

**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, 2018** ( 20181231 )  
(RCON 9999)

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

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

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities and (2) banks with domestic offices only and total consolidated assets of \$100 billion or more.

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.

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.

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

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\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

-  
\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

-  
\_\_\_\_\_  
Director (Trustee)

**Submission of Reports**

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

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.

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

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

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

The Bank of New York Mellon

Legal Title of Bank (RSSD 9017)

New York

City (RSSD 9130)

FDIC Certificate Number 00639  
(RSSD 9050)

NY 10286  
State Abbreviation (RSSD 9200) ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)

HPFHU00Q28E4N0NFVK49

(Report only if your institution already has an LEI.) (RCON 9224)

## 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 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

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area code/phone number/extension (TEXT C493)

Area code/FAX number (TEXT C494)

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

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Telephone: Area code/phone number/extension (TEXT 8902)

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

Name (TEXT FT42)

Telephone: Area code/phone number/extension (TEXT FT43)

E-mail Address (TEXT FT44)

FAX: Area code/phone number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area code/phone number/extension (TEXT C369)

Area code/FAX number (TEXT C370)

### Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area code/phone number/extension (TEXT C374)

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-moneylaundering 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

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Name (TEXT C437)

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Title (TEXT C438)

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E-mail Address (TEXT C439)

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Area code/phone number/extension (TEXT C440)

### Third Contact

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Name (TEXT C870)

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Title (TEXT C871)

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E-mail Address (TEXT C872)

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Area code/phone number/extension (TEXT C873)

### Secondary Contact

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Name (TEXT C442)

---

Title (TEXT C443)

---

E-mail Address (TEXT C444)

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Area code/phone number/extension (TEXT C445)

### Fourth Contact

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Name (TEXT C875)

---

Title (TEXT C876)

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E-mail Address (TEXT C877)

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Area code/phone number/extension (TEXT C878)

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

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

## Schedule RI—Income Statement

	Dollar Amounts in Thousands	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		43,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		107,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		0	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		38,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		0	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		174,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		332,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		694,000	1.a.(3)
b. Income from lease financing receivables.....	4065		32,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		738,000	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		613,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		1,474,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		417,000	1.d.(3)
e. Interest income from trading assets.....	4069		21,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		877,000	1.f.
g. Other interest income.....	4518		17,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		4,883,000	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		136,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		116,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03		22,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04		218,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		375,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		587,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		332,000	2.c.

<sup>1</sup> 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	36,000	2.d.
e. Total interest expense (sum of items 2.a. through 2.d.).....			4073	1,822,000	2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	3,061,000			3.
4. Provisions for loan and lease losses.....	4230	-17,000			4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>1</sup> .....			4070	5,460,000	5.a.
b. Service charges on deposit accounts.....			4080	410,000	5.b.
c. Trading revenue <sup>2</sup> .....			A220	681,000	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	93,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.(2)
(3) Fees and commissions from annuity sales.....			C887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.(4)
(5) Income from other insurance activities.....			C387	0	5.d.(5)
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	0	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	0	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	2,000	5.j.
k. Net gains (losses) on sales of other assets <sup>3</sup> .....			B496	0	5.k.
l. Other noninterest income*.....			B497	1,290,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	4079	7,936,000			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	-47,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	3,902,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	734,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....			C232	96,000	7.c.(2)
d. Other noninterest expense*.....			4092	2,837,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	4093	7,569,000			7.e.
8. a. <b>Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)</b> .....	HT69	3,398,000			8.a.
b. <b>Unrealized holding gains (losses) on equity securities not held for trading</b> .....	HT70	0			8.b.
c. <b>Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)</b> .....			4301	3,398,000	8.c.
9. Applicable income taxes (on <b>item 8.c</b> ).....	4302	490,000			9.
10. Income (loss) before discontinued operations ( <b>item 8.c</b> minus item 9).....	4300	2,908,000			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	2,908,000			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	32,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	2,876,000			14.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

**Schedule RI—Continued**  
**Memoranda**

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
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	0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	0	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	54,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		Number	
	4150	40,742	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) <sup>2</sup> .....	RIAD	Date	
	9106	0	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 total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>			
	RIAD	Amount	
a. Interest rate exposures.....	8757	46,000	M.8.a.
b. Foreign exchange exposures.....	8758	634,000	M.8.b.
c. Equity security and index exposures.....	8759	0	M.8.c.
d. Commodity and other exposures.....	8760	0	M.8.d.
e. Credit exposures.....	F186	1,000	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total trading assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. <sup>1</sup></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	4,000	M.8.f.(1)
(2) CVA hedge .....	FT37	0	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	0	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	0	M.8.h.

1. The asset size tests are based on the total assets reported in the June 30, 2017, Report of Condition.  
 2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

**Schedule RI—Continued**  
**Memoranda—Continued**

	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.<sup>1</sup></i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	0	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	0	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	NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Memorandum items 8.b and 8.c and is to be completed semiannually in the June and December reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1).....	RIAD	Amount	
	F228		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	0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	0	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	0	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	1,000	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032		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		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		M.15.c.
d. All other service charges on deposit accounts .....	H035		M.15.d.

<sup>1</sup> The asset size test is based on the total assets reported on the *June 30, 2017*, Report of Condition.



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

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	26,631,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	-118,000			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	26,513,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	2,876,000			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	-48,000			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	3,516,000			9.
10. Other comprehensive income <sup>1</sup> .....	B511	-541,000			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	199,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	25,483,000			12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs <sup>1</sup>		(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	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	1,000	C217	3,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.

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

**Schedule RI-B—Continued**

**Part I. Continued**

	(Column A) Charge-offs <sup>1</sup>		(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	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	0	4617	0	4.a.
b. To non-U.S. addressees (domicile).....	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	0	4628	1,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	1,000	4605	4,000	9.

**Memoranda**

	(Column A) Charge-offs <sup>1</sup>		(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	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	0	4662	0	M.2.
3. Not applicable					

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

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

<sup>1</sup> 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, 2017</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	133,000	1.
2. Recoveries (must equal Part I, item 9, column B above).....	4605	4,000	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A above less Schedule RI-B, Part II, item 4).....	C079	1,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	-17,000	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	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	119,000	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		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390		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	0	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.<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
	1 Real estate loans:											
a. Construction loans.....	M708	0	M709	0	M710	682,000	M711	5,000	M712	0	M713	0
b. Commercial real estate loans.....	M714	0	M715	0	M716	2,176,000	M717	17,000	M719	0	M720	0
c. Residential real estate loans.....	M721	3,000	M722	0	M723	1,034,000	M724	18,000	M725	0	M726	0
2 Commercial loans <sup>2</sup> .....	M727	0	M728	0	M729	22,249,000	M730	79,000	M731	0	M732	0
3 Credit cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0
4 Other consumer loans.....	M739	0	M740	0	M741	14,000	M742	0	M743	0	M744	0
5 Unallocated, if any.....							M745	0				
6 Total (sum of items 1.a through 5.) <sup>3</sup> .....	M746	3,000	M747	0	M748	26,155,000	M749	119,000	M750	0	M751	0

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

2 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans, items 1,3 or 4 in 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) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	1,683,000	1.
2. Total interest expense in foreign offices.....	C900	745,000	2.
3. Provision for loan and lease losses in foreign offices.....	C901	0	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	333,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	0	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	2,662,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	3,000	5.
6. Total noninterest expense in foreign offices.....	C907	2,475,000	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	46,000	7.
8. Applicable income taxes (on items 1 through 7).....	C909	415,000	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	1,092,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	-587,000	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	505,000	13.

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

## Schedule RI-E—Explanations

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

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

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
<b>1. Other noninterest income (from Schedule RI, item 5.I).</b>				
Itemize and describe amounts greater than \$100,000 that exceed <b>7 percent</b> 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	116,000	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.	Bank card and credit card interchange fees.....	F555	0	1.f.
g.	Income and fees from wire transfers .....	T047	115,000	1.g.
h.	TEXT 4461 Interaffiliate Income	4461	979,000	1.h.
i.	TEXT 4462	4462	0	1.i.
j.	TEXT 4463	4463	0	1.j.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>				
Itemize and describe amounts greater than \$100,000 that exceed <b>7 percent</b> of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	0	2.a.
b.	Advertising and marketing expenses.....	0497	0	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	225,000	2.f.
g.	FDIC deposit insurance assessments.....	4146		2.g.
h.	Accounting and auditing expenses.....	F556	0	2.h.
i.	Consulting and advisory expenses.....	F557	215,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0	2.j.
k.	Telecommunications expenses.....	F559	0	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 Computer Software	4464	640,000	2.n.
o.	TEXT 4467 Computer Systems	4467	504,000	2.o.
p.	TEXT 4468 Sub Custodian Charge	4468	273,000	2.p.
<b>3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)</b>				
(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**

		Year-to-date			
		RIAD	Amount		
Dollar Amounts in Thousands					
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	ASC 606	B526	-139,000	4.a.
b.	TEXT B527	FAS 133	B527	21,000	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	Tax Benefit on Awards of Parent Stock	4498	199,000	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		4522	0	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	
			4769	YES	7.

Other explanations (please type or print clearly):

(TEXT 4769) RI-E 2.q Interaffiliate Expense \$285,000

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

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount		
<b>Assets</b>							
1.	Cash and balances due from depository institutions (from Schedule RC-A):						
a.	Noninterest-bearing balances and currency and coin <sup>1</sup>			0081	5,260,000	1.a.	
b.	Interest-bearing balances <sup>2</sup>			0071	79,008,000	1.b.	
2.	Securities:						
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754	33,972,000	2.a.	
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773	82,048,000	2.b.	
c.	<b>Equity securities with readily determinable fair values not held for trading</b> <sup>3</sup>			JA22	33,000	2.c.	
3.	Federal funds sold and securities purchased under agreements to resell:						
a.	Federal funds sold in domestic offices	RCON		B987	2,000	3.a.	
b.	Securities purchased under agreements to resell <sup>4</sup>	RCFD		B989	33,289,000	3.b.	
4.	Loans and lease financing receivables (from Schedule RC-C):			RCFD			
a.	Loans and leases held for sale			5369	0	4.a.	
b.	Loans and leases, held for investment	B528	26,158,000			4.b.	
c.	LESS: Allowance for loan and lease losses	3123	119,000			4.c.	
d.	Loans and leases, held for investment, net of allowance (item 4.b minus 4.c)			B529	26,039,000	4.d.	
5.	Trading assets (from Schedule RC-D)			3545	2,731,000	5.	
6.	Premises and fixed assets (including capitalized leases)			2145	1,586,000	6.	
7.	Other real estate owned (from Schedule RC-M)			2150	2,000	7.	
8.	Investments in unconsolidated subsidiaries and associated companies			2130	1,765,000	8.	
9.	Direct and indirect investments in real estate ventures			3656	0	9.	
10.	<b>Intangible assets (from Schedule RC-M)</b>			2143	7,090,000	10.	
11.	Other assets (from Schedule RC-F)			2160	13,586,000	11.	
12.	Total assets (sum of items 1 through 11)			2170	286,411,000	12.	
<b>Liabilities</b>							
13.	Deposits:			RCON			
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			2200	139,207,000	13.a.	
(1)	Noninterest-bearing <sup>5</sup>	RCON	6631	65,812,000		13.a.(1)	
(2)	Interest-bearing	RCON	6636	73,395,000		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	6,080,000		13.b.(1)	
(2)	Interest-bearing	RCFN	6636	98,012,000		13.b.(2)	
14.	Federal funds purchased and securities sold under agreements to repurchase:						
a.	Federal funds purchased in domestic offices <sup>6</sup>	RCON		B993	4,621,000	14.a.	
b.	Securities sold under agreements to repurchase <sup>7</sup>	RCFD		B995	163,000	14.b.	
15.	Trading liabilities (from Schedule RC-D)			RCFD	3548	2,254,000	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCFD	3190	3,624,000	16.
17.	and 18.	Not applicable					

<sup>1</sup> Includes cash items in process of collection and unposted debits.

<sup>2</sup> Includes time certificates of deposit not held for trading.

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

<sup>4</sup> Includes all securities resale agreements, regardless of maturity.

<sup>5</sup> Includes noninterest-bearing demand, time, and savings deposits.

<sup>6</sup> Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

<sup>7</sup> Includes all securities repurchase agreements, regardless of maturity.



Schedule RC—Continued

Dollar Amounts in Thousands

	RCFD	Amount	
<b>Liabilities—Continued</b>			
19. Subordinated notes and debentures <sup>1</sup> .....	3200	515,000	19.
20. Other liabilities (from Schedule RC-G).....	2930	6,102,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	260,578,000	21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	1,135,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839	10,964,000	25.
26. a. Retained earnings.....	3632	15,065,000	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	B530	-1,681,000	26.b.
c. Other equity capital components <sup>3</sup> .....	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210	25,483,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	350,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	25,833,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	286,411,000	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 2017.....

RCFD	Number
6724	

M.1.

- 1a = An integrated audit of the reporting institution’s financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution’s financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.
- 2a = An integrated audit of the reporting institution’s parent holding company’s consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

- 2b = An audit of the reporting institution’s parent holding company’s consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used.
- 4 = Directors’ examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors’ examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank’s financial statements by external auditors
- 7 = Compilation of the bank’s financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	

M.2.

<sup>1</sup> Includes limited-life preferred stock and related surplus.

<sup>2</sup> 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

<sup>3</sup> 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	2,167,000			
a. Cash items in process of collection and unposted debits.....			0020	2,164,000	1.a.
b. Currency and coin.....			0080	2,000	1.b.
2. Balances due from depository institutions in the U.S. ....	0082	4,884,000	0082	4,719,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	61,899,000	0070	5,621,000	3.
4. Balances due from Federal Reserve Banks.....	0090	15,318,000	0090	15,318,000	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	84,268,000	0010	27,824,000	5.

### Schedule RC-B—Securities

Exclude assets held for trading.

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	
1. U.S. Treasury securities.....	0211	4,717,000	0213	4,653,000	1286	18,266,000	1287	18,188,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	HT50	1,497,000	HT51	1,487,000	HT52	1,527,000	HT53	1,509,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	17,000	8497	16,000	8498	2,233,000	8499	2,229,000	3.

<sup>1</sup> Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates, 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)		(Column B)		(Column C)		(Column D)		
	RCFD	Amortized Cost	RCFD	Fair Value	RCFD	Amortized Cost	RCFD	Fair Value	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,416,000	G301	1,382,000	G302	261,000	G303	257,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	20,763,000	G305	20,280,000	G306	9,709,000	G307	9,541,000	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 <sup>1</sup> .....	G312	3,328,000	G313	3,247,000	G314	14,228,000	G315	14,215,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	100,000	G321	102,000	G322	1,074,000	G323	1,301,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	910,000	K143	892,000	K144	4,585,000	K145	4,510,000	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 <sup>1</sup> .....	K150	285,000	K151	277,000	K152	5,252,000	K153	5,181,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	1,491,000	K157	1,464,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	1,776,000	C027	1,773,000	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	3,191,000	HT61	3,150,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	816,000	1741	800,000	6.a.
b. Other foreign debt securities.....	1742	939,000	1743	966,000	1744	17,865,000	1746	17,930,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2, 3</sup> .....					A510		A511		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	33,972,000	1771	33,302,000	1772	82,274,000	1773	82,048,000	8.

<sup>1</sup> 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).

<sup>2</sup> Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

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

### Schedule RC-B—Continued

#### Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities <sup>1</sup> .....		0416	96,723,000	M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (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: <sup>3, 4</sup>				
(1) Three months or less.....		A549	12,558,000	M.2.a.(1)
(2) Over three months through 12 months.....		A550	10,149,000	M.2.a.(2)
(3) Over one year through three years.....		A551	12,343,000	M.2.a.(3)
(4) Over three years through five years.....		A552	9,540,000	M.2.a.(4)
(5) Over five years through 15 years.....		A553	10,393,000	M.2.a.(5)
(6) Over 15 years.....		A554	3,186,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>				
(1) Three months or less.....		A555	3,778,000	M.2.b.(1)
(2) Over three months through 12 months.....		A556	5,000	M.2.b.(2)
(3) Over one year through three years.....		A557	27,000	M.2.b.(3)
(4) Over three years through five years.....		A558	70,000	M.2.b.(4)
(5) Over five years through 15 years.....		A559	20,245,000	M.2.b.(5)
(6) Over 15 years.....		A560	7,852,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>				
(1) Three years or less.....		A561	1,016,000	M.2.c.(1)
(2) Over three years.....		A562	24,858,000	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	13,989,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
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.

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.  
 2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.  
 3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.  
 4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.  
 6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

**Schedule RC-B—Continued**  
**Memoranda—Continued**

Dollar Amounts in Thousands	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	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....									
	B838	0	B839	0	B840	528,000	B841	527,000	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	0	B849	0	M.5.c.
d. Other consumer loans.....									
	B850	0	B851	0	B852	961,000	B853	959,000	M.5.d.
e. Commercial and industrial loans.....									
	B854	0	B855	0	B856	287,000	B857	287,000	M.5.e.
f. Other.....									
	B858	0	B859	0	B860	0	B861	0	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, item 5.b.)									
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	3,191,000	G359	3,150,000	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....									
	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....									
	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....									
	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....									
	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value, (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.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate <sup>1</sup>	1410				1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	F158	0	F158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	682,000	F159	682,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	0	1420	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties extended and under lines of credit	1797	0	1797	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	1,036,000	5367	1,036,000	1.c.(2)(a)
(b) Secured by junior liens	5368	1,000	5368	1,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	837,000	1460	837,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	0	F160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	1,339,000	F161	1,339,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	609,000	2.a.
(1) To U.S. branches and agencies of foreign banks	B532	34,000			2.a.(1)
(2) To other commercial banks in the U.S.	B533	654,000			2.a.(2)
b. To other depository institutions in the U.S.	B534	0	B534	0	2.b.
c. To banks in foreign countries			B535	402,000	2.c.
(1) To foreign branches of other U.S. banks	B536	6,000			2.c.(1)
(2) To other banks in foreign countries	B537	6,268,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590	20,000	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	1,835,000	1763	326,000	4.a.
b. To non-U.S. addressees (domicile)	1764	235,000	1764	57,000	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	0	B538	0	6.a.
b. Other revolving credit plans	B539	0	B539	0	6.b.
c. Automobile loans	K137	0	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	14,000	K207	14,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	30,000	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	173,000	2107	30,000	8.

<sup>1</sup> 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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:	1563	11,751,000			9.
a. Loans to nondepository financial institutions:			J454	648,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	3,513,000	9.b.(1)
(2) All other loans (exclude consumer loans):			J451	4,726,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	1,257,000	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	1,257,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	14,000	2123	11,000	11.
12. Total loans and leases, held for investment and held for sale <sup>1</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	26,158,000	2122	15,466,000	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:			
(1) 1-4 family residential construction loans:	K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans:	K159	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices:	F576	29,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices:	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties:	K161	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties:	K162	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile):	K163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile):	K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures):	K165	0	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		M.1.f.(2)
(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 cards:	K098	0	M.1.f.(4)(a)
(b) Automobile loans:	K203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans):	K204	0	M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f):	HK25	29,000	M.1.g.

<sup>1</sup> 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: <sup>1, 2</sup>			
(1) Three months or less.....	A564	89,000	M.2.a.(1)
(2) Over three months through 12 months.....	A565	248,000	M.2.a.(2)
(3) Over one year through three years.....	A566	91,000	M.2.a.(3)
(4) Over three years through five years.....	A567	75,000	M.2.a.(4)
(5) Over five years through 15 years.....	A568	106,000	M.2.a.(5)
(6) Over 15 years.....	A569	357,000	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: <sup>1, 3</sup>	RCFD		
(1) Three months or less.....	A570	23,105,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571	779,000	M.2.b.(2)
(3) Over one year through three years.....	A572	431,000	M.2.b.(3)
(4) Over three years through five years.....	A573	178,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574	547,000	M.2.b.(5)
(6) Over 15 years.....	A575	96,000	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	13,735,000	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 <sup>4</sup> .....	2746	1,343,000	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	547,000	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	0	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		M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</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	0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	0	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)(1), 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		RCON	Amount	
<i>Memorandum items 8.a, 8.b and 8.c are to be completed semiannually in the June and December reports only.</i>						
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	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, held for investment and held for sale, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
				F231		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		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	11,000	M.9.
10 and 11 not applicable						

	(Column A)		(Column B)		(Column C)		
	Fair value of acquired loans and leases at acquisition date		Gross contractual amounts receivable at acquisition date		Best estimate at acquisition date of contractual cash flows not expected to be collected		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>							
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 risk-based capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....		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	2,997,000	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):		RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		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:			Number	
(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 mortgages originations that have been sold during the year:			Amount	
(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 currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5564	0	5565	0	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	0	5567	0	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	1	5569	0	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	2	5571	0	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	0	5573	0	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	6	5575	2,000	4.c.

## Schedule RC-C—Continued

### Part II—Continued

#### Agricultural Loans to Small Farms

5. and 6. Not applicable

	Column A		(Column B)		
	Number of Loans		Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
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		5579		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580		5581		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582		5583		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		5585		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586		5587		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588		5589		8.c.

### Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that (1) reported total trading assets of \$10 million or more in any of the four preceding calendar quarters or (2) meet the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	9,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	3533	0	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	0	5.b.
6. Loans:			
a. Loans secured by real estate:			6.a.
(1) Loans secured by 1 - 4 family residential properties.....	HT63	0	6.a.(1)
(2) All other loans secured by real estate.....	HT64	0	6.a.(2)
b. Commercial and industrial loans.....	F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	0	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	145,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	2,577,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	2,731,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	33,000	13.a.
b. Other trading liabilities.....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	2,221,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	2,254,000	15.

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

Schedule RC-D—Continued

Memoranda

	Dollar Amounts in Thousands		Consolidated Bank	
			RCFD	Amount
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				
a. Loans secured by real estate:				
(1) Loans secured by 1 - 4 family residential properties.....	HT66	0		M.1.a.(1)
(2) All other loans secured by real estate.....	HT67	0		M.1.a.(2)
b. Commercial and industrial loans.....	F632	0		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0		M.1.c.
d. Other loans.....	F636	0		M.1.d.
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.<sup>1</sup></i>				
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value.....	F639			M.2.a.
b. Unpaid principal balance.....	F640			M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions.....	G299			M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332			M.3.c.
c. Corporate and similar loans.....	G333			M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335			M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651			M.3.f.
g. Other collateral or reference assets.....	G652			M.3.g.
4. Pledged trading assets:				
a. Pledged securities.....	G387			M.4.a.
b. Pledged loans.....	G388			M.4.b.
5. Asset-backed securities:				
a. Credit card receivables.....	F643			M.5.a.
b. Home equity lines.....	F644			M.5.b.
c. Automobile loans.....	F645			M.5.c.
d. Other consumer loans.....	F646			M.5.d.
e. Commercial and industrial loans.....	F647			M.5.e.
f. Other.....	F648			M.5.f.
6. Not applicable				
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values.....	F652			M.7.a.
b. Other.....	F653			M.7.b.
8. Loans pending securitization.....	F654			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): <sup>2</sup>				
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.

<sup>1</sup> The \$10 billion trading assets-size test is based on total assets reported on the June 30, 2017, Report of Condition.

<sup>2</sup> Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>1</sup> (Included In Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	62,098,000			B550	53,742,000	1.
2. U.S. Government.....	2202	385,000			2520	2,000	2.
3. States and political subdivisions in the U.S. ....	2203	4,973,000			2530	740,000	3.
4. Commercial banks and other depository institutions in the U.S. ....	B551	5,277,000			B552	2,607,000	4.
5. Banks in foreign countries.....	2213	6,558,000			2236	804,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	1,989,000			2377	32,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	81,280,000	2210	80,958,000	2385	57,927,000	7.

### Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	4,055,000	M.1.a.
b. Total brokered deposits.....	2365	7,508,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	HK05	7,508,000	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	7,508,000	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	0	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	353,000	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.
g. Total reciprocal deposits (as of the report date).....	JH83	0	M.1.g.

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>2</sup> The dollar amounts used as the basis for reporting in Memorandum items 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	26,127,000	M.2.a.(1)
	(2) Other savings deposits (excludes MMDAs).....	0352	37,000	M.2.a.(2)
b.	Total time deposits of less than \$100,000.....	6648	2,819,000	M.2.b.
c.	Total time deposits of \$100,000 through \$250,000.....	J473	96,000	M.2.c.
d.	Total time deposits of more than \$250,000.....	J474	28,848,000	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	0	M.2.e.
3.	Maturity and repricing data for time deposits of \$250,000 or less:			
a.	Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>1, 2</sup>			
	(1) Three months or less.....	HK07	2,015,000	M.3.a.(1)
	(2) Over three months through 12 months.....	HK08	900,000	M.3.a.(2)
	(3) Over one year through three years.....	HK09	0	M.3.a.(3)
	(4) Over three years.....	HK10	0	M.3.a.(4)
b.	Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	HK11	2,915,000	M.3.b.
4.	Maturity and repricing data for time deposits of more than \$250,000:			
a.	Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>1, 4</sup>			
	(1) Three months or less.....	HK12	28,848,000	M.4.a.(1)
	(2) Over three months through 12 months.....	HK13	0	M.4.a.(2)
	(3) Over one year through three years.....	HK14	0	M.4.a.(3)
	(4) Over three years.....	HK15	0	M.4.a.(4)
b.	Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	K222	28,848,000	M.4.b.
5.	Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES/NO	
		P752	NO	M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets<sup>5</sup> 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 less than or equal 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		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		M.6.b.

<sup>1</sup> Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

<sup>5</sup> The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, Report of Condition.

## Schedule RC-E—Continued

### Part 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		M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....		P757		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		M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....		P759		M.7.b.(2)

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

Item 1 through 6 are to be completed by banks with \$10 billion or more in total assets <sup>1</sup>

	Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....		B553	72,644,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....		B554	420,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....		2625	23,416,000	3.
4. Foreign governments and official institutions (including foreign central banks).....		2650	7,537,000	4.
5. U.S. Government and states and political subdivisions in the U.S. ....		B555	75,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....		2200	104,092,000	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	1,825,000	M.1.

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

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable <sup>1</sup> .....			B556	561,000	1.
2.	Net deferred tax assets <sup>2</sup> .....			2148	24,000	2.
3.	<b>Interest-only strips receivable (not in the form of a security)<sup>3</sup></b> .....			HT80	0	3
4.	Equity <b>investments without</b> readily determinable fair values <sup>4</sup> .....			1752	362,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	1,368,000	5.a.
b.	Separate account life insurance assets.....			K202	1,559,000	5.b.
c.	Hybrid account life insurance assets.....			K270	1,231,000	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2168	8,481,000	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.	FDIC loss-sharing indemnification assets.....	J448	0			6.d.
e.	Computer software.....	FT33	0			6.e.
f.	Accounts receivable.....	FT34	2,254,000			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549.....	3549	0			6.h.
i.	TEXT 3550.....	3550	0			6.i.
j.	TEXT 3551.....	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	13,586,000	7.

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup> .....			3645	45,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	1,638,000	1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....			3049	1,470,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	102,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	2,847,000	4.
a.	Accounts payable.....	3066	1,587,000			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	6,102,000	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

To be completed only by banks with foreign offices.

	Domestic Offices		
	RCON	Amount	
Dollar Amounts in Thousands			
1. and 2. Not applicable			
3. Securities purchased under agreements to resell.....	B989	24,244,000	3.
4. Securities sold under agreements to repurchase.....	B995	163,000	4.
5. Other borrowed money.....	3190	3,208,000	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163	0	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941	5,144,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192	184,030,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129	153,053,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands				
10. U.S. Treasury securities.....	0211	4,517,000	1287	15,590,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	1,497,000	8495	1,509,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	8496	17,000	8499	2,229,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	23,089,000	G390	14,308,000	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 <sup>1</sup> .....	G393	3,613,000	G394	19,396,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733	47,000	1736	2,648,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	5,065,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	1,789,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....			A511		16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	32,780,000	1773	62,534,000	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values <sup>3</sup> .....	JA22	33,000	18.a.
b. Equity investments without readily determinable fair values .....	1752	362,000	18.b.

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

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

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

**Schedule RC-H—Continued**

Dollar Amounts in Thousands

*Items 19, 20 and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.*

	RCON	Amount	
19. <b>Total trading assets</b> .....	3545	1,610,000	19.
20. <b>Total trading liabilities</b> .....	3548	1,046,000	20.
21. <b>Total loans held for trading</b> .....	HT71	0	21.

*Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.*

	RCON	Amount	
22. <b>Total amount of fair value option loans held for investment and held for sale</b> .....	JF75	0	22.

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

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

	Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....		2133	2,975,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....		2898	15,432,000	2.

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

	Dollar Amounts in Thousands	RCFD	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions.....		3381	74,698,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities).....		B558	26,502,000	2.
3. Mortgage-backed securities <sup>2</sup> .....		B559	63,100,000	3.
4. <b>All other debt securities<sup>2</sup> and equity securities with readily determinable fair values not held for trading<sup>3</sup></b> .....		B560	26,671,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	16,360,000	5.
6. Loans:				
a. Loans in domestic offices:		RCFN		
(1) Total loans.....		3360	11,497,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	1,052,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	2,885,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	0	6.a.(3)
(4) Commercial and industrial loans.....		3387	407,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	0	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	0	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....		RCFN 3360	10,873,000	6.b.

Item 7 is to be completed by (1) banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

7. Trading assets.....	RCFD	3401	2,577,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484	1,265,000	8.
9. Total assets <sup>4</sup> .....	RCFD	3368	259,897,000	9.

1 For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

2 Quarterly averages for all debt securities should be based on amortized cost.

3 For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, quarterly averages for equity securities with readily determinable fair values should be based on fair value. For institutions that have not adopted ASU 2016-01, quarterly averages for equity securities with readily determinable fair values should be based on historical cost.

4 The quarterly average for total assets should reflect securities not held for trading as follows:

- a) Debt securities at amortized cost.
- b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.
- c) For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.

**Schedule RC-K—Quarterly Averages<sup>1</sup>—Continued**

		Dollar Amounts in Thousands		
		RCFD	Amount	
<b>Liabilities</b>		<b>RCON</b>		
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	26,718,000	10.
11.	Nontransaction accounts in domestic offices:			
a.	Savings deposits (includes MMDAs).....	B563	26,835,000	11.a.
b.	Time deposits of \$250,000 or less.....	HK16	2,822,000	11.b.
c.	Time deposits of more than \$250,000.....	HK17	24,225,000	11.c.
12.	Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN 3404	95,286,000	12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	875,000	13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD 3355	1,205,000	14.

<sup>1</sup> 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).

### 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	0	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices.....						
				RCON		
				HT72	0	1.a.(1)
				RCFD		
b. Credit card lines.....						
				3815	0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines<sup>1</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines.....						
				J455	0	1.b.(1)
(2) Other unused credit card lines.....						
				J456	0	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	0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....						
				F165	1,094,000	1.c.(1)(b)
(2) NOT secured by real estate.....						
				6550	0	1.c.(2)
d. Securities underwriting.....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
				J457	12,189,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	7,409,000	1.e.(2)
(3) All other unused commitments.....						
				J459	28,937,000	1.e.(3)
2. Financial standby letters of credit.....						
				3819	2,644,000	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	161,000			2.a.
3. Performance standby letters of credit.....						
				3821	89,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	3,000			3.a.
4. Commercial and similar letters of credit.....						
				3411	165,000	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	459,729,000	6.a.
b. Securities borrowed .....						
				3432	2,232,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Amount	RCFD	Amount	
(1) Credit default swaps.....						
		C968	0	C969	150,000	7.a.(1)
(2) Total return swaps.....						
		C970	0	C971	0	7.a.(2)
(3) Credit options.....						
		C972	0	C973	0	7.a.(3)
(4) Other credit derivatives.....						
		C974	0	C975	0	7.a.(4)

<sup>1</sup> The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2017, Report of Condition.



Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection			
	RCFD	Amount	RCFD	Amount		
	7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	0	C221	0	7.b.(1)	
(2) Gross negative fair value.....	C220	0	C222	1,000	7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					RCFD	Amount
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection.....	G401	0			7.c.(1)(a)	
(b) Purchased protection.....	G402	150,000			7.c.(1)(b)	
(2) All other positions:						
(a) Sold protection.....	G403	0			7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	0			7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	0			7.c.(2)(c)	

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: <sup>2</sup>							
(a) Investment grade.....	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade.....	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: <sup>3</sup>							
(a) Investment grade.....	G412	0	G413	150,000	G414	0	7.d.(2)(a)
(b) Subinvestment grade.....	G415	0	G416	0	G417	0	7.d.(2)(b)

	RCFD	Amount	
	8. Spot foreign exchange contracts.....	8765	
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	0	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.

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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	
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	C223	0	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 Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts.....	30,468,000	0	6,000	0	12.a.
b. Forward contracts.....	21,209,000	252,790,000	0	0	12.b.
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options.....	0	0	30,000	0	12.c.(1)
(2) Purchased options.....	0	0	12,000	0	12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options.....	9,054,000	1,748,000	212,000	0	12.d.(1)
(2) Purchased options.....	9,197,000	1,717,000	242,000	0	12.d.(2)
e. Swaps.....	213,990,000	533,510,000	149,000	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	231,352,000	781,367,000	651,000	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	52,566,000	8,398,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589				
	35,892,000				14.a.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<b>Derivatives Position Indicators</b>		Amount	Amount	Amount	Amount	
15 Gross fair values of derivative contracts:						
a. Contracts held for trading:						
(1) Gross positive fair value.....	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736		15.a.(1)
	3,426,000	4,895,000	30,000	0		
(2) Gross negative fair value.....	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740		15.a.(2)
	2,898,000	5,292,000	74,000	0		
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value.....	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744		15.b.(1)
	192,000	265,000	0	0		
(2) Gross negative fair value.....	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748		15.b.(2)
	169,000	15,000	0	0		

**Schedule RC-L—Continued**

Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>1</sup>

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands											
16. Over-the counter derivatives:											
a. Net current credit exposure.....	G418	1,096,000			G420	849,000	G421	342,000	G422	2,332,000	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar.....	G423	1,013,000			G425	587,000	G426	65,000	G427	118,000	16.b.(1)
(2) Cash—Other currencies.....	G428	133,000			G430	529,000	G431	0	G432	56,000	16.b.(2)
(3) U.S. Treasury securities.....	G433	7,000			G435	14,000	G436	5,000	G437	31,000	16.b.(3)
(4) U.S. Government agency and US Government-sponsored agency debt securities.....	G438	17,000			G440	0	G441	0	G442	107,000	16.b.(4)
(5) Corporate bonds.....	G443	0			G445	0	G446	0	G447	21,000	16.b.(5)
(6) Equity securities.....	G448	0			G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral.....	G453	9,000			G455	0	G456	0	G457	55,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	1,179,000			G460	1,130,000	G461	70,000	G462	388,000	16.b.(8)

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

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	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		0	1.a.
b.	Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number	0	1.b.
2.	Intangible assets:				
a.	Mortgage servicing assets.....		3164	0	2.a.
	(1) Estimated fair value of mortgage servicing assets.....	A590		0	2.a. (1)
b.	<b>Goodwill</b> .....		3163	6,358,000	2.b.
c.	All other intangible assets.....		JF76	732,000	2.c.
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....		2143	7,090,000	2.d.
3.	Other real estate owned:		RCON		
a.	Construction, land development, and other land in domestic offices.....		5508	0	3.a.
b.	Farmland in domestic offices.....		5509	0	3.b.
c.	1–4 family residential properties in domestic offices.....		5510	2,000	3.c.
d.	Multifamily (5 or more) residential properties in domestic offices.....		5511	0	3.d.
e.	Nonfarm nonresidential properties in domestic offices.....		5512	0	3.e.
			RCFN		
f.	In foreign offices.....		5513	0	3.f.
			RCFD		
g.	Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....		2150	2,000	3.g.
4.	<b>Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c)<sup>1</sup></b> .....		JA29		4.
5.	Other borrowed money:				
a.	Federal Home Loan Bank advances:				
	(1) Advances with a remaining maturity or next repricing date of: <sup>2</sup>				
	(a) One year or less.....		F055	0	5.a.(1)(a)
	(b) Over one year through three years.....		F056	0	5.a.(1)(b)
	(c) Over three years through five years.....		F057	0	5.a.(1)(c)
	(d) Over five years.....		F058	0	5.a.(1)(d)
	(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above) <sup>3</sup> .....		2651	0	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: <sup>4</sup>				
	(a) One year or less.....		F060	3,624,000	5.b.(1)(a)
	(b) Over one year through three years.....		F061	0	5.b.(1)(b)
	(c) Over three years through five years.....		F062	0	5.b.(1)(c)
	(d) Over five years.....		F063	0	5.b.(1)(d)
	(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) <sup>5</sup> .....		B571	2,595,000	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	3,624,000	5.c.

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

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

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

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

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

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands	RCFD	Yes / No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	NO	6.

		Dollar Amounts in Thousands	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.bnymellon.com			8.a.
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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):<sup>1</sup>

(1)	TE01 N528	http://			8.b.(1)
(2)	TE02 N528	http://			8.b.(2)
(3)	TE03 N528	http://			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				8.c.(1)
(2)	TE02 N529				8.c.(2)
(3)	TE03 N529				8.c.(3)
(4)	TE04 N529				8.c.(4)
(5)	TE05 N529				8.c.(5)
(6)	TE06 N529				8.c.(6)

Item 9 is to be completed annually in the December report only.

		RCFD	Yes / No	
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	4088	YES	9.

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....

RCON	Amount	
F064	0	10.a.

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....

RCFD	Amount	
F065	18,000	10.b.

		RCON	Yes / No	
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463	YES	11.

		RCON	Yes / No	
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	YES	12.

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169		0	13.a.(1)(a)(1)
(2) Other construction loans and all land 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)
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183		0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):	RCON			
(1) Construction, land development, and other land in domestic offices.....	K187		0	13.b.(1)
(2) Farmland in domestic offices.....	K188		0	13.b.(2)
(3) 1-4 family residential properties in domestic offices.....	K189		0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190		0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....	K191		0	13.b.(5)
(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.....	K192		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.
<i>Item 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	K193		0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	K194		0	14.b.

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

**Schedule RC-M—Continued**

Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.

15. Qualified Thrift Lender (QTL) test:

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

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers<sup>1</sup>

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?	RCON	Yes / No	
(a) International wire transfers .....	N517	NO	16.a.(1)
(b) International ACH transactions .....	N518	NO	16.a.(2)
(c) Other proprietary services operated by your institution .....	N519	NO	16.a.(3)
(d) Other proprietary services operated by another party.....	N520	NO	16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? .....	N521		16.b

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.

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.).....	RCON	Number	
	N522		16.c
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers .....	N523		16.d.(1)
(2) Estimated dollar value of international remittance transfers .....	RCON	Amount	16.d.(2)
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCON	Number	16.d.(3)
	N527		

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		
	RCON	Amount	RCON	Amount	RCON	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.....	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	17,000	C237	7,000	C229	70,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.(2)
RCFN			RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
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	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	0	1252	0	1253	0	4.a.
b. To non-U.S. addressees (domicile).....	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (revolving credit plans other than credit cards and other consumer loans).....	K216	0	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	6,000	5460	0	5461	0	7.

### Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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	23,000	1407	7,000	1403	70,000	9.
10 Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10
11 Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss sharing agreements with the FDIC.....	K036	0	K037	0	K038	0	11
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	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**

	(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						
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**

	(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 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	0	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	3,000	F662	0	F663	58,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	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 past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	RCON	0	RCON	0	RCON	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**

	(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		Dollar Amounts in Thousands		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 item 1.a.(1) through 1.f.1).....	HK26	3,000	HK27	0	HK28	58,000	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	0	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0	M.5.a.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the <b>previous six months</b> .....	C410	3,000	M.7.
8. Nonaccrual assets sold during the <b>previous six months</b> .....	C411	1,000	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		Dollar Amounts in Thousands		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 balances.....	L183	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	0	M.9.b.

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	243,351,000			1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	104,099,000			2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN		F234	104,099,000	3.
4.	Average consolidated total assets for the calendar quarter.....	K652	259,897,000			4.
a.	Averaging method used					
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1		4.a.
5.	Average tangible equity for the calendar quarter <sup>1</sup> .....	K654	Amount	18,872,000		5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	Amount	600,000		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	Amount	2,576,000		7.a.
b.	Over one year through three years.....	G466	Amount	999,000		7.b.
c.	Over three years through five years.....	G467	Amount	0		7.c.
d.	Over five years.....	G468	Amount	31,000		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	Amount	0		8.a.
b.	Over one year through three years.....	G470	Amount	0		8.b.
c.	Over three years through five years.....	G471	Amount	0		8.c.
d.	Over five years.....	G472	Amount	515,000		8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	RCON		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				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	NO	10.
	<i>If the answer to item 10 is “YES,” complete items 10.a and 10.b.</i>					
a.	Banker’s bank deduction.....	K657	Amount			10.a.
b.	Banker’s bank deduction limit.....	K658	Amount			10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	Yes / No		YES	11.
	<i>If the answer to item 11 is “YES,” complete items 11.a and 11.b.<sup>2</sup></i>					
a.	Custodial bank deduction.....	K660	Amount		158,015,000	11.a.
b.	Custodial bank deduction limit.....	K661	Amount		117,285,000	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: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	6,180,000	M.1.a.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	Number	F050	608,415	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	129,017,000	M.1.b.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	Number	F052	18,872	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of \$250,000 or less.....		F045	4,055,000	M.1.c.(1)
(2)	Number of retirement deposit accounts of \$250,000 or less.....	Number	F046	306,070	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of more than \$250,000.....		F047	0	M.1.d.(1)
(2)	Number of retirement deposit accounts of more than \$250,000.....	Number	F048	0	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></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) <sup>3</sup> .....					
			5597	124,752,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
	TEXT		RCON	FDIC Cert. No.	
	A545		A545	0	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....					
			RCFN	Amount	
			GW43	138,000	M.4.
5. Not applicable					

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

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

3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14 through 17 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		M.6.a.
b. Substandard.....		K664		M.6.b.
c. Doubtful.....		K665		M.6.c.
d. Loss.....		K666		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		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....		N026		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans.....		N027		M.8.a.
b. Securitizations of higher-risk consumer loans.....		N028		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		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....		N030		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	1,094,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....		K677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....		K669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....		RCON K678	28,848,000	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	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....		N178		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....		N179		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		M.13.d.
e. Commercial and industrial loans.....		N181		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....		N182		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....		N183		M.13.g.
h. Non-agency residential mortgage-backed securities.....		M963		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		M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....		K674		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	0	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. Select fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the Federal Deposit Insurance Act and FDIC regulations.....	L194		M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195		M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196		M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institutions and in Insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON	L197	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%	10.1–14%	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.
	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.
	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.
	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.
	e. Credit cards.....	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047		M.18.e.
	f. Automobile loans.....	RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062		M.18.f.
	g. Student loans.....	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077		M.18.g.
	h. Other consumer loans and revolving credit plan other than credit cards.....	RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092		M.18.h.
	i. Consumer leases.....	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107		M.18.i.
	j. Total.....	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122		M.18.j.

Schedule RC-O—Continued

Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)						(Column O) PDs Were Derived Using <sup>1</sup> Number	
		(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
		20.01—22%	22.01—26%	26.01—30%	>30%	Unscorable	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	M.18.a.
	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	M.18.b.
	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	M.18.c.
	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	M.18.d.
	e. Credit cards.....	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	M.18.e.
	f. Automobile loans.....	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	M.18.f.
	g. Student loans.....	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	M.18.g.
	h. Other consumer loans and revolving credit plan other than credit cards.....	RCFD N093	RCFD N094	RCFD N095	RCFD N096	RCFD N097	RCFD N098	RCFD N099	M.18.h.
	i. Consumer leases.....	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	M.18.i.
	j. Total.....	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		M.18.j.

<sup>1</sup> 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 at which either 1–4 family residential mortgage loan originations and purchases for resale<sup>1</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

		Dollar Amounts in Thousands		
		RCON	Amount	
1.	Retail originations during the quarter of 1–4 family residential mortgage loans for sale.....	HT81	0	1.
2.	Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale.....	HT82	0	2.
3.	1–4 family residential mortgage loans sold during the quarter.....	HT83	0	3.
4.	1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	HT84	0	4.
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		
		HT85	0	5.
6.	Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> .....	RCON		
		HT86	0	6.
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	0	7.a.
b.	For representations and warranties made to other parties.....	L192	0	7.b.
c.	Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	0	7.c.

1. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.

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

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

- (1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
- (2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Assets</b>											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup>	JA36	82,081,000	G474	0	G475	26,723,000	G476	55,358,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	0	G479	0	G480	0	G481	0	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	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets	3543	2,577,000	G493	5,907,000	G494	7,000	G495	8,477,000	G496	0	5.a.
b. Other trading assets:	G497	154,000	G498	0	G499	154,000	G500	0	G501	0	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	292,000	G392	3,000	G395	0	G396	295,000	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	85,104,000	G503	5,910,000	G504	26,884,000	G505	64,130,000	G506	0	7.

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

Schedule RC-Q—Continued

	(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	
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	2,221,000	G512	6,132,000	G513	12,000	G514	8,341,000	G515	0	10.a.
b. Other trading liabilities.....	G516	33,000	G517	0	G518	33,000	G519	0	G520	0	10.b.
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	88,000	G806	0	G807	0	G808	88,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	2,342,000	G532	6,132,000	G533	45,000	G534	8,429,000	G535	0	14.

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	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	288,000	G542	0	G543	0	G544	288,000	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	88,000	G567	0	G568	0	G569	88,000	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**

		Consolidated Bank		
Dollar Amounts in Thousands		RCFD	Amount	
3	Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a.	Loans secured by real estate:			
	(1) Secured by 1–4 family residential properties.....	HT87	0	M.3.a.(1)
	(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b.	Commercial and industrial loans.....	F585	0	M.3.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d.	Other loans.....	F589	0	M.3.d.
4	Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a.	Loans secured by real estate:			
	(1) Secured by 1–4 family residential properties.....	HT91	0	M.4.a.(1)
	(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b.	Commercial and industrial loans.....	F597	0	M.4.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d.	Other loans.....	F601	0	M.4.d.

## Schedule RC-R -Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Amount	
<b>Common Equity Tier 1 Capital</b>						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	12,099,000			1.
		RCFD				
2.	Retained earnings.....	3632	15,065,000			2.
		RCFA				
3.	Accumulated other comprehensive income (AOCI).....	B530	-1,681,000			3.
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No	RCOA P838			
		1=Yes	0			3.a.
		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	25,483,000			5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	5,914,000			6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	627,000			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	42,000			8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) <sup>1</sup> .....	P844				9.a.
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) <sup>2</sup> .....	P845				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				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				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				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	-2,000			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	1,000			10.a.
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before b75.....	P850	183,000			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	18,718,000			12.

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

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



Schedule RC-R - Continued

Part I—Continued

	Dollar Amounts in Thousands	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	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	18,718,000	19.
<b>Additional Tier 1 Capital</b>				
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	340,000	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	340,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24 or zero).....		P865	340,000	25.
<b>Tier 1 Capital</b>				
26. Tier 1 capital (sum of items 19 and 25) .....		8274	19,058,000	26.
<b>Tier 2 Capital</b>				
27. Tier 2 capital instruments plus related surplus.....		P866	510,000	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	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	221,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW		
5310		62,000	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 <sup>1</sup> .....		RCFA		
Q257			31.	
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	731,000	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		572,000	32.b.	
RCFA				
33. LESS: Tier 2 capital deductions.....		P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	731,000	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		572,000	34.b.	
<b>Total Capital</b>				
35. a. Total capital (sum of items 26 and 34.a).....		3792	19,789,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW		
3792		19,630,000	35.b.	

<sup>1</sup> Item 31 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

**Schedule RC-R—Continued**  
**Part I.—Continued**

	Dollar Amounts in Thousands	RCFD	Amount	
<b>Total Assets for the Leverage Ratio</b>				
36. Average total consolidated assets.....		3368	259,897,000	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	6,766,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	784,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	252,347,000	39.
<b>Total Risk-Weighted Assets</b>				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	113,107,000	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW A223	133,570,430	40.b.

**Risk-Based Capital Ratios\***

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	16.5489%	P793	14.0136%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	16.8495%	7206	14.2681%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	17.4958%	7205	14.6964%	43.

**Leverage Capital Ratios\***

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	7.5523%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure .....	H015	278,706,000	45.a.
b. Supplementary leverage ratio .....	H036	6.8380%	45.b.

**Capital Buffer\***

	RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	6.6964%	46.a.
b. (Advanced approaches institutions that exit parallel run only); Total applicable capital buffer.....	RCFW H312	6.3750%	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:

	RCFA	Amount	
47. Eligible retained income.....	H313		47.
48. Distributions and discretionary bonus payments during the quarter.....	H314		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<sup>1</sup> 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	
<b>Balance Sheet Asset Categories<sup>2</sup></b>											
1. Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	1.
	84,268,000	0	64,018,000				15,641,000	3,145,000	1,048,000	416,000	
2. Securities:											
a. Held-to-maturity securities.....	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	2.a.
	33,872,000	0	7,603,000	0	0		26,255,000	14,000	0	0	
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77		RCFD D968	RCFD D969	RCFD D970	RCFD S403	2.b.
	74,393,000	0	36,099,000	0	0		34,016,000	2,085,000	2,191,000	2,000	
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	3.a.
	2,000		0				2,000	0	0	0	
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172									3.b.
	33,289,000	33,289,000									
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		4.a.
	0	0	0				0	0	0		
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	4.b.
	0	0	0				0	0	0	0	

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.

**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 <sup>4</sup>			
	250% <sup>4</sup>	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		
<b>Balance Sheet Asset Categories (continued)</b>											
1. Cash and balances due from depository institutions.....										1.	
2. Securities											
a. Held-to-maturity securities.....										2.a.	
<b>b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....</b>	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	2.b.	
	0	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		4.a.
								0	0		
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276		4.b.
								0	0		

3 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.

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

Schedule RC-R—Continued

Part II—Continued

	(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							
			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 sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual <sup>5</sup>	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	0	0	0	0	0		0	0	0	0
d. All other exposures	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment:										
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	571,000	0	0				0	0	571,000	
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	86,000	0	0				0	0	0	86,000
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup>	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	24,000	0	0	0	0		0	0	0	24,000
d. All other exposures	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	25,472,000	0	1,976,000	0	0		2,784,000	1,379,000	17,273,000	2,060,000
6. LESS: Allowance for loan and lease losses	RCFD 3123	RCFD 3123								
	119,000	119,000								

<sup>5</sup> 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.

<sup>6</sup> 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.

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 <sup>7</sup>	
	250% <sup>8</sup>	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):									
c. Exposures past due 90 days or more or on nonaccrual <sup>9</sup> .....								RCFD H277	RCFD H278
								0	0
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 nonaccrual <sup>10</sup> .....								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								RCFD H287	RCFD H288
								0	0
6. LESS: Allowance for loan and lease losses.....									

<sup>7</sup> 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.

<sup>8</sup> Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

<sup>9</sup> 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.

<sup>10</sup> 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.

**Schedule RC-R—Continued**

**Part II—Continued**

	(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								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	
7. Trading assets.....	2,731,000	2,731,000	0	0	0		0	0	0	0	7.
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets <sup>11</sup> .....	23,974,000	6,371,000	1,465,000	0	0		234,000	468,000	10,145,000	77,000	8.
a. Separate account bank-owned life insurance .....											8.a.
b. Default fund contributions to central counterparties .....											8.b.

<sup>11</sup> 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 <sup>12</sup>		
	250% <sup>13</sup>	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
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....	0	0	0	0				0	0
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets <sup>14</sup> .....	429,000	0	0	23,000				21,000	256,000
a. Separate account bank-owned life insurance .....								RCFD H296	RCFD H297
								2,790,000	1,455,000
b. Default fund contributions to central counterparties .....								RCFD H298	RCFD H299
								1,951,000	419,000

<sup>12</sup> 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.

<sup>13</sup> **Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.**

<sup>14</sup> 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 <sup>15</sup>	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount
<b>Securitization Exposures: On- and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
a. Held-to-maturity securities.....	100,000	100,000	0	42,000	0
b. Available-for-sale securities.....	7,688,000	7,663,000	25,000	4,063,000	0
c. Trading assets.....	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	60,000	50,000	10,000	15,000	0
10. Off-balance sheet securitization exposures .....	73,000	71,000	2,000	60,000	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	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>16</sup> .....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	286,411,000	50,085,000	111,161,000	0	0		78,932,000	7,091,000	31,228,000	2,665,000

	(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% <sup>17</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>16</sup> .....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	429,000	0	0	23,000			35,000	4,762,000

<sup>15</sup> Simplified Supervisory Formula Approach.

<sup>16</sup> 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.

<sup>17</sup> Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column A)	CCF <sup>18</sup>	(Column B)	Allocation by Risk-Weight Category								
	Face, Notional, or Other Amount		Credit Equivalent Amount <sup>19</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>20</sup></b>												
12. Financial standby letters of credit.....	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	
	2,643,000	1.0	2,643,000	0	0	0		323,000	63,000	2,241,000	16,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
	74,000	0.5	37,000	0				4,000	0	33,000	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	
	155,000	0.2	31,000	0	0	0		2,000	4,000	18,000	7,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
	0	1.0	0	0				0	0	0	0	15.

18. Credit conversion factor.

19. 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.

20. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A)	CCF <sup>21</sup>	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Face, Notional, or Other Amount		Credit Equivalent Amount <sup>22</sup>	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16 Repo-style transactions <sup>23</sup>	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	
	35,740,000	1.0	35,740,000	78,000	1,782,000	0		11,341,000	370,000	22,124,000	45,000	
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	
	0	1.0	0	0				0	0	0	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	
	28,525,000	0.2	5,705,000	0	121,000	0		120,000	0	5,464,000	0	
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539	
	21,036,000	0.5	10,518,000	0	0	0		0	81,000	10,431,000	6,000	
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541									
	0	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	
			8,826,000	1,837,000	0	0	0	1,976,000	536,000	4,460,000	17,000	
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552	RCFD S553	RCFD S554	RCFD S555	RCFD S556	RCFD S557	
			1,449,000	0	423,000	1,026,000		0	0	0	0	
22. Unsettled transactions (failed trades) <sup>24</sup>	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	382,000			215,000				0	0	139,000	0	

21 Credit conversion factor.

22 For items 16 through 19, column A multiplied by credit conversion factor.

23 Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

24 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 <sup>23</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions <sup>24</sup> .....				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.....						19.
20. Over-the-counter derivatives .....				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives .....						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFD H198	RCFD H199	RCFD H200			22.
	20,000	6,000	2,000			

25. Includes, for example, exposures collateralized by securitization exposures or mutual funds.

26. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

27. 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.
	113,291,000	2,326,000	1,026,000	0	92,698,000	8,145,000	76,138,000	2,756,000	
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	RCFDG637	RCFD S572	25.
	0	47,000	41,000	0	18,540,000	4,073,000	76,138,000	4,134,000	

**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% <sup>28</sup>	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	
	429,000	0	0	23,000	20,000	6,000	39,000	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	
	1,073,000	0	0	138,000	125,000	56,000	488,000	25.

Dollar Amounts in Thousands	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	111,164,000	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	1,944,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>29</sup> .....	B704	113,107,000	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	113,107,000	31.

<sup>28</sup> Column K - 250% risk weight is applicable to advanced approaches institutions only. The 250% risk weight currently is not applicable to non-advanced approaches institutions.

<sup>29</sup> 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	4,567,000	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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	16,185,000	S583	33,946,000	S584	48,764,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	779,661,000	S586	4,942,000	S587	2,449,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity.....	S594	341,000	S595	20,000	S596	0	M.2.e.
f. Precious metals (except gold) .....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	S603	66,388,000	S604	49,085,000	S605	59,878,000	M.3.a.
b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	S609	0	S610	150,000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0	M.3.d.
e. Equity .....	S615	48,000	S616	0	S617	0	M.3.e.
f. Precious metals (except gold) .....	S618	0	S619	0	S620	0	M.3.f.
g. Other .....	S621	0	S622	0	S623	0	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	
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
	0	0	0	0	0	0	0	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets<sup>1</sup>.</i>								
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.....	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	4.a.
	0	0	0	0	0	0	0	
b. 90 days or more past due.....	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	4.b.
	0	0	0	0	0	0	0	
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs.....	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	5.a.
	0	0	0	0	0	0	0	
b. Recoveries.....	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	5.b.
	0	0	0	0	0	0	0	

<sup>1</sup> The \$100 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.



Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0		6.
7. and 8. Not applicable								
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....		RCFD B776 0		RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....		RCFD B783 0		RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 13,000	10.
<b>Bank Asset Sales</b>								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....		RCFD B790 0					RCFD B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....		RCFD B797 0					RCFD B803 0	12.

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

Schedule RC-S—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable				
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	0	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	0	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....		A591	0	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	0	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.<sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B806	0	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	0	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 <sup>2,3</sup> .....		C407	0	M.4.

<sup>1</sup> Memorandum item 2. c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.

<sup>2</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

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

### Schedule RC-T—Fiduciary and Related Services

	RCFD	Yes / No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.)	B867	YES	3.

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

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

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
<b>Fiduciary and related assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	2,000	34,000	12	12	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFD B872 176,000	RCFD B873 122,997,000	RCFD B874 7	RCFD B875 79	5.a.
b. Employee benefit—defined benefit	RCFD B876 10,225,000	RCFD B877 449,249,000	RCFD B878 78	RCFD B879 418	5.b.
c. Other employee benefit and retirement-related accounts	RCFD B880 63,797,000	RCFD B881 153,233,000	RCFD B882 76	RCFD B883 368	5.c.
6. Corporate trust and agency accounts	RCFD B884 329,000	RCFD B885 1,329,756,000	RCFD C001 75	RCFD C002 28,637	6.
7. Investment management and investment advisory agency accounts	RCFD B886 235,000	RCFD J253 3,407,000	RCFD B888 44	RCFD J254 162	7.
8. Foundation and endowment trust and agency accounts	RCFD J255 772,000	RCFD J256 2,794,000	RCFD J257 16	RCFD J258 10	8.
9. Other fiduciary accounts	RCFD B890 32,357,000	RCFD B891 462,250,000	RCFD B892 75	RCFD B893 975	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894 107,893,000	RCFD B895 2,523,720,000	RCFD B896 383	RCFD B897 30,661	10.
11. Custody and safekeeping accounts		RCFD B898 23,868,150,000		RCFD B899 32,477	11.

Schedule RC-T—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	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 4,896,000	RCFN B901 7,327,936,000	RCFN B902 60	RCFN B903 11,601	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....	RCFD J259 0	RCFD J260 0	RCFD J261 0	RCFD J262 0	13.

	Dollar Amounts in Thousands			
	RIAD	Amount		
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts.....	B904	0		14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution .....	B905	26,000		15.a.
b. Employee benefit—defined benefit .....	B906	97,000		15.b.
c. Other employee benefit and retirement-related accounts.....	B907	46,000		15.c.
16. Corporate trust and agency accounts.....	A479	320,000		16.
17. Investment management and investment advisory agency accounts.....	J315	2,000		17.
18. Foundation and endowment trust and agency accounts.....	J316	1,000		18.
19. Other fiduciary accounts.....	A480	203,000		19.
20. Custody and safekeeping accounts.....	B909	4,765,000		20.
21. Other fiduciary and related services income.....	B910	0		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	4070	5,460,000		22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	1,120,000		22.a
23. Less: Expenses.....	C058	5,650,000		23.
24. Less: Net losses from fiduciary and related services.....	A488	28,000		24.
25. Plus: Intracompany income credits for fiduciary and related services.....	B911	2,443,000		25.
26. Net fiduciary and related services income.....	A491	2,225,000		26.

	(Column A)		(Column B)		(Column C)		
	Personal Trust and Agency and Investment Management Agency Accounts	Employee Benefit and Retirement-Related Trust and Agency Accounts	All Other Accounts				
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Memoranda</b>							
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	0	J264	7,000	J265	1,000	M.1.a.
b. Interest-bearing deposits.....	J266	15,000	J267	150,000	J268	92,000	M.1.b.
c. U.S.Treasury and U.S.Government agency obligations.....	J269	27,000	J270	4,650,000	J271	1,373,000	M.1.c.
d. State, county and municipal obligations.....	J272	1,000	J273	8,000	J274	14,000	M.1.d.
e. Money market mutual funds.....	J275	0	J276	260,000	J277	454,000	M.1.e.
f. Equity mutual funds.....	J278	87,000	J279	0	J280	16,000	M.1.f.
g. Other mutual funds.....	J281	31,000	J282	225,000	J283	28,000	M.1.g.
h. Common trust funds and collective investment funds.....	J284	0	J285	46,587,000	J286	7,072,000	M.1.h.
i. Other short-term obligations.....	J287	0	J288	900,000	J289	2,577,000	M.1.i.

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	27,000	J291	1,878,000	J292	995,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	10,000	J294	12,149,000	J295	918,000	M.1.k.
l. Other common and preferred stocks.....	J296	39,000	J297	3,373,000	J298	17,004,000	M.1.l.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	0	J303	331,000	J304	1,585,000	M.1.n.
o. Miscellaneous assets.....	J305	0	J306	3,680,000	J307	1,329,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	237,000	J309	74,198,000	J310	33,458,000	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	136,000	J312	40	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	15,883		4,529,996,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	323		100,519,000	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	7,688			M.2.b.

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

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

	(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	101	B932	97,588,000	M.3.a.
b. International/Global equity.....	B933	60	B934	32,050,000	M.3.b.
c. Stock/Bond blend.....	B935	73	B936	6,284,000	M.3.c.
d. Taxable bond.....	B937	85	B938	28,136,000	M.3.d.
e. Municipal bond.....	B939	1	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	12	B942	36,425,000	M.3.f.
g. Specialty/Other.....	B943	18	B944	2,249,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	350	B946	202,732,000	M.3.h.

**Schedule RC-T—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	1,000	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	0	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	0	B957	27,000	B958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959	0	B960	28,000	B961	0	M.4.e.

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

\_\_\_\_\_  
 Name and Title (TEXT B962)

\_\_\_\_\_  
 E-mail Address (TEXT B926)

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

\_\_\_\_\_  
 FAX: Area code/phone number (TEXT B964)

### Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs										
	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	0	JF84	0	1.a.								
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.								
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.								
d. Other real estate owned.....	K009	0	JF89	0	1.d.								
e. Other assets.....	JF91	0	JF90	0	1.e.								
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:													
a. Other borrowed money.....	JF92	0	JF85	0	2.a.								
b. Other liabilities.....	JF93	0	JF86	0	2.b.								
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.								
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	0	4.								
<table border="1" style="margin-left: auto;"> <thead> <tr> <th>RCFD</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td colspan="2" style="background-color: #cccccc;"> </td> </tr> <tr> <td>JF77</td> <td>0</td> </tr> <tr> <td>JF78</td> <td>0</td> </tr> </tbody> </table>						RCFD	Amount			JF77	0	JF78	0
RCFD	Amount												
JF77	0												
JF78	0												
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....			JF77	0	5.								
6. Total liabilities of ABCP conduit VIEs.....			JF78	0	6.								

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed

750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?.....

RCON	Yes / No
6979	YES

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

(TEXT 6980)

The amounts reported on the Schedule RC-T are subject to revision and to fluctuation from Call Report to Call Report as the reporting institution refines asset and account classifications, valuation and validation practices and due to other factors including market conditions.