5,925,000	133,737,000	1,687,000	
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	
			89,892,000	0	87,549,000	1,099,000		0	0	1,244,000	0	
22. Unsettled transactions (failed trades) ⁽²²⁾	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	344,000			12,000				0	0	262,000	0	

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 O)	(Column P)	(Column Q)	(Column R)	(Column S)		
				Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ⁽²³⁾			
				625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount		
Dollar Amounts in Thousands				Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions ⁽²⁴⁾							RCFD H301	RCFD H302	16.	
							0	0		
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	RCFD H304		18.a.
							0	0		
b. Original maturity exceeding one year.....										
							RCFD H307	RCFD H308		18.b.
							0	0		
19. Unconditionally cancelable commitments.....										
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310			20.		
				0	0					
21. Centrally cleared derivatives.....									21.	
22. Unsettled transactions (failed trades) ⁽²⁵⁾				RCFD H198	RCFD H199	RCFD H200			22.	
				5,000	3,000	62,000				

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

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	23.
	550,992,000	96,779,000	1,099,000	0	363,520,000	347,522,000	938,462,000	14,131,000	
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	
	0	1,935,580	43,960	0	72,704,000	173,761,000	938,462,000	21,196,500	25.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250% ⁽²⁶⁾	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....								
	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
		0	0	7,000	5,000	3,000	269,000	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	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
		0	0	42,000	31,250	28,125	3,362,500	25.

	Totals		
Dollar Amounts in Thousands	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	1,246,847,000	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	89,329,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽²⁷⁾	B704	1,335,808,915	28.
29. LESS: Excess allowance for loan and lease losses.....	A222	0	29.
30. LESS: Allocated transfer risk reserve.....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,335,808,915	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	130,395,000	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	13,226,806,000	S583	8,512,075,000	S584	4,875,406,000	M.2.a.
b. Foreign exchange rate and gold.....						S585	7,626,212,000	S586	2,207,549,000	S587	1,106,263,000	M.2.b.
c. Credit (investment grade reference asset).....						S588	209,831,000	S589	280,664,000	S590	57,310,000	M.2.c.
d. Credit (non-investment grade reference asset).....						S591	193,540,000	S592	275,348,000	S593	38,087,000	M.2.d.
e. Equity.....						S594	1,019,437,000	S595	382,147,000	S596	86,968,000	M.2.e.
f. Precious metals (except gold).....						S597	14,530,000	S598	456,000	S599	0	M.2.f.
g. Other.....						S600	659,089,000	S601	88,355,000	S602	18,441,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:												
a. Interest rate.....						S603	8,925,354,000	S604	7,050,561,000	S605	4,077,930,000	M.3.a.
b. Foreign exchange rate and gold.....						S606	134,425,000	S607	1,606,000	S608	84,000	M.3.b.
c. Credit (investment grade reference asset).....						S609	62,388,000	S610	220,337,000	S611	24,808,000	M.3.c.
d. Credit (non-investment grade reference asset).....						S612	35,958,000	S613	133,382,000	S614	7,049,000	M.3.d.
e. Equity.....						S615	531,787,000	S616	90,091,000	S617	5,128,000	M.3.e.
f. Precious metals (except gold).....						S618	0	S619	0	S620	0	M.3.f.
g. Other.....						S621	75,494,000	S622	8,066,000	S623	1,091,000	M.3.g.

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

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	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	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	132,013,000	0	0	0	769,000	0	7,945,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interests.....	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399	2.b.
	393,000	0	0	0	0	0	859,000	
c. Standby letters of credit and other enhancements.....	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406	2.c.
	1,000	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due.....	2,598,000	0	0	0	50,000	0	1,000	4.a.
	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due.....	5,239,000	0	0	0	69,000	0	3,000	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	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	5.a.
	898,000	0	0	0	1,000	0	0	
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries.....	0	0	0	0	0	0	0	5.b.

Schedule RC-S—Continued

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFD B761	RCFD B762			RCFD B763		6.a.
		0	0			0		
b. Loans (included in Schedule RC-C).....		RCFD B500	RCFD B501			RCFD B502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30–89 days past due.....		RCFD B764	RCFD B765			RCFD B766		7.a.
		0	0			0		
b. 90 days or more past due.....		RCFD B767	RCFD B768			RCFD B769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs.....		RIAD B770	RIAD B771			RIAD B772		8.a.
		0	0			0		
b. Recoveries.....		RIAD B773	RIAD B774			RIAD B775		8.b.
		0	0			0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....								
		RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782
		4,681,000	0	8,000	0	391,000	1,125,000	11,735,000
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....								
		RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789
		156,000	0	0	0	0	0	69,000

Schedule RC-S—Continued

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790	RCFD B791	RCFD B792	RCFD B793	RCFD B794	RCFD B795	RCFD B796	11.
	1,500,000	0	0	0	0	32,000	654,000	
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797	RCFD B798	RCFD B799	RCFD B800	RCFD B801	RCFD B802	RCFD B803	12.
	161,000	0	0	0	0	0	204,000	

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	8,521,000	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	545,021,000	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	A591	445,486,000	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	7,249,000	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	15,168,000	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	20,776,000	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	x		1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	x		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	x		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 percent 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.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	45,793,000	9,185,000	18,483	631	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	43,750,000	61,257,000	311	50	5.a.
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	23,332,000	325,414,000	326	117	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	12,778,000	9,327,000	28,458	100	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	0	372,000	0	1,741	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	298,915,000	132,776,000	103,764	22,396	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
	11,533,000	223,000	1,162	75	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	291,000	225,054,000	30	536	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	436,392,000	763,608,000	152,534	25,646	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		22,379,252,000		433,788	11.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	84,785,000	6,139,692,000	10,165	259,057	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	12,760,000	14,936,000	28,452	18,086	

	Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts.....	B904		273,000	14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit-defined contribution.....	B905		157,000	15.a.
b. Employee benefit-defined benefit.....	B906		236,000	15.b.
c. Other employee benefit and retirement-related accounts.....	B907		82,000	15.c.
16. Corporate trust and agency accounts.....	A479		1,000	16.
17. Investment management and investment advisory agency accounts.....	J315		1,218,000	17.
18. Foundation and endowment trust and agency accounts.....	J316		56,000	18.
19. Other fiduciary accounts.....	A480		118,000	19.
20. Custody and safekeeping accounts.....	B909		1,859,000	20.
21. Other fiduciary and related services income.....	B910		111,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	4070		4,111,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912		1,491,000	22.a.
23. Less: Expenses.....	C058		3,195,000	23.
24. Less: Net losses from fiduciary and related services.....	A488		24,000	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	B911		0	25.
26. Net fiduciary and related services income.....	A491		892,000	26.

Memoranda	(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	
	Dollar Amounts in Thousands						
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	7,400,000	J264	9,000	J265	73,000	M.1.a.
b. Interest-bearing deposits.....	J266	31,627,000	J267	708,000	J268	738,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	4,629,000	J270	738,000	J271	770,000	M.1.c.
d. State, county, and municipal obligations.....	J272	24,891,000	J273	22,000	J274	5,000	M.1.d.
e. Money market mutual funds.....	J275	4,096,000	J276	15,000	J277	368,000	M.1.e.
f. Equity mutual funds.....	J278	81,465,000	J279	8,060,000	J280	4,736,000	M.1.f.
g. Other mutual funds.....	J281	29,450,000	J282	2,816,000	J283	1,519,000	M.1.g.
h. Common trust funds and collective investment funds.....	J284	2,520,000	J285	60,315,000	J286	0	M.1.h.
i. Other short-term obligations.....	J287	29,558,000	J288	94,000	J289	108,000	M.1.i.

Memoranda

Schedule RC-T—Continued

Memoranda—Continued

	(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	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	20,825,000	J291	1,830,000	J292	957,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	22,908,000	J294	1,685,000	J295	844,000	M.1.k.
l. Other common and preferred stocks.....	J296	81,738,000	J297	2,959,000	J298	1,700,000	M.1.l.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	1,209,000	J303	337,000	J304	5,000	M.1.n.
o. Miscellaneous assets.....	J305	2,392,000	J306	272,000	J307	1,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	344,708,000	J309	79,860,000	J310	11,824,000	M.1.p.

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Amount	RCFD	Number	
Dollar Amounts in Thousands					
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	J311	40,896,000	J312	78,494	M.1.q.

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:				RCFD B928	
a. Corporate and municipal trusteeships.....	B927	1		106,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	0		0	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	2,053			M.2.b.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	22	B932	28,519,000	M.3.a.
b. International/Global equity.....	B933	13	B934	15,885,000	M.3.b.
c. Stock/Bond blend.....	B935	37	B936	37,388,000	M.3.c.
d. Taxable bond.....	B937	23	B938	29,932,000	M.3.d.
e. Municipal bond.....	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	2	B942	14,396,000	M.3.f.
g. Specialty/Other.....	B943	6	B944	39,708,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	103	B946	165,828,000	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Memoranda—Continued		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
		RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands								
4. Fiduciary settlements, surcharges, and other losses:								
a. Personal trust and agency accounts.....		B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....								
		B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....								
		B953	5,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....		B956	1,000	B957	58,000	B958	40,000	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	6,000	B960	58,000	B961	40,000	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)

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Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Amount	RCFD	Amount	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	179,000	J982	0	J983	0	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	3,662,000	J997	23,411,000	J998	0	1.f.
g. Less: Allowance for loan and lease losses.....	J999	1,000	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives).....	K003	1,338,000	K004	0	K005	0	1.h.
i. Derivative trading assets.....	K006	42,000	K007	0	K008	0	1.i.
j. Other real estate owned.....	K009	0	K010	0	K011	0	1.j.
k. Other assets.....	K012	12,000	K013	48,000	K014	1,459,000	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 liabilities.....	K018	0	K019	0	K020	0	2.b.
c. Commercial paper.....	K021	0	K022	3,045,000	K023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024	1,674,000	K025	0	K026	134,000	2.d.
e. Other liabilities	K027	5,000	K028	53,000	K029	0	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	196,000	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 statements exceeding the 750-character limit described above). THE STATEMENT WILL NOT BE EDITED OR SCREENED IN ANY WAY BY THE SUPERVISORY AGENCIES FOR ACCURACY OR RELEVANCE. DISCLOSURE OF THE STATEMENT SHALL NOT SIGNIFY THAT ANY FEDERAL SUPERVISORY AGENCY HAS VERIFIED OR CONFIRMED THE ACCURACY OF THE INFORMATION CONTAINED THEREIN. A STATEMENT TO THIS EFFECT WILL APPEAR ON ANY PUBLIC RELEASE OF THE OPTIONAL STATEMENT SUBMITTED BY THE MANAGEMENT OF THE REPORTING BANK.

Comments?.....

RCN	Yes	No
6979		X

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)