

Federal Financial Institutions Examination Council



**Consolidated Reports of Condition and Income for
A Bank With Domestic and Foreign Offices—FFIEC 031**

Report at the close of business June 30, 2016

(20160630)
(RCON 9999)

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

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

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

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

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

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.

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)

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)

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

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area code/phone number/extension (TEXT C440)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area code/phone number/extension (TEXT C873)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area code/phone number/extension (TEXT C445)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area code/phone number/extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2016 — June 30, 2016

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		30,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		25,000	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		12,000	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		1,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056		0	1.a.(1)(e)
(f) All other loans in domestic offices.....	B487		70,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		95,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		233,000	1.a.(3)
b. Income from lease financing receivables.....	4065		32,000	1.b.
c. Interest income on balances due from depository institutions ¹	4115		170,000	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		195,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		488,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		199,000	1.d.(3)
e. Interest income from trading assets.....	4069		1,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		70,000	1.f.
g. Other interest income.....	4518		4,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		1,392,000	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		2,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		4,000	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more.....	A517		4,000	2.a.(1)(b)(2)
(3) Time deposits of less than \$100,000.....	A518		0	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		13,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		20,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		14,000	2.c.

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	38,000	2.d.
e. Total interest expense (sum of items 2.a. through 2.d.).....			4073	95,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	1,297,000			3.
4. Provisions for loan and lease losses.....	4230	-6,000			4.
5. Noninterest income:					
a. Income from fiduciary activities ¹			4070	2,474,000	5.a.
b. Service charges on deposit accounts.....			4080	208,000	5.b.
c. Trading revenue ²			A220	368,000	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	34,000	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	14,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....			B496	0	5.k.
l. Other noninterest income*.....			B497	565,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	3,663,000			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	40,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	1,721,000	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....			4217	299,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....			C232	56,000	7.c.(2)
d. Other noninterest expense*.....			4092	1,372,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	3,448,000			7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	4301	1,558,000			8.
9. Applicable income taxes (on item 8).....	4302	431,000			9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300	1,127,000			10.
11. Extraordinary items and other adjustments, net of income taxes*.....	4320	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,127,000			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	16,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,111,000			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.

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the captions for Schedule RI, items 8, 10, and 11, will be removed at a later date.

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. ¹</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	36,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		Number	
	4150	34,702	M.5.
6. Not applicable			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	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 average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	8757	79,000	M.8.a.
b. Foreign exchange exposures.....	8758	291,000	M.8.b.
c. Equity security and index exposures.....	8759	1,000	M.8.c.
d. Commodity and other exposures.....	8760	0	M.8.d.
e. Credit exposures.....	F186	-3,000	M.8.e.
<i>Memorandum items 8.f and 8.g are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. ¹</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090	8,000	M.8.f.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (included in Memorandum items 8.a through 8.e above).....	K094	0	M.8.g.
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	-1,000	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	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, Part I, Memorandum items 8.b and 8.c.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIAD	Amount	
	F228		M.12.

¹ The asset size tests are generally based on the total assets reported in the June 30, 2015, Report of Condition.

² Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2016, would report 20160301.

Schedule RI—Continued

Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<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:			
a. Total other-than-temporary impairment losses.....	J319	6,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320	2,000	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	J321	4,000	M.14.c.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ 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.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	21,722,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	21,722,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	1,111,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	0			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	0			9.
10. Other comprehensive income ¹	B511	446,000			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	151,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	23,430,000			12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	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.

1 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 ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions.....	4653	0	4663	0	2.a.
b. To foreign banks.....	4654	0	4664	0	2.b.
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	1,000	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	0	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 ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) 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.

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2015</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	140,000	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	-6,000	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	137,000	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.¹

Dollar Amounts in Thousands	(Column A) Recorded Investment Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	1 Real estate loans:												
a. Construction loans.....	M708	2,000	M709	1,000	M710	519,000	M711	4,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	0	M715	0	M716	2,423,000	M717	19,000	M719	0	M720	0	1.b.
c. Residential real estate loans	M721	2,000	M722	0	M723	1,748,000	M724	30,000	M725	0	M726	0	1.c.
2 Commercial loans ²	M727	175,000	M728	2,000	M729	30,160,000	M730	80,000	M731	0	M732	0	2.
3 Credit cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4 Other consumer loans.....	M739	0	M740	0	M741	78,000	M742	1,000	M743	0	M744	0	4.
5 Unallocated, if any.....							M745	0					5.
6 Total (sum of items 1.a through 5.) ³	M746	179,000	M747	3,000	M748	34,928,000	M749	134,000	M750	0	M751	0	6.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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) where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices.....		C899	414,000	1.
2. Total interest expense in foreign offices.....		C900	115,000	2.
3. Provision for loan and lease losses in foreign offices.....		C901	0	3.
4. Noninterest income in foreign offices:				
a. Trading revenue.....		C902	188,000	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	1,020,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....		C906	7,000	5.
6. Total noninterest expense in foreign offices.....		C907	1,045,000	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	6,000	7.
8. Applicable income taxes (on items 1 through 7).....		C909	131,000	8.
9. Extraordinary items and other adjustments, net of income taxes, in foreign offices.....		C910	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....		C911	344,000	10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913	-103,000	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914	241,000	13.

Schedule RI-E—Explanations

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

Detail all adjustments in Schedule RI-A and RI-B, all extraordinary items and other adjustments 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		
Dollar Amounts in Thousands				
1. Other noninterest income (from Schedule RI, item 5.I).				
Itemize and describe amounts greater than \$25,000 that exceed 3% 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	54,000	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.	Net change in the fair values of financial instruments accounted for under a fair value option.....	F229	0	1.f.
g.	Bank card and credit card interchange fees.....	F555	0	1.g.
h.	Gains on bargain purchases.....	J447	0	1.h.
i.	TEXT 4461 Funds Transfer Fees	4461	50,000	1.i.
j.	TEXT 4462 Interaffiliate Income	4462	311,000	1.j.
k.	TEXT 4463	4463	0	1.k.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$25,000 that exceed 3% 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	48,000	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	89,000	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0	2.j.
k.	Telecommunications expenses.....	F559	0	2.k.
l.	TEXT 4464 Computer Software	4464	258,000	2.l.
m.	TEXT 4467 Computer Systems	4467	222,000	2.m.
n.	TEXT 4468 Sub Custodian Charge	4468	128,000	2.n.
3. Extraordinary items and other adjustments and applicable income tax effect (from Schedule RI, item 11) (itemize and describe all extraordinary items and other adjustments):				
a.	(1) TEXT 4469	4469	0	3.a.(1)
	(2) Applicable income tax effect.....	4486	0	3.a.(2)
b.	(1) TEXT 4487	4487	0	3.b.(1)
	(2) Applicable income tax effect.....	4488	0	3.b.(2)
c.	(1) TEXT 4489	4489	0	3.c.(1)
	(2) Applicable income tax effect.....	4491	0	3.c.(2)

NOTE: The concept of extraordinary items has been eliminated from U.S. generally accepted accounting principles for fiscal years, and interim periods within those fiscal years, beginning after December 15, 2015. References to extraordinary items in the caption for Schedule RI-E, item 3, will be removed at a later date.

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	B526	0	4.a.
b.	TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT 4498 Deferred Taxes on Goodwill	4498	-2,000	5.a.
b.	TEXT 4499 Tax Benefit on Awards of Parent Stock	4499	153,000	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 1.l Gain on Sale of Leased Assets \$44,000
 RI-E 2.o Travel & Entertainment \$43,000
 RI-E 2.p Interaffiliate Expenses \$196,000

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2016

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount		
Assets							
1.	Cash and balances due from depository institutions (from Schedule RC-A):						
a.	Noninterest-bearing balances and currency and coin ¹			0081	5,045,000	1.a.	
b.	Interest-bearing balances ²			0071	97,696,000	1.b.	
2.	Securities:						
a.	Held-to-maturity securities (from Schedule RC-B, column A).....			1754	40,504,000	2.a.	
b.	Available-for-sale securities (from Schedule RC-B, column D).....			1773	72,663,000	2.b.	
3.	Federal funds sold and securities purchased under agreements to resell:						
a.	Federal funds sold in domestic offices.....	RCON		B987	5,000	3.a.	
b.	Securities purchased under agreements to resell ³	RCFD		B989	16,902,000	3.b.	
4.	Loans and lease financing receivables (from Schedule RC-C):			RCFD			
a.	Loans and leases held for sale.....			5369	217,000	4.a.	
b.	Loans and leases, net of unearned income.....	B528	35,107,000			4.b.	
c.	LESS: Allowance for loan and lease losses.....	3123	137,000			4.c.	
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	B529	34,970,000			4.d.	
5.	Trading assets (from Schedule RC-D).....			3545	5,254,000	5.	
6.	Premises and fixed assets (including capitalized leases).....			2145	1,071,000	6.	
7.	Other real estate owned (from Schedule RC-M).....			2150	5,000	7.	
8.	Investments in unconsolidated subsidiaries and associated companies.....			2130	527,000	8.	
9.	Direct and indirect investments in real estate ventures.....			3656	0	9.	
10.	Intangible assets:						
a.	Goodwill.....			3163	6,301,000	10.a.	
b.	Other intangible assets (from Schedule RC-M).....			0426	985,000	10.b.	
11.	Other assets (from Schedule RC-F).....			2160	16,574,000	11.	
12.	Total assets (sum of items 1 through 11).....			2170	298,719,000	12.	
Liabilities							
13.	Deposits:			RCON			
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....			2200	138,076,000	13.a.	
(1)	Noninterest-bearing ⁴	RCON	6631	90,728,000		13.a.(1)	
(2)	Interest-bearing.....	RCON	6636	47,348,000		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	8,485,000		13.b.(1)	
(2)	Interest-bearing.....	RCFN	6636	105,539,000		13.b.(2)	
14.	Federal funds purchased and securities sold under agreements to repurchase:						
a.	Federal funds purchased in domestic offices ⁵	RCON		B993	224,000	14.a.	
b.	Securities sold under agreements to repurchase ⁶	RCFD		B995	636,000	14.b.	
15.	Trading liabilities (from Schedule RC-D).....			RCFD	3548	5,507,000	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....			RCFD	3190	7,363,000	16.
17. and 18.	Not applicable						

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

² Includes time certificates of deposit not held for trading.

³ Includes all securities resale agreements in domestic and foreign offices, regardless of maturity

⁴ Includes noninterest-bearing demand, time, and savings deposits.

⁵ Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

⁶ Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

	RCFD	Amount	
Liabilities—Continued			
19. Subordinated notes and debentures ¹	3200	515,000	19.
20. Other liabilities (from Schedule RC-G).....	2930	8,594,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	274,939,000	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	1,135,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839	10,397,000	25.
26. a. Retained earnings.....	3632	13,218,000	26.a.
b. Accumulated other comprehensive income ²	B530	-1,320,000	26.b.
c. Other equity capital components ³	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210	23,430,000	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	23,780,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	298,719,000	29.

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2015.....	6724		M.1.
1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank			
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)			
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm			
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)			
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)			
6 = Review of the bank's financial statements by external auditors			
7 = Compilation of the bank's financial statements by external auditors			
8 = Other audit procedures (excluding tax preparation work)			
9 = No external audit work			

To be reported with the March Report of Condition.

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

¹ Includes limited-life preferred stock and related surplus.

² Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustment.

³ Includes treasury stock and unearned Employee Stock Ownership Plan shares

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

Exclude assets held for trading

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	1,525,000		
a. Cash items in process of collection and unposted debits.....			0020	1,453,000	1.a.
b. Currency and coin.....			0080	9,000	1.b.
2. Balances due from depository institutions in the U.S.			0082	4,659,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085	4,745,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			0070	915,000	3.
a. Foreign branches of other U.S. banks.....	0073	111,000			3.a.
b. Other banks in foreign countries and foreign central banks.....	0074	51,178,000			3.b.
4. Balances due from Federal Reserve Banks.....	0090	45,182,000	0090	45,182,000	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	102,741,000	0010	52,218,000	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	10,414,000	0213	10,614,000	1286	11,699,000	1287	12,460,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies ¹	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies ²	1294	1,607,000	1295	1,609,000	1297	297,000	1298	309,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496	19,000	8497	19,000	8498	3,605,000	8499	3,718,000	3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(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	2,133,000	G301	2,161,000	G302	401,000	G303	407,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	19,193,000	G305	19,570,000	G306	10,219,000	G307	10,444,000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G312	4,148,000	G313	4,217,000	G314	11,049,000	G315	11,045,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	272,000	G321	262,000	G322	2,787,000	G323	3,070,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	492,000	K143	510,000	K144	880,000	K145	902,000	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)		(Column B)		(Column C)		(Column D)		
	Amortized Cost		Fair Value		Amortized Cost		Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4 c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	K150	67,000	K151	69,000	K152	3,779,000	K153	3,867,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	9,000	K155	8,000	K156	1,090,000	K157	1,111,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS).....	C026	0	C988	0	C989	2,461,000	C027	2,454,000	5.a.
b. Structured financial products:									
(1) Cash.....	G336	0	G337	0	G338	2,494,000	G339	2,482,000	5.b.(1)
(2) Synthetic.....	G340	0	G341	0	G342	0	G343	0	5.b.(2)
(3) Hybrid.....	G344	0	G345	0	G346	0	G347	0	5.b.(3)
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	1,236,000	1741	1,314,000	6.a.
b. Other foreign debt securities.....	1742	2,150,000	1743	2,214,000	1744	18,675,000	1746	19,079,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ²					A510	1,000	A511	1,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	40,504,000	1771	41,253,000	1772	70,673,000	1773	72,663,000	8.

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities ¹		0416	85,842,000	M.1.
2. Maturity and repricing data for debt securities ^{1, 2} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 4}				
(1) Three months or less.....		A549	6,999,000	M.2.a.(1)
(2) Over three months through 12 months.....		A550	7,840,000	M.2.a.(2)
(3) Over one year through three years.....		A551	18,062,000	M.2.a.(3)
(4) Over three years through five years.....		A552	10,299,000	M.2.a.(4)
(5) Over five years through 15 years.....		A553	10,286,000	M.2.a.(5)
(6) Over 15 years.....		A554	3,914,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{3, 5}				
(1) Three months or less.....		A555	3,560,000	M.2.b.(1)
(2) Over three months through 12 months.....		A556	44,000	M.2.b.(2)
(3) Over one year through three years.....		A557	97,000	M.2.b.(3)
(4) Over three years through five years.....		A558	302,000	M.2.b.(4)
(5) Over five years through 15 years.....		A559	22,649,000	M.2.b.(5)
(6) Over 15 years.....		A560	5,525,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁶				
(1) Three years or less.....		A561	3,464,000	M.2.c.(1)
(2) Over three years.....		A562	20,125,000	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	9,805,000	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....		1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....		8782	0	M.4.a.
b. Fair value.....		8783	0	M.4.b.

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 9, 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 9, 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 9, 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 are to be completed by banks with \$1 billion or more in total assets. ¹</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card									
receivables.....	B838	0	B839	0	B840	1,055,000	B841	1,057,000	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	446,000	B849	448,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	612,000	B853	601,000	M.5.d.
e. Commercial and industrial loans.....									
	B854	0	B855	0	B856	348,000	B857	348,000	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, sum of items 5.b.(1) through (3)):									
a. Trust preferred securities issued by financial institutions.....									
	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....									
	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....									
	G356	0	G357	0	G358	2,494,000	G359	2,482,000	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.

¹ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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 ¹	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	521,000	F159	521,000	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	1,744,000	5367	1,744,000	1.c.(2)(a)
(b) Secured by junior liens	5368	6,000	5368	6,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	834,000	1460	834,000	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	1,589,000	F161	1,589,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	438,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	200,000			2.a.(1)
(2) To other commercial banks in the U.S.	B533	628,000			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	874,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	29,000			2.c.(1)
(2) To other banks in foreign countries.....	B537	7,319,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	0	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	2,611,000	1763	355,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	367,000	1764	177,000	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	78,000	K207	78,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	196,000	2081	121,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	69,000	2107	2,000	8.

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

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563	17,351,000			9.
a. Loans to nondepository financial institutions:			J454	1,343,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	8,296,000	9.b.(1)
(2) All other loans (exclude consumer loans):			J451	2,493,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	1,793,000	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	1,793,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	11,000	2123	10,000	11.
12. Total loans and leases, net of unearned income ¹ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	35,324,000	2122	20,654,000	12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans:	K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans:	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices:	F576	59,000	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>	RCON		
(1) Loans secured by farmland in domestic offices:	K166	0	M.1.f.(1)
(2) Loans to depository institutions and acceptances of other banks:	K167	0	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)
(5) Loans to foreign governments and official institutions:	K212	0	M.1.f.(5)
(6) Other loans ² :	K267	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices:	K289	0	M.1.f.(7)

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

2 Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{1, 2}				
(1) Three months or less.....	A564		882,000	M.2.a.(1)
(2) Over three months through 12 months.....	A565		155,000	M.2.a.(2)
(3) Over one year through three years.....	A566		7,000	M.2.a.(3)
(4) Over three years through five years.....	A567		3,000	M.2.a.(4)
(5) Over five years through 15 years.....	A568		63,000	M.2.a.(5)
(6) Over 15 years.....	A569		538,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ^{1, 3}		RCFD		
(1) Three months or less.....	A570		30,559,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571		506,000	M.2.b.(2)
(3) Over one year through three years.....	A572		165,000	M.2.b.(3)
(4) Over three years through five years.....	A573		345,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574		919,000	M.2.b.(5)
(6) Over 15 years.....	A575		920,000	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		19,888,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A ⁴	2746		963,000	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		224,000	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 item 7 is to be completed by all banks.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		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, sum of items 1 through 8, 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	
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, 2015, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, 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	26,000			M.9.
				(Column A) Consolidated Bank	(Column B) Domestic Offices	
		RCFD	Amount	RCON	Amount	
	<i>Memorandum items 10 and 11 are to be completed by banks that have elected to measure loans included in Schedule RC-C, Part I, items 1 through 9, at fair value under a fair value option.</i>					
10.	Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a.	Loans secured by real estate:.....	F608	217,000			M.10.a.
(1)	Construction, land development, and other land loans.....	F578	0			M.10.a.(1)
(2)	Secured by farmland (including farm residential and other improvements).....	F579	0			M.10.a.(2)
(3)	Secured by 1–4 family residential properties:					
(a)	Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	F580	0			M.10.a.(3)(a)
(b)	Closed-end loans secured by 1–4 family residential properties:					
(1)	Secured by first liens.....	F581	0			M.10.a.(3)(b)(1)
(2)	Secured by junior liens.....	F582	0			M.10.a.(3)(b)(2)
(4)	Secured by multifamily (5 or more) residential properties.....	F583	31,000			M.10.a.(4)
(5)	Secured by nonfarm nonresidential properties.....	F584	186,000			M.10.a.(5)
b.	Commercial and industrial loans.....	F585	0	F585	0	M.10.b.
c.	Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1)	Credit cards.....	F586	0	F586	0	M.10.c.(1)
(2)	Other revolving credit plans.....	F587	0	F587	0	M.10.c.(2)
(3)	Automobile loans.....	K196	0	K196	0	M.10.c.(3)
(4)	Other consumer loans.....	K208	0	K208	0	M.10.c.(4)
d.	Other loans.....	F589	0	F589	0	M.10.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
11. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-C, Part I, Memorandum item 10):					
a. Loans secured by real estate.....	F609	212,000			M.11.a
(1) Construction, land development, and other land loans.....			F590	0	M.11.a.(1)
(2) Secured by farmland (including farm residential and other improvements).....			F591	0	M.11.a.(2)
(3) Secured by 1–4 family residential properties:					
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....			F592	0	M.11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:					
(1) Secured by first liens.....			F593	0	M.11.a.(3)(b)(1)
(2) Secured by junior liens.....			F594	0	M.11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....			F595	30,000	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties.....			F596	182,000	M.11.a.(5)
b. Commercial and industrial loans.....	F597	0	F597	0	M.11.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards.....	F598	0	F598	0	M.11.c.(1)
(2) Other revolving credit plans.....	F599	0	F599	0	M.11.c.(2)
(3) Automobile loans.....	K195	0	K195	0	M.11.c.(3)
(4) Other consumer loans.....	K209	0	K209	0	M.11.c.(4)
d. Other loans.....	F601	0	F601	0	M.11.d.

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	RCFD	Amount	RCON	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
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, item 21) as of December 31, 2015.</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>				
		RCFD		
14. Pledged loans and leases.....		G378	2,158,000	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....				
		RCON		
		J466		M.15.a.(1)
		J467		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	
		J468		M.15.b.(1)
		J469		M.15.b.(2)
c. Principal amount of reverse mortgages originations that have been sold during the year:				
			Amount	
		J470		M.15.c.(1)
		J471		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. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "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, and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes / No
6999	NO

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

Number of Loans	
RCON	Number
5562	
5563	

2.a.

2.b.

- a. 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 (Note: Sum of items 1.e.(1) and 1.e.(2), column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (Note: Item 4.a, column B, divided by the number of loans should NOT exceed \$100,000.).....

	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	3	5569	2,000	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	2	5571	0	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	5	5573	1,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	3	5575	2,000	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "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, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	Yes / No
6860	X

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, Part I, loan categories:

Number of Loans	
RCON	Number
5576	
5577	

6.a.

6.b.

- a. "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
(Note: Item 1.b, column B, divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B
(Note: Item 3, column B, divided by the number of loans should NOT exceed \$100,000.).....

	Column A		(Column B)		
	Number of Loans		Amount Currently Outstanding		
Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5578		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 reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

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

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

Schedule RC-D—Continued

	(Column A)		(Column B)		
	Consolidated Bank		Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Other trading assets.....	3541	0	3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value.....	3543	5,248,000	3543	2,652,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	5,254,000	3545	2,658,000	12.
Liabilities					
13. a. Liability for short positions.....	3546	4,000	3546	4,000	13.a.
b. Other trading liabilities.....	F624	0	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	5,503,000	3547	3,112,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	5,507,000	3548	3,116,000	15.

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Amount	RCON	Amount
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				
a. Loans secured by real estate.....	F790	0		
(1) Construction, land development, and other land loans.....			F625	0
(2) Secured by farmland (including farm residential and other improvements).....			F626	0
(3) Secured by 1–4 family residential properties:				
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....			F627	0
(b) Closed-end loans secured by 1–4 family residential properties:				
(1) Secured by first liens.....			F628	0
(2) Secured by junior liens.....			F629	0
(4) Secured by multifamily (5 or more) residential properties.....			F630	0
(5) Secured by nonfarm nonresidential properties.....			F631	0
b. Commercial and industrial loans.....	F632	0	F632	0
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
(1) Credit cards.....	F633	0	F633	0
(2) Other revolving credit plans.....	F634	0	F634	0
(3) Automobile loans.....	K200	0	K200	0
(4) Other consumer loans.....	K211	0	K211	0
d. Other loans.....	F636	0	F636	0
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value.....	F639	0	F639	0
b. Unpaid principal balance.....	F640	0	F640	0

Schedule RC-D—Continued

Memoranda—Continued

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

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

	Dollar Amounts in Thousands		RCFD	Amount			
5. Asset-backed securities:							
a. Credit card receivables.....			F643	0	M.5.a.		
b. Home equity lines.....			F644	0	M.5.b.		
c. Automobile loans.....			F645	0	M.5.c.		
d. Other consumer loans.....			F646	0	M.5.d.		
e. Commercial and industrial loans.....			F647	0	M.5.e.		
f. Other.....			F648	0	M.5.f.		
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....			F651	0	M.6.		
7. Equity securities (included in Schedule RC-D, item 9, above):							
a. Readily determinable fair values.....			F652	0	M.7.a.		
b. Other.....			F653	0	M.7.b.		
8. Loans pending securitization.....			F654	0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$25,000 and exceed 25 percent of the item): ¹							
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table>	TEXT	F655			F655	0	M.9.a.
TEXT							
F655							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table>	TEXT	F656			F656	0	M.9.b.
TEXT							
F656							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table>	TEXT	F657			F657	0	M.9.c.
TEXT							
F657							
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$25,000 and exceed 25 percent of the item):							
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table>	TEXT	F658			F658	0	M.10.a.
TEXT							
F658							
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table>	TEXT	F659			F659	0	M.10.b.
TEXT							
F659							
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table>	TEXT	F660			F660	0	M.10.c.
TEXT							
F660							

¹ Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts		
	(Column A)		(Column B)		(Column C)		
	Total transaction accounts (including total demand deposits)		Memo: Total demand deposits ¹ (included in column A)		Total nontransaction accounts (including MMDAs)		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	68,736,000			B550	52,398,000	1.
2. U.S. Government.....	2202	427,000			2520	1,000	2.
3. States and political subdivisions in the U.S.	2203	6,004,000			2530	1,093,000	3.
4. Commercial banks and other depository institutions in the U.S.	B551	1,254,000			B552	45,000	4.
5. Banks in foreign countries.....	2213	5,500,000			2236	1,459,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	658,000			2377	501,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	82,579,000	2210	82,467,000	2385	55,497,000	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	3,341,000	M.1.a.
b. Total brokered deposits.....	2365	4,084,000	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): ²			
(1) Brokered deposits of less than \$100,000.....	2343	1,698,000	M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472	2,358,000	M.1.c.(2)
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than \$100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above).....	A243	1,698,000	M.1.d.(1)
(2) Brokered deposits of \$100,000 through \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above).....	K219	2,358,000	M.1.d.(2)
(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	28,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.

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

² The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect 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	15,756,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	52,000	M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	47,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	91,000	M.2.c.
d. Total time deposits of more than \$250,000.....	J474	39,551,000	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 less than \$100,000:			
a. Time deposits of less than \$100,000 with a remaining maturity or next repricing date of: ^{1, 2}			
(1) Three months or less.....	A579	47,000	M.3.a.(1)
(2) Over three months through 12 months.....	A580	0	M.3.a.(2)
(3) Over one year through three years.....	A581	0	M.3.a.(3)
(4) Over three years.....	A582	0	M.3.a.(4)
b. Time deposits of less than \$100,000 with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above) ³	A241	47,000	M.3.b.
4. Maturity and repricing data for time deposits of \$100,000 or more:			
a. Time deposits of \$100,000 or more with a remaining maturity or next repricing date of: ^{1, 4}			
(1) Three months or less.....	A584	39,611,000	M.4.a.(1)
(2) Over three months through 12 months.....	A585	31,000	M.4.a.(2)
(3) Over one year through three years.....	A586	0	M.4.a.(3)
(4) Over three years.....	A587	0	M.4.a.(4)
b. Time deposits of \$100,000 through \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K221	91,000	M.4.b.
c. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	K222	39,551,000	M.4.c.
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	5.

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

	Dollar Amounts in Thousands		
	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must 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		6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754		6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations.....	P755		6.c.

¹ Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date

² Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b

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

⁴ Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d

⁵ The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCFN	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		7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....		P757		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		7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations..		P759		7.b.(2)

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

	Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....		B553	84,511,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....		B554	1,591,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....		2625	18,669,000	3.
4. Foreign governments and official institutions (including foreign central banks).....		2650	8,373,000	4.
5. U.S. Government and states and political subdivisions in the U.S.		B555	880,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....		2200	114,024,000	6.

Memorandum

	Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....		A245	3,455,000	M.1.

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable ¹			B556	481,000	1.
2.	Net deferred tax assets ²			2148	18,000	2.
3.	Interest-only strips receivable (not in the form of a security) ³ on:					
a.	Mortgage loans.....			A519	0	3.a.
b.	Other financial assets.....			A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values ⁴			1752	964,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	1,324,000	5.a.
b.	Separate account life insurance assets.....			K202	1,509,000	5.b.
c.	Hybrid account life insurance assets.....			K270	1,158,000	5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2168	11,120,000	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	Retained interests in accrued interest receivable related to securitized credit cards.....	C436	0			6.d.
e.	FDIC loss-sharing indemnification assets.....	J448	0			6.e.
f.	Not applicable					
g.	TEXT 3549 Accounts Receivable	3549	3,759,000			6.g.
h.	TEXT 3550	3550	0			6.h.
i.	TEXT 3551	3551	0			6.i.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	16,574,000	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices ⁵			3645	1,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646	1,189,000	1.b.
2.	Net deferred tax liabilities ²			3049	1,533,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	118,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2938	5,753,000	4.
a.	Accounts payable.....	3066	2,141,000			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	8,594,000	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

	Domestic Offices		
	RCON	Amount	
Dollar Amounts in Thousands			
1. and 2. Not applicable			
3. Securities purchased under agreements to resell.....	B989	9,384,000	3.
4. Securities sold under agreements to repurchase.....	B995	636,000	4.
5. Other borrowed money.....	3190	131,000	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	21,009,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192	194,713,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129	149,924,000	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	10,414,000	1287	7,862,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	1,607,000	8495	309,000	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	19,000	8499	3,718,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	21,818,000	G390	11,753,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	G393	4,215,000	G394	14,912,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733	87,000	1736	3,258,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	6,207,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	2,245,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values.....			A511	1,000	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	38,160,000	1773	50,265,000	17.

	RCON	Amount	
18. Equity securities that do not have readily determinable fair values.....	1752	964,000	18.

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

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....		2133	4,501,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....		2898	9,101,000	2.

Schedule RC-K—Quarterly Averages¹

	Dollar Amounts in Thousands	RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	107,197,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations ² (excluding mortgage-backed securities).....		B558	23,700,000	2.
3. Mortgage-backed securities ²		B559	57,063,000	3.
4. All other securities ^{2, 3} (includes securities issued by states and political subdivisions in the U.S.).....		B560	30,889,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	14,344,000	5.
6. Loans:				
a. Loans in domestic offices:		RCFN		
(1) Total loans.....		3360	17,934,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	1,780,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	2,560,000	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	358,000	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	103,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....		RCFN 3360	12,806,000	6.b.
7. Trading assets.....		RCFD 3401	5,895,000	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	1,768,000	8.
9. Total assets ⁴		RCFD 3368	299,005,000	9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485	1,490,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....		B563	22,458,000	11.a.
b. Time deposits of \$100,000 or more.....		A514	38,014,000	11.b.
c. Time deposits of less than \$100,000.....		A529	0	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....		RCFN 3404	111,683,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	11,420,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		RCFD 3355	10,370,000	14.

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

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

³ Quarterly averages for all equity securities should be based on historical cost

⁴ The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....						
				3814	0	1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....						
				RCON J477		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....						
				J478		1.a.(2)
b. Credit card lines.....						
				3815	0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.¹</i>						
<i>(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1) Unused consumer credit card lines.....						
				J455	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	615,000	1.c.(1)(b)
(2) NOT secured by real estate.....						
				6550	19,000	1.c.(2)
d. Securities underwriting.....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans.....						
				J457	15,272,000	1.e.(1)
(2) Loans to financial institutions.....						
				J458	6,197,000	1.e.(2)
(3) All other unused commitments.....						
				J459	29,254,000	1.e.(3)
2. Financial standby letters of credit.....						
				3819	4,847,000	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	750,000			2.a.
3. Performance standby letters of credit.....						
				3821	97,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	2,000			3.a.
4. Commercial and similar letters of credit.....						
				3411	148,000	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	356,548,000	6.a.
b. Securities borrowed.....						
				3432	0	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
	C968	0	C969	316,000		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)
b. Gross fair values:						
(1) Gross positive fair value.....						
	C219	0	C221	8,000		7.b.(1)
(2) Gross negative fair value.....						
	C220	0	C222	3,000		7.b.(2)

¹ The asset size test and the \$300 million credit card lines test are generally based on the total assets and credit card lines reported in the June 30, 2015, Report of Condition.

Schedule RC-L—Continued

		Dollar Amounts in Thousands		RCFD	Amount		
7.	c.	Notional amounts by regulatory capital treatment: ¹					
		(1) Positions covered under the Market Risk Rule:					
		(a)	Sold protection.....	G401	0	7.c.(1)(a)	
		(b)	Purchased protection.....	G402	316,000	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)	

		Remaining Maturity of:								
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years				
		RCFD	Amount	RCFD	Amount	RCFD	Amount			
7.	d.	Notional amounts by remaining maturity:								
		(1) Sold credit protection: ²								
		(a)	Investment grade.....	G406	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: ³								
		(a)	Investment grade.....	G412	0	G413	239,000	G414	77,000	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	60,290,000	8.	
9.	All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	3430	0	9.	
	a.	Not applicable.....			
	b.	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	0	9.d.	
	e.	TEXT 3556	0	9.e.	
	f.	TEXT 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.	3435	0	10.a.	
	b.	TEXT 5592	0	10.b.	
	c.	TEXT 5593	0	10.c.	
	d.	TEXT 5594	0	10.d.	
	e.	TEXT 5595	0	10.e.	

		RCFD	Amount	
11.	Year-to-date merchant credit card sales volume:			
	a.	C223	0	11.a.
	b.	C224	0	11.b.

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts.....	26,512,000	0	195,000	0	12.a.
b. Forward contracts.....	122,580,000	433,669,000	0	0	12.b.
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options.....	0	0	3,000	0	12.c.(1)
(2) Purchased options.....	0	0	59,000	0	12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options.....	25,229,000	617,000	422,000	0	12.d.(1)
(2) Purchased options.....	23,735,000	651,000	407,000	0	12.d.(2)
e. Swaps.....	275,982,000	107,427,000	21,000	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	423,969,000	535,330,000	1,107,000	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	50,069,000	7,034,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589				
	28,040,000				14.a.
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	
	13,269,000	8,299,000	69,000	0	15.a.(1)
(2) Gross negative fair value.....	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
	13,180,000	8,135,000	116,000	0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	
	985,000	454,000	0	0	15.b.(1)
(2) Gross negative fair value.....	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
	2,059,000	67,000	0	0	15.b.(2)

Schedule RC-L—Continued

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

	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	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	1,648,000	G419	36,000	G420	2,499,000	G421	707,000	G422	3,072,000	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar.....	G423	640,000	G424	13,000	G425	712,000	G426	211,000	G427	203,000	16.b.(1)
(2) Cash—Other currencies.....	G428	245,000	G429	0	G430	286,000	G431	0	G432	2,000	16.b.(2)
(3) U.S. Treasury securities.....	G433	163,000	G434	0	G435	15,000	G436	6,000	G437	48,000	16.b.(3)
(4) U.S. Government agency and US Government-sponsored agency debt securities.....	G438	314,000	G439	7,000	G440	32,000	G441	0	G442	15,000	16.b.(4)
(5) Corporate bonds.....	G443	0	G444	0	G445	9,000	G446	0	G447	24,000	16.b.(5)
(6) Equity securities.....	G448	0	G449	0	G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral.....	G453	23,000	G454	0	G455	0	G456	20,000	G457	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	1,385,000	G459	20,000	G460	1,054,000	G461	237,000	G462	292,000	16.b.(8)

¹ The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2015, 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	238,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	3	1.b.
2. Intangible assets other than goodwill:			
a. Mortgage servicing assets.....	3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590	0	2.a. (1)
b. Purchased credit card relationships and nonmortgage servicing assets.....	B026	0	2.b.
c. All other identifiable intangible assets.....	5507	985,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426	985,000	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	5,000	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.
f. Foreclosed properties from "GNMA loans".....	C979	0	3.f.
g. In foreign offices.....	5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	2150	5,000	3.h.
4. Not applicable			
5. Other borrowed money:			
a. Federal Home Loan Bank advances:			
(1) Advances with a remaining maturity or next repricing date of: ¹			
(a) One year or less.....	F055	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) ²	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: ³			
(a) One year or less.....	F060	7,311,000	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	52,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) ⁴	B571	7,281,000	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	7,363,000	5.c.

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

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

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

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands	RCFD	Yes / No	
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	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):¹

(1)	TE01 N528	http://	0		8.b.(1)
(2)	TE02 N528	http://	0		8.b.(2)
(3)	TE03 N528	http://	0		8.b.(3)
(4)	TE04 N528	http://	0		8.b.(4)
(5)	TE05 N528	http://	0		8.b.(5)
(6)	TE06 N528	http://	0		8.b.(6)
(7)	TE07 N528	http://	0		8.b.(7)
(8)	TE08 N528	http://	0		8.b.(8)
(9)	TE09 N528	http://	0		8.b.(9)
(10)	TE10 N528	http://	0		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	0		8.c.(1)
(2)	TE02 N529	0		8.c.(2)
(3)	TE03 N529	0		8.c.(3)
(4)	TE04 N529	0		8.c.(4)
(5)	TE05 N529	0		8.c.(5)
(6)	TE06 N529	0		8.c.(6)

		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			
		F065	41,000		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.

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169		0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....	K170		0	13.a.(1)(a)(2)
(b) Secured by farmland.....	K171		0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172		0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....	K173		0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....	K174		0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....	K175		0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176		0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K177		0	13.a.(1)(e)(2)
	RCFD			
(2) Loans to finance agricultural production and other loans to farmers.....	K178		0	13.a.(2)
(3) Commercial and industrial loans.....	K179		0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	K180		0	13.a.(4)(a)
(b) Automobile loans.....	K181		0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K182		0	13.a.(4)(c)
(5) All other loans and all leases.....	K183		0	13.a.(5)
<i>Itemize the categories of loans and leases (as defined in Schedule RC-C, Part I) included in item 13.a.(5) above that exceed 10 percent of total loans and leases covered by loss-sharing agreements with the FDIC (sum of items 13.a.(1) through (5)):</i>				
(a) Loans to depository institutions and acceptances of other banks.....	K184		0	13.a.(5)(a)
(b) Loans to foreign governments and official institutions.....	K185		0	13.a.(5)(b)
(c) Other loans ¹	K186		0	13.a.(5)(c)
(d) Lease financing receivables.....	K273		0	13.a.(5)(d)
	RCFN			
(e) Loans secured by real estate in foreign offices.....	K290		0	13.a.(5)(e)
b. Other real estate owned (included in Schedule RC, item 7):	RCON			
(1) Construction, land development, and other land in domestic offices.....	K187		0	13.b.(1)
(2) Farmland in domestic offices.....	K188		0	13.b.(2)
(3) 1-4 family residential properties in domestic offices.....	K189		0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190		0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....	K191		0	13.b.(5)
	RCFN			
(6) In foreign offices.....	K260		0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	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.
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries ²	K193		25,000	14.a.
b. Total assets of captive reinsurance subsidiaries ²	K194		0	14.b.

1 Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

2 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).....
- 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?.....

RCON	Number
L133	
RCON	Yes / No
L135	

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

16. International remittance transfers offered to consumers ¹:

- a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?
 - (a) International wire transfers
 - (b) International ACH transactions
 - (c) Other proprietary services operated by your institution
 - (d) Other proprietary services operated by another party.....
- b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?

RCON	Yes / No
N517	NO
N518	NO
N519	NO
N520	NO
RCON	Yes / No
N521	NO

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.).....
- d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:
 - (1) Estimated number of international remittance transfers
 - (2) Estimated dollar value of international remittance transfers
 - (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCON	Number
N522	
RCON	Amount
N524	
RCON	Number
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	6,000	F175	0	F177	2,000	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	18,000	C237	4,000	C229	96,000	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	50,000	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	21,000	5460	5,000	5461	171,000	7.

Schedule RC-N—Continued

Amounts reported in Schedule RC-N, items 1 through 8, include guaranteed and unguaranteed portions of past due and nonaccrual loans and leases. Report in items 10 and 11 below certain guaranteed loans and leases that have already been included in the amounts reported in items 1 through 8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
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	4,000	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	9.
10. 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	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above.....	K042	0	K043	0	K044	0	10.b.
11. 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		RCON		RCON		
(b) Other construction loans and all land development and other land loans.....	K045	0	K046	0	K047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	11.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	11.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	11.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	11.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	11.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							
11. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	11.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	11.a.(5)(b)
b. Loans to finance agricultural production and other loans to farmers.....	RCFD		RCFD		RCFD		11.b.
c. Commercial and industrial loans.....	K072	0	K073	0	K074	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards.....	K075	0	K076	0	K077	0	11.c.
(2) Automobile loans.....	K078	0	K079	0	K080	0	11.d.(1)
(3) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K081	0	K082	0	K083	0	11.d.(2)
e. All other loans and all leases.....	K084	0	K085	0	K086	0	11.d.(3)
<i>Itemize the past due and nonaccrual amounts included in item 11.e above for the loan and lease categories for which amounts were reported in Schedule RC-M, items 13.a.(5)(a) through (e):</i>							
(1) Loans to depository institutions and acceptances of other banks.....	K087	0	K088	0	K089	0	11.e.
(2) Loans to foreign governments and official institutions.....	K091	0	K092	0	K093	0	11.e.(1)
(3) Other loans ¹	K095	0	K096	0	K097	0	11.e.(2)
(4) Lease financing receivables.....	K099	0	K100	0	K101	0	11.e.(3)
(5) Loans secured by real estate in foreign offices.....	K269	0	K271	0	K272	0	11.e.(4)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	RCFN		RCFN		RCFN		11.e.(5)
	K291	0	K292	0	K293	0	11.e.(5)
	RCFD		RCFD		RCFD		
	K102	0	K103	0	K104	0	11.f.

¹ Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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	0	F662	0	F663	61,000	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:							
(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) Loans to depository institutions and acceptances of other banks.....							
	RCFD	0	RCFD	0	RCFD	0	M.1.f.(2)
(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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
1 f. (5) Loans to foreign governments and official institutions.....	K283	0	K284	0	K285	0	M.1.f.(5)
(6) Other loans ¹	K286	0	K287	0	K288	0	M.1.f.(6)
(7) Loans secured by real estate in foreign offices.....	RCFN		RCFN		RCFN		M.1.f.(7)
	K294	0	K295	0	K296	0	
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.....	RCFD		RCFD		RCFD		M.2.
	6558	0	6559	0	6560	0	
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 and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale.....	C240	0	C241	0	C226	0	M.5.a.
b. Loans measured at fair value:							
(1) Fair value.....	F664	0	F665	0	F666	0	M.5.b.(1)
(2) Unpaid principal balance.....	F667	0	F668	0	F669	0	M.5.b.(2)

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter.....	C410	4,000	M.7.
8. Nonaccrual assets sold during the quarter.....	C411	2,000	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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
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 Includes "Obligations (other than securities and leases) of states and political subdivisions in the U.S." and "Loans to nondepository financial institutions and other loans."

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, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 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	252,102,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	114,025,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN F234	114,025,000	3.
4.	Average consolidated total assets for the calendar quarter.....		RCFD K652	299,005,000	4.
a.	Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2).....	Number	K653	1	4.a.
5.	Average tangible equity for the calendar quarter ¹	Amount	K654	17,823,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	430,000	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	7,270,000	7.a.
b.	Over one year through three years.....		G466	0	7.b.
c.	Over three years through five years.....		G467	0	7.c.
d.	Over five years.....		G468	52,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	0	8.b.
c.	Over three years through five years.....		G471	0	8.c.
d.	Over five years.....		G472	515,000	8.d.
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		RCFN 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	
<i>If the answer to item 10 is “YES,” complete items 10.a and 10.b.</i>			K656	NO	10.
a.	Banker’s bank deduction.....	Amount	K657		10.a.
b.	Banker’s bank deduction limit.....		K658		10.b.
11.	Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....				Yes / No	
<i>If the answer to item 11 is “YES,” complete items 11.a and 11.b.</i>			K659	YES	11.
a.	Custodial bank deduction.....	Amount	K660	189,571,000	11.a.
b.	Custodial bank deduction limit.....		K661	119,665,000	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.

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹					
(1)	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	1,863,000	M.1.a.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	Number	132,516	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹					
(1)	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	132,873,000	M.1.b.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	Number	15,734	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: ¹					
(1)	Amount of retirement deposit accounts of \$250,000 or less.....		F045	3,341,000	M.1.c.(1)
(2)	Number of retirement deposit accounts of \$250,000 or less.....	F046	Number	190,395	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: ¹					
(1)	Amount of retirement deposit accounts of more than \$250,000.....		F047	0	M.1.d.(1)
(2)	Number of retirement deposit accounts of more than \$250,000.....	F048	Number	0	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</i>					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³					
			5597	130,027,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
			RCON	FDIC Cert. No.	
	TEXT A545		A545	0	M.3.

4. and 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 generally based on the total assets reported on the June 30, 2015, 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	615,000	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).....	K678	39,551,000	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	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	0	M.13.c.
d. Closed-end loans secured by junior liens on 1–4 family residential properties and revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	N180	0	M.13.d.
e. Commercial and industrial loans.....	N181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	0	M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	0	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	K673		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.

		Two-Year Probability of Default (PD)								
		(Column A) ≤ 1%	(Column B) 1.01–4%	(Column C) 4.01–7%	(Column D) 7.01–10%	(Column E) 10.1–14%	(Column F) 14.01–16%	(Column G) 16.01–18%	(Column H) 18.01–20%	
Dollar Amounts in Thousands		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.

		Two-Year Probability of Default (PD)						(Column O) PDs Were Derived Using ¹	
		(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
Dollar Amounts in Thousands		20.01—22% Amount	22.01—26% Amount	26.01—30% Amount	>30% Amount	Unscorable Amount	Total Amount	Number	
18.	Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
	a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFD M972	RCFD M973	RCFD M974	RCFD M975	RCFD M976	RCFD M977	RCFD M978	M.18.a.
							715,000		
	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.
							1,029,000		
	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.
							6,000		
	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.
							0		
	e. Credit cards.....	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	M.18.e.
							0		
	f. Automobile loans.....	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	M.18.f.
							0		
	g. Student loans.....	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	M.18.g.
							0		
	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.
							78,000		
	i. Consumer leases.....	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	M.18.i.
							0		
	j. Total.....	18,000	28,000	19,000	21,000	38,000	1,828,000		M.18.j.

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

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets¹ and (2) banks with less than \$1 billion in total assets at which either 1–4 family residential mortgage loan originations and purchases for resale² from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

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

1. The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands										
Assets											
1. Available-for-sale securities.....	1773	72,663,000	G474	0	G475	14,552,000	G476	58,111,000	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	217,000	G484	0	G485	0	G486	217,000	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	5,248,000	G493	16,338,000	G494	18,000	G495	21,568,000	G496	0	5.a.
b. Other trading assets.....	G497	6,000	G498	0	G499	5,000	G500	1,000	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	1,473,000	G392	0	G395	0	G396	1,473,000	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	79,607,000	G503	16,338,000	G504	14,575,000	G505	81,370,000	G506	0	7.
Liabilities											
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	5,503,000	G512	15,975,000	G513	37,000	G514	21,441,000	G515	0	10.a.
b. Other trading liabilities.....	G516	4,000	G517	0	G518	4,000	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	1,184,000	G806	0	G807	0	G808	1,184,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	6,691,000	G532	15,975,000	G533	41,000	G534	22,625,000	G535	0	14.

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	
Dollar Amounts in Thousands											
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 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	1,441,000	G542	0	G543	0	G544	1,441,000	G545	0	M.1.b.
c. <small>TEXT</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>TEXT</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>TEXT</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>TEXT</small> 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 \$25,000 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	1,178,000	G567	0	G568	0	G569	1,178,000	G570	0	M.2.b.
c. <small>TEXT</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>TEXT</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>TEXT</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>TEXT</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-R -Regulatory Capital

Part I –Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	11,532,000	1.
		RCFD		
2. Retained earnings.....		3632	13,218,000	2.
		RCFA		
3. Accumulated other comprehensive income (AOCI).....		B530	-1,050,000	3.
		0=No	RCOA P838	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		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	23,700,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	5,651,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	482,000	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	14,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value).....		P844	0	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value).....		P845	0	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	0	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	0	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	0	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	-7,000	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	4,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	2,000	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	17,554,000	12.

Schedule RC-R - Continued

Part I.—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....		P857	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	17,554,000	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....		P861	510,000	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	510,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	15,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24 or zero).....		P865	495,000	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	18,049,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....		P867	339,000	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	255,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW	37,000	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.....		Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	594,000	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	376,000	32.b.
33. LESS: Tier 2 capital deductions.....		P872	1,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	593,000	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	375,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		3792	18,642,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW	18,424,000	35.b.

Schedule RC-R—Continued
Part I.—Continued

Dollar Amounts in Thousands

	RCFD	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets.....	3368	299,005,000	36.
Total Assets			
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	6,148,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	-1,724,000	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224	294,581,000	39.
Total Risk-Weighted Assets			
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223	120,565,180	40.a.
Total Risk-Weighted Assets			
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	146,527,700	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	14.5598%	P793	11.9800%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	14.9703%	7206	12.3178%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	15.4622%	7205	12.5737%	43.

Leverage Capital Ratios

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	6.1270%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio (from FFIEC 101 Schedule A, item 98) (effective date for this item to be determined).....			45.

Capital Buffer

	RCFA	Percentage	
46 Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	4.5737%	46.a.
Capital Buffer			
b. (Advanced approaches institutions that exit parallel run only); Total applicable capital buffer.....	RCFW H312	5.1250%	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 rules¹ and not deducted from tier 1 or tier 2 capital

	(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	Amount
Balance Sheet Asset Categories²											
1. Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	
	102,741,000	0	84,386,000				16,805,000	885,000	390,000	275,000	1.
2. Securities:											
a. Held-to-maturity securities.....	RCFD D961	RCFD S399	RCFD D962				RCFD D963	RCFD D964	RCFD D965	RCFD S400	
	40,223,000	0	15,323,000				24,813,000	15,000	72,000	0	2.a.
b. Available-for-sale securities.....	RCFD D966	RCFD S402	RCFD D967				RCFD D968	RCFD D969	RCFD D970	RCFD S403	
	63,547,000	0	29,954,000				26,444,000	2,656,000	4,493,000	0	2.b.
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	
	5,000		0				5,000	0	0	0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172									
	16,902,000	16,902,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	
	0	0	0				0	0	0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual³.....	RCFD S423	RCFD S424	RCFD S425				RCFD S426	RCFD S427	RCFD S428	RCFD S429	
	0	0	0				0	0	0	0	4.c.

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)		
	Allocation by Risk Weight Category							Application of Other Risk-Weighting Approaches ⁴			
	250% ⁵	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Balance Sheet Asset Categories (continued)											
1. Cash and balances due from depository institutions.....										1.	
2. Securities											
a. Held-to-maturity securities.....										2.a.	
b. Available-for-sale securities.....	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	2.b.	
		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		
c. Exposures past due 90 days or more or on nonaccrual ⁶								RCFD H277	RCFD H278		4.c.
								0	0		

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(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	Amount
4. Loans and leases held for sale (continued):											
d. All other exposures.....	RCFD S431 217,000	RCFD S432 0	RCFD S433 0				RCFD S434 0	RCFD S435 0	RCFD S436 217,000	RCFD S437 0	4.d.
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures.....	RCFD S439 909,000	RCFD S440 0	RCFD H178 0				RCFD S441 0	RCFD S442 0	RCFD S443 909,000		5.a.
b. High volatility commercial real estate exposures.....	RCFD S445 272,000	RCFD S446 0	RCFD H179 0				RCFD H180 0	RCFD H181 0	RCFD H182 0	RCFD S447 272,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁷	RCFD S449 226,000	RCFD S450 0	RCFD S451 0				RCFD S452 0	RCFD S453 0	RCFD S454 0	RCFD S455 226,000	5.c.
d. All other exposures.....	RCFD S457 33,372,000	RCFD S458 0	RCFD S459 6,718,000				RCFD S460 2,881,000	RCFD S461 816,000	RCFD S462 20,032,000	RCFD S463 2,925,000	5.d.
6. LESS: Allowance for loan and lease losses.....	RCFD 3123 137,000	RCFD 3123 137,000									6.
7. Trading assets.....	RCFD D976 5,254,000	RCFD S466 5,254,000	RCFD D977 0				RCFD D978 0	RCFD D979 0	RCFD D980 0	RCFD S467 0	7.
8. All other assets ⁸	RCFD D981 25,437,000	RCFD S469 7,867,000	RCFD D982 1,629,000				RCFD D983 176,000	RCFD D984 318,000	RCFD D985 12,698,000	RCFD H185 44,000	8.
a. Separate account bank-owned life insurance.....											8.a.
b. Default fund contributions to central counterparties.....											8.b.

7 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk Weight Category						Application of Other Risk-Weighting Approaches ⁹		
	250% ¹⁰	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases, net of unearned income:									
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 on nonaccrual ¹¹								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								RCFD H287	RCFD H288
								0	0
6. LESS: Allowance for loan and lease losses.....									
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
		0	0	0				0	0
7. Trading assets.....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
		0	0	4,000				11,000	138,000
8. All other assets ¹²									
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								2,667,000	1,244,000
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								23,000	73,000

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

¹⁰ Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

¹¹ For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

¹² Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category (Exposure Amount) 1250%	Total Risk-Weighted Asset Amount by Calculation Methodology	
	Amount	Amount	Amount	SSFA ¹³ Amount	Gross-Up Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	281,000	264,000	17,000	120,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	9,116,000	9,116,000	0	6,046,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	354,000	345,000	9,000	151,000	0
10. Off-balance sheet securitization exposures	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
	780,000	779,000	1,000	306,000	0

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk Weight Category							
	Amount	Amount	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets¹⁴.....	RCFD 2170	RCFD S500	RCFD D987				RCFD D988	RCFD D989	RCFD D990	RCFD S503
	298,719,000	39,611,000	138,010,000				71,124,000	4,690,000	38,811,000	3,742,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches
	250% ¹⁵	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
11. Total balance sheet assets¹⁴.....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
		0	0	4,000			26,000	2,701,000

13 Simplified Supervisory Formula Approach.

14 For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12

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

Schedule RC-R—Continued

Part II—Continued

	(Column A)	CCF ¹⁶	(Column B)	Allocation by Risk-Weight Category							(Column J)	
	Face, Notional, or Other Amount		Credit Equivalent Amount ¹⁷	(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	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)¹⁸												
12. Financial standby letters of credit.....	RCFD D991		RCFD D992	RCFD D993				RCFD D994	RCFD D995	RCFD D996	RCFD S511	
	4,847,000	1.0	4,847,000	0				921,000	92,000	3,659,000	175,000	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	
	96,000	0.5	48,000	0				6,000	0	42,000	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 G609	RCFD G610	RCFD G611	RCFD S513	
	145,000	0.2	29,000	0				4,000	13,000	9,000	3,000	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.

16. Credit conversion factor.

17. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.

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

Schedule RC-R—Continued
Part II—Continued

Dollar Amounts in Thousands	(Column A)	CCF ¹⁹	(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 ²⁰	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16 Repo-style transactions ²¹	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	
	26,379,000	1.0	26,379,000	0	0	0		7,234,000	44,000	19,101,000	0	
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:												
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....	RCFD S525		RCFD S526	RCFD S527				RCFD S528	RCFD S529	RCFD S530	RCFD S531	
	27,645,000	0.2	5,529,000	0				151,000	0	5,378,000	0	
b. Original maturity of one year or less to ABCP conduits.....												
c. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626				RCFD G627	RCFD G628	RCFD G629	RCFD S539	
	23,086,000	0.5	11,543,000	0				274,000	2,000	11,201,000	66,000	
19 Unconditionally cancelable commitments.....	RCFD S540		RCFD S541									
	0	0.0	0									
20 Over-the-counter derivatives.....			RCFD S542	RCFD S543		RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548		
			12,231,000	2,024,000		0	2,159,000	504,000	7,528,000	16,000		
21 Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552	RCFD S553	RCFD S554	RCFD S555	RCFD S556	RCFD S557	
			802,000	0	775,000	27,000		0	0	0	0	
22 Unsettled transactions (failed trades) ²²	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	0			0				0	0	0	0	

19. Credit conversion factor.

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ²³		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions ²⁴				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments:						
a. Original maturity of one year or less, excluding asset-backed commercial paper (ABCP) conduits.....				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity of one year or less to ABCP conduits.....						18.b.
c. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.c.
				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) ²⁵	RCFD H198	RCFD H199	RCFD H200			22.
	0	0	0			

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight 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
	140,034,000	775,000	27,000	0	81,873,000	5,345,000	85,729,000	4,002,000
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFDG637	RCFD S572
	0	15,500	1,080	0	16,374,600	2,672,500	85,729,000	6,003,000

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% ²⁶	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns c through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
		0	0	4,000	0	0	27,000	23.
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
		0	0	24,000	0	0	337,500	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	119,235,180						26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	1,330,000						27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ²⁷	B704	120,565,180						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	120,565,180						31.

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands

	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	7,838,000	M.1.

Dollar Amounts in Thousands	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	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	23,342,000	S583	69,644,000	S584	77,942,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	533,155,000	S586	4,812,000	S587	3,242,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	128,000	S590	77,000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity.....	S594	22,000	S595	360,000	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	132,251,000	S604	87,659,000	S605	54,494,000	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	110,000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	254,000	S616	30,000	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	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	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 in the form of:								
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFD B712	RCFD B713	RCFD B714	RCFD B715	RCFD B716	RCFD B717	RCFD B718	2.a.
	0	0	0	0	0	0	0	
b. Subordinated securities and other residual interest.....	RCFD C393	RCFD C394	RCFD C395	RCFD C396	RCFD C397	RCFD C398	RCFD C399	2.b.
	0	0	0	0	0	0	0	
c. Standby letters of credit and other enhancements.....	RCFD C400	RCFD C401	RCFD C402	RCFD C403	RCFD C404	RCFD C405	RCFD C406	2.c.
	0	0	0	0	0	0	0	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:								
a. 30-89 days past due.....	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	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):								
a. Charge-offs.....	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	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	

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
6. Amount of ownership (or seller's) interests carried as:								
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFD B761	RCFD B762			RCFD B763		6.a.
		0	0			0		
b. Loans (included in Schedule RC-C).....		RCFD B500	RCFD B501			RCFD B502		6.b.
		0	0			0		
7. Past due loan amounts included in interests reported in item 6.a:								
a. 30-89 days past due.....		RCFD B764	RCFD B765			RCFD B766		7.a.
		0	0			0		
b. 90 days or more past due.....		RCFD B767	RCFD B768			RCFD B769		7.b.
		0	0			0		
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs.....		RIAD B770	RIAD B771			RIAD B772		8.a.
		0	0			0		
b. Recoveries.....		RIAD B773	RIAD B774			RIAD B775		8.b.
		0	0			0		
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776	RCFD B777	RCFD B778	RCFD B779	RCFD B780	RCFD B781	RCFD B782	9.
	0	0	0	0	0	0	0	
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783	RCFD B784	RCFD B785	RCFD B786	RCFD B787	RCFD B788	RCFD B789	10.
	0	0	0	0	0	0	348,000	

Schedule RC-S—Continued

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

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance.....	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	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) ¹	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.
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	284,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1 column C ²	C407		M.4.

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

2 Memorandum 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 their 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) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
Fiduciary and related assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	882,000	14,000	30	9	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
	1,320,000	147,780,000	11	81	
b. Employee benefit—defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
	11,389,000	397,032,000	109	417	
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
	58,719,000	105,695,000	52	398	
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
	341,000	691,928,000	64	24,835	
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
	161,000	3,284,000	21	221	
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
	338,000	59,447,000	15	19	
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
	45,022,000	468,652,000	125	1,071	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
	118,172,000	1,873,832,000	427	27,051	
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		21,608,723,000		28,940	

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)...	RCFN B900 1,121,000	RCFN B901 7,031,689,000	RCFN B902 41	RCFN B903 13,527	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....	RCFD J259 279,000	RCFD J260 25,290,000	RCFD J261 2	RCFD J262 84	13.

	Dollar Amounts in Thousands		RIAD	Amount	
	RIAD	Amount			
Fiduciary and Related Services Income					
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	18,000	15.a.
b. Employee benefit—defined benefit			B906	49,000	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	20,000	15.c.
16. Corporate trust and agency accounts.....			A479	48,000	16.
17. Investment management and investment advisory agency accounts.....			J315	1,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	7,000	18.
19. Other fiduciary accounts.....			A480	61,000	19.
20. Custody and safekeeping accounts.....			B909	2,270,000	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	2,474,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912 682,000			22.a
23. Less: Expenses.....			C058		23.
24. Less: Net losses from fiduciary and related services.....			A488		24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911		25.
26. Net fiduciary and related services income.....			A491		26.

Memoranda	Dollar Amounts in Thousands						
	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263		J264		J265		M.1.a.
b. Interest-bearing deposits.....	J266		J267		J268		M.1.b.
c. U.S.Treasury and U.S.Government agency obligations.....	J269		J270		J271		M.1.c.
d. State, county and municipal obligations.....	J272		J273		J274		M.1.d.
e. Money market mutual funds.....	J275		J276		J277		M.1.e.
f. Equity mutual funds.....	J278		J279		J280		M.1.f.
g. Other mutual funds.....	J281		J282		J283		M.1.g.
h. Common trust funds and collective investment funds.....	J284		J285		J286		M.1.h.
i. Other short-term obligations.....	J287		J288		J289		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		J291		J292		M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293		J294		J295		M.1.k.
l. Other common and preferred stocks.....	J296		J297		J298		M.1.l.
m. Real estate mortgages.....	J299		J300		J301		M.1.m.
n. Real estate.....	J302		J303		J304		M.1.n.
o. Miscellaneous assets.....	J305		J306		J307		M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308		J309		J310		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		J312		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				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313			RCFD J314	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929				M.2.b.

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	139	B932	104,508,000	M.3.a.
b. International/Global equity.....	B933	83	B934	25,700,000	M.3.b.
c. Stock/Bond blend.....	B935	102	B936	5,908,000	M.3.c.
d. Taxable bond.....	B937	88	B938	36,666,000	M.3.d.
e. Municipal bond.....	B939	1	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	12	B942	38,754,000	M.3.f.
g. Specialty/Other.....	B943	19	B944	1,187,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	444	B946	212,723,000	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		B948		B949		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950		B951		B952		M.4.b.
c. Investment management and investment advisory agency accounts.....	B953		B954		B955		M.4.c.
d. Other fiduciary accounts and related services.....	B956		B957		B958		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		B960		B961		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) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:						
a. Cash and balances due from depository institutions.....	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities.....	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities.....	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell.....	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale.....	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income.....	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses.....	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives).....	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets.....	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned.....	K009	0	K010	0	K011	0	1.j.
k. Other assets.....	K012	0	K013	0	K014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase.....	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities.....	K018	0	K019	0	K020	0	2.b.
c. Commercial paper.....	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper).....	K024	0	K025	0	K026	0	2.d.
e. Other liabilities.....	K027	0	K028	0	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above).....	K030	0	K031	0	K032	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	K033	0	K034	0	K035	0	4.

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

The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-O, Memorandum items 6 through 9, 14, 15, and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be released to the public.

BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

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

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

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

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

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

Comments?.....

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 classification, business interpretations underlying RC-T classifications, valuation and validation practices and due to other factors including market conditions