

**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 March 31, 2015**

( 20150331 )  
(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](mailto:CDR.Help@ffiec.gov).

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The Bank of New York Mellon  
Legal Title of Bank (RSSD 9017)  
New York  
City (RSSD 9130)

FDIC Certificate Number 00639  
(RSSD 9050)

\_\_\_\_\_  
NY  
State Abbreviation (RSSD 9200) 10286  
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

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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)

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### Emergency Contact Information

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

#### Primary Contact

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Name (TEXT C366)

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Title (TEXT C367)

---

E-mail Address (TEXT C368)

---

Area code/phone number/extension (TEXT C369)

---

Area code/FAX number (TEXT C370)

#### Secondary Contact

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Name (TEXT C371)

---

Title (TEXT C372)

---

E-mail Address (TEXT C373)

---

Area code/phone number/extension (TEXT C374)

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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)

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Title (TEXT C438)

---

E-mail Address (TEXT C439)

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Area code/phone number/extension (TEXT C440)

### Third Contact

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Name (TEXT C870)

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Title (TEXT C871)

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E-mail Address (TEXT C872)

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Area code/phone number/extension (TEXT C873)

### Secondary Contact

---

Name (TEXT C442)

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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)

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Area code/phone number/extension (TEXT C878)

# Consolidated Report of Income for the period January 1, 2015 — March 31, 2015

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	Bil	Mil	Thou
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		18,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		7,000	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		10,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		0	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056		0	1.a.(1)(e)
(f) All other loans in domestic offices.....	B487		22,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		37,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		94,000	1.a.(3)
b. Income from lease financing receivables.....	4065		20,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	4115		67,000	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		95,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		253,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		103,000	1.d.(3)
e. Interest income from trading assets.....	4069		2,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		16,000	1.f.
g. Other interest income.....	4518		6,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		656,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		1,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		3,000	2.a.(1)(b)(1)
(2) Time deposits of \$100,000 or more.....	A517		1,000	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		8,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		0	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		9,000	2.c.

<sup>1</sup> Includes interest income on time certificates of deposit not held for trading.

Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to date			
		RIAD	Bil	Mil	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....		4200		15,000	2.d.
e. Total interest expense (sum of items 2.a. through 2.d.).....		4073		37,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074		619,000		3.
4. Provisions for loan and lease losses.....	4230		-2,000		4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>1</sup> .....		4070		1,209,000	5.a.
b. Service charges on deposit accounts.....		4080		107,000	5.b.
c. Trading revenue <sup>2</sup> .....		A220		201,000	5.c.
d. (1) Fees and commissions from securities brokerage.....		C886		12,000	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		5,000	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		2,000	5.k.
l. Other noninterest income*.....		B497		225,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079		1,761,000		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		24,000		6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....		4135		883,000	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....		4217		159,000	7.b.
c. (1) Goodwill impairment losses.....		C216		0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....		C232		30,000	7.c.(2)
d. Other noninterest expense*.....		4092		709,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093		1,781,000		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		625,000		8.
9. Applicable income taxes (on item 8).....	4302		157,000		9.
10. Income (loss) before extraordinary items and other adjustments (item 8 minus item 9).....	4300		468,000		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		468,000		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		8,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340		460,000		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.

**Schedule RI—Continued**

**Memoranda**

Dollar Amounts in Thousands

	Year-to-date				
	RIAD	Bil	Mil	Thou	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513			0	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431			0	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313			0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507			22,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150			33,874	M.5.
6. Not applicable					
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition <sup>2</sup> .....	RIAD		YY MM DD	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.....	RIAD	Bil	Mil	Thou	
b. Foreign exchange exposures.....	8757			-4,000	M.8.a.
c. Equity security and index exposures.....	8758			203,000	M.8.b.
d. Commodity and other exposures.....	8759			2,000	M.8.c.
e. Credit exposures.....	8760			0	M.8.d.
	F186			0	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. <sup>1</sup></i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (included in Memorandum items 8.a through 8.e above).....	K090			2,000	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			1,000	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			0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890			0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251			0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD			YES / NO	
	A530			NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, 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	Bil	Mil	Thou	
	F228				M.12.

<sup>1</sup> The asset size tests are generally based on the total assets reported in the June 30, 2014, Report of Condition.

<sup>2</sup> For example, a bank acquired on March 1, 2015, would report 20150301.

**Schedule RI—Continued**

**Memoranda—Continued**

	Year-to-date				
	RIAD	Bil	Mil	Thou	
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			1,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes).....	J320			0	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			1,000	M.14.c.



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

		Dollar Amounts in Thousands				
		RIAD	Bil	Mil	Thou	
1.	Total bank equity capital most recently reported for the December 31, 2014, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217		20,322,000		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		20,322,000		3.
4.	Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		460,000		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 <sup>1</sup> .....	B511		-282,000		10.
11.	Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		93,000		11.
12.	Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		20,593,000		12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

		(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
		Calendar year-to-date								
		RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
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			0	C217			1,000	1.c.(2)(a)
	(b) Secured by junior liens.....	C235			0	C218			0	1.c.(2)(b)
d.	Secured by multifamily (5 or more) residential properties in domestic offices.....	3588			0	3589			0	1.d.
e.	Secured by nonfarm nonresidential properties in domestic offices:									
	(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895			0	C896			0	1.e.(1)
	(2) Loans secured by other nonfarm nonresidential properties.....	C897			0	C898			0	1.e.(2)
f.	In foreign offices.....	B512			0	B513			0	1.f.

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

**Schedule RI-B—Continued**

**Part I. Continued**

	(Column A) Charge-offs <sup>1</sup>				(Column B) Recoveries				
	Calendar year-to-date								
	RIAD	Bil	Mil	Thou	RIAD	Bil	Mil	Thou	
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			0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:									
a. Credit cards.....	B514			0	B515			0	5.a.
b. Automobile loans.....	K129			0	K133			0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205			0	K206			0	5.c.
6. Loans to foreign governments and official institutions.....	4643			0	4627			0	6.
7. All other loans.....	4644			0	4628			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			0	4605			1,000	9.

**Memoranda**

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

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

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

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

## Schedule RI-B—Continued

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

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Balance most recently reported for the <i>December 31, 2014</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522		168,000		1.
2. Recoveries (must equal Part I, item 9, column B above).....	4605		1,000		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A above less Schedule RI-B, Part II, item 4).....	C079		0		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		-2,000		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		167,000		7.

\* Describe on Schedule RI-E—Explanations

### Memoranda

Dollar Amounts in Thousands

	RIAD	Bil	Mil	Thou	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above.....	C435		0		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389				M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390				M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>					
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	C781		0		M.4.

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

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

Dollar Amounts in Thousands	(Column A) Investment Individually Evaluated for Impairment and Determined to be Impaired					(Column B) Allowance Balance for Impairment and Determined to be Impaired					(Column C) Recorded Investment: Collectively Evaluated for Impairment					(Column D) Allowance Balance: Collectively Evaluated for Impairment					Recorded Investment: Purchased Credit-Impaired Loans (Column E)					(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)									
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou
	(ASC 310-10-35)					(ASC 310-10-35)					(ASC 450-20)					(ASC 450-20)					(ASC 310-30)					(ASC 310-30)					(ASC 310-30)				
1 Real estate loans:																																			
a. Construction loans.....	M708				0	M709				0	M710			412,000		M711				4,000	M712				0	M713				0					0
b. Commercial real estate loans.....	M714				0	M715				0	M716			1,263,000		M717				8,000	M719				0	M720				0					0
c. Residential real estate loans <sup>2</sup> .....	M721			2,000		M722				0	M723			2,202,000		M724				42,000	M725				0	M726				0					0
2 Commercial loans <sup>2</sup> .....	M727				0	M728				0	M729			33,076,000		M730				112,000	M731				0	M732				0					0
3 Credit cards.....	M733				0	M734				0	M735			0		M736				0	M737				0	M738				0					0
4 Other consumer loans.....	M739				0	M740				0	M741			103,000		M742				1,000	M743				0	M744				0					0
5 Unallocated, if any.....																M745				0															
6 Total (sum of items 1.a through 5.) <sup>3</sup> .....	M746			2,000		M747				0	M748			37,056,000		M749				167,000	M750				0	M751				0					0

1 The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, 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	Bil	Mil	
1. Total interest income in foreign offices.....		C899		163,000	1.
2. Total interest expense in foreign offices.....		C900		39,000	2.
3. Provision for loan and lease losses in foreign offices.....		C901		0	3.
4. Noninterest income in foreign offices:					
a. Trading revenue.....		C902		96,000	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		549,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices.....		C906		0	5.
6. Total noninterest expense in foreign offices.....		C907		533,000	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		1,000	7.
8. Applicable income taxes (on items 1 through 7).....		C909		65,000	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		172,000	10.
11. Not applicable					
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913		-49,000	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914		123,000	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				
		RIAD	Bil	Mil	Thou	
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		27,000		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.	<span style="border: 1px solid black; padding: 2px;">TEXT 4461</span> Funds Transfer Fees	4461		23,000		1.i.
j.	<span style="border: 1px solid black; padding: 2px;">TEXT 4462</span> Standby L/C Fees	4462		9,000		1.j.
k.	<span style="border: 1px solid black; padding: 2px;">TEXT 4463</span> Interaffiliate Income	4463		123,000		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		28,000		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		42,000		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558		0		2.j.
k.	Telecommunications expenses.....	F559		0		2.k.
l.	<span style="border: 1px solid black; padding: 2px;">TEXT 4464</span> Computer Software	4464		129,000		2.l.
m.	<span style="border: 1px solid black; padding: 2px;">TEXT 4467</span> Computer Systems	4467		117,000		2.m.
n.	<span style="border: 1px solid black; padding: 2px;">TEXT 4468</span> Sub Custodian Charges	4468		69,000		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) <span style="border: 1px solid black; padding: 2px;">TEXT 4469</span>	4469		0		3.a.(1)
	(2) Applicable income tax effect.....	4486	0			3.a.(2)
b.	(1) <span style="border: 1px solid black; padding: 2px;">TEXT 4487</span>	4487		0		3.b.(1)
	(2) Applicable income tax effect.....	4488	0			3.b.(2)
c.	(1) <span style="border: 1px solid black; padding: 2px;">TEXT 4489</span>	4489		0		3.c.(1)
	(2) Applicable income tax effect.....	4491	0			3.c.(2)

**Schedule RI-E—Continued**

		Year-to-date				
		RIAD	Bil	Mil	Thou	
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		-5,000	5.a.
b.	TEXT 4499	Awards of Parent Stock	4499		98,000	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 2.o Interaffiliate Expenses \$102,000

## Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2015

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	Tril	Bil	Mil	Thou	
<b>Assets</b>									
1.	Cash and balances due from depository institutions (from Schedule RC-A):								
a.	Noninterest-bearing balances and currency and coin <sup>1</sup>			0081			6,613,000		1.a.
b.	Interest-bearing balances <sup>2</sup>			0071			100,335,000		1.b.
2.	Securities:								
a.	Held-to-maturity securities (from Schedule RC-B, column A)			1754			40,489,000		2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D)			1773			84,634,000		2.b.
3.	Federal funds sold and securities purchased under agreements to resell:								
a.	Federal funds sold in domestic offices		RCON	B987			286,000		3.a.
b.	Securities purchased under agreements to resell <sup>3</sup>		RCFD	B989			17,419,000		3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):			RCFD					
a.	Loans and leases held for sale			5369			140,000		4.a.
b.	Loans and leases, net of unearned income	B528					37,058,000		4.b.
c.	LESS: Allowance for loan and lease losses	3123					167,000		4.c.
d.	Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529			36,891,000		4.d.
5.	Trading assets (from Schedule RC-D)			3545			6,999,000		5.
6.	Premises and fixed assets (including capitalized leases)			2145			1,060,000		6.
7.	Other real estate owned (from Schedule RC-M)			2150			4,000		7.
8.	Investments in unconsolidated subsidiaries and associated companies			2130			529,000		8.
9.	Direct and indirect investments in real estate ventures			3656			0		9.
10.	Intangible assets:								
a.	Goodwill			3163			6,312,000		10.a.
b.	Other intangible assets (from Schedule RC-M)			0426			1,124,000		10.b.
11.	Other assets (from Schedule RC-F)			2160			13,864,000		11.
12.	Total assets (sum of items 1 through 11)			2170			316,699,000		12.
<b>Liabilities</b>									
13.	Deposits:			RCON					
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			2200			145,060,000		13.a.
(1)	Noninterest-bearing <sup>4</sup>	RCON	6631				95,182,000		13.a.(1)
(2)	Interest-bearing	RCON	6636				49,878,000		13.a.(2)
b.	In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)			RCFN					
(1)	Noninterest-bearing	RCFN	6631				16,001,000		13.b.(1)
(2)	Interest-bearing	RCFN	6636				111,759,000		13.b.(2)
14.	Federal funds purchased and securities sold under agreements to repurchase:								
a.	Federal funds purchased in domestic offices <sup>5</sup>		RCON	B993			1,188,000		14.a.
b.	Securities sold under agreements to repurchase <sup>6</sup>		RCFD	B995			129,000		14.b.
15.	Trading liabilities (from Schedule RC-D)			RCFD			6,658,000		15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCFD					
				3190			5,934,000		16.
17.	and 18.	Not applicable							

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

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

<sup>3</sup> Includes all securities resale agreements in domestic and foreign offices, regardless of maturity

<sup>4</sup> Includes noninterest-bearing demand, time, and savings deposits.

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

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



**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCFD	Tril	Bil	Mil	Thou	
<b>Liabilities—Continued</b>						
19. Subordinated notes and debentures <sup>1</sup> .....	3200			765,000		19.
20. Other liabilities (from Schedule RC-G).....	2930		8,262,000			20.
21. Total liabilities (sum of items 13 through 20).....	2948		295,756,000			21.
22. Not applicable						
<b>Equity Capital</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus.....	3838			0		23.
24. Common stock.....	3230		1,135,000			24.
25. Surplus (exclude all surplus related to preferred stock).....	3839		10,155,000			25.
26. a. Retained earnings.....	3632		10,713,000			26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	B530		-1,410,000			26.b.
c. Other equity capital components <sup>3</sup> .....	A130		0			26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210		20,593,000			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		20,943,000			28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		316,699,000			29.

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2014.....	RCFD	Number	
	6724	2	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   | 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) |
| 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) | 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)   |
| 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   | 6 = Review of the bank's financial statements by external auditors  |
|   | 7 = Compilation of the bank's financial statements by external auditors   |
|   | 8 = Other audit procedures (excluding tax preparation work)   |
|   | 9 = No external audit work  |

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

2. Bank's fiscal year-end date.....	RCON	MM DD	
	8678	1231	M.2.

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

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

<sup>3</sup> Includes treasury stock and unearned Employee Stock Ownership Plan shares

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

Exclude assets held for trading

Dollar Amounts in Thousands	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
	1. Cash items in process of collection, unposted debits, and currency and coin.....	0022			1,707,000				
a. Cash items in process of collection and unposted debits.....					0020			1,642,000	1.a.
b. Currency and coin.....					0080			65,000	1.b.
2. Balances due from depository institutions in the U.S. ....					0082			3,767,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	0083			169,000					2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	0085			3,802,000					2.b.
3. Balances due from banks in foreign countries and foreign central banks.....					0070			510,000	3.
a. Foreign branches of other U.S. banks.....	0073			597,000					3.a.
b. Other banks in foreign countries and foreign central banks.....	0074			50,534,000					3.b.
4. Balances due from Federal Reserve Banks.....	0090			50,139,000	0090			50,139,000	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			106,948,000	0010			56,123,000	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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
1. U.S. Treasury securities.....	0211			9,624,000	0213			9,710,000	1286			16,756,000	1287			17,298,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):																	
a. Issued by U.S. Government agencies <sup>1</sup> .....	1289			0	1290			0	1291			0	1293			0	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> .....	1294			1,167,000	1295			1,168,000	1297			358,000	1298			360,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	8496			21,000	8497			21,000	8498			5,020,000	8499			5,109,000	3.

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

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4. Mortgage-backed securities (MBS):																
a. Residential mortgage pass-through securities:																
(1) Guaranteed by GNMA.....	G300		2,326,000		G301		2,340,000		G302		455,000		G303		464,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304		18,711,000		G305		18,973,000		G306		11,759,000		G307		12,049,000	4.a.(2)
(3) Other pass-through securities.....	G308		0		G309		0		G310		0		G311		0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):																
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G312		4,569,000		G313		4,605,000		G314		11,910,000		G315		11,964,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G316		0		G317		0		G318		0		G319		0	4.b.(2)
(3) All other residential MBS.....	G320		411,000		G321		412,000		G322		3,938,000		G323		4,389,000	4.b.(3)
c. Commercial MBS:																
(1) Commercial mortgage pass-through securities:																
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142		242,000		K143		246,000		K144		638,000		K145		644,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146		0		K147		0		K148		0		K149		0	4.c.(1)(b)

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity								Available-for-sale							
	(Column A) Amortized Cost				(Column B) Fair Value				(Column C) Amortized Cost				(Column D) Fair Value			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
4 c. (2) Other commercial MBS:																
(a) Issued or guaranteed by U.S Government agencies or sponsored agencies <sup>1</sup> .....	K150		117,000		K151		117,000		K152		3,084,000		K153		3,136,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154		11,000		K155		11,000		K156		1,812,000		K157		1,851,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:																
a. Asset-backed Securities (ABS).....	C026		0		C988		0		C989		3,398,000		C027		3,400,000	5.a.
b. Structured financial products:																
(1) Cash.....	G336		0		G337		0		G338		2,250,000		G339		2,258,000	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		1,293,000		1741		1,330,000	6.a.
b. Other foreign debt securities.....	1742		3,290,000		1743		3,321,000		1744		19,963,000		1746		20,299,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....									A510		83,000		A511		83,000	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		40,489,000		1771		40,924,000		1772		82,717,000		1773		84,634,000	8.

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands			
	RCFD	Bil	Mil	Thou
1. Pledged securities <sup>1</sup> .....	0416		90,001,000	M.1.
2. Maturity and repricing data for debt securities <sup>1, 2</sup> (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 4</sup>				
(1) Three months or less.....	A549		9,587,000	M.2.a.(1)
(2) Over three months through 12 months.....	A550		5,506,000	M.2.a.(2)
(3) Over one year through three years.....	A551		23,270,000	M.2.a.(3)
(4) Over three years through five years.....	A552		12,489,000	M.2.a.(4)
(5) Over five years through 15 years.....	A553		10,287,000	M.2.a.(5)
(6) Over 15 years.....	A554		3,903,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>3, 5</sup>				
(1) Three months or less.....	A555		3,468,000	M.2.b.(1)
(2) Over three months through 12 months.....	A556		7,000	M.2.b.(2)
(3) Over one year through three years.....	A557		14,000	M.2.b.(3)
(4) Over three years through five years.....	A558		383,000	M.2.b.(4)
(5) Over five years through 15 years.....	A559		23,417,000	M.2.b.(5)
(6) Over 15 years.....	A560		6,261,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and striped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>6</sup>				
(1) Three years or less.....	A561		5,005,000	M.2.c.(1)
(2) Over three years.....	A562		21,443,000	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		8,297,000	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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. <sup>1</sup></i>																
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):																
a. Credit card receivables.....	B838			0	B839			0	B840		1,090,000		B841		1,091,000	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		1,235,000		B849		1,235,000	M.5.c.
d. Other consumer loans.....	B850			0	B851			0	B852		790,000		B853		790,000	M.5.d.
e. Commercial and industrial loans.....	B854			0	B855			0	B856		283,000		B857		284,000	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		2,250,000		G359		2,258,000	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360			0	G361			0	G362		0		G363		0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G364			0	G365			0	G366		0		G367		0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368			0	G369			0	G370		0		G371		0	M.6.f.
g. Other collateral or reference assets.....	G372			0	G373			0	G374		0		G375		0	M.6.g.

<sup>1</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, 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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
1. Loans secured by real estate <sup>1</sup> .....	1410								1.
a. Construction, land development, and other land loans:									
(1) 1-4 family residential construction loans .....	F158			0	F158			0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	F159		412,000		F159		412,000		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		2,197,000		5367		2,197,000		1.c.(2)(a)
(b) Secured by junior liens .....	5368		7,000		5368		7,000		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....	1460		563,000		1460		563,000		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		840,000		F161		840,000		1.e.(2)
2. Loans to depository institutions and acceptances of other banks:									
a. To commercial banks in the U.S. ....					B531		447,000		2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532		23,000						2.a.(1)
(2) To other commercial banks in the U.S. ....	B533		599,000						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		1,449,000		2.c.
(1) To foreign branches of other U.S. banks.....	B536		132,000						2.c.(1)
(2) To other banks in foreign countries.....	B537		9,422,000						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		2,105,000		1763		485,000		4.a.
b. To non-U.S. addressees (domicile).....	1764		422,000		1764		101,000		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		103,000		K207		103,000		6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081		21,000		2081			0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....	2107		73,000		2107		3,000		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	Bil	Mil Thou	RCON	Bil	Mil Thou	
Dollar Amounts in Thousands							
9. Loans to nondepository financial institutions and other loans:	1563		18,220,000				9.
a. Loans to nondepository financial institutions:				J454		706,000	9.a.
b. Other loans:							
(1) Loans for purchasing or carrying securities (secured and unsecured):				1545		9,365,000	9.b.(1)
(2) All other loans (exclude consumer loans):				J451		3,459,000	9.b.(2)
10. Lease financing receivables (net of unearned income):				2165		2,073,000	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		2,073,000				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123		14,000	2123		13,000	11.
12. Total loans and leases, net of unearned income <sup>1</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122		37,198,000	2122		22,197,000	12.

Memoranda

	Dollar Amounts in Thousands					
	RCON	Bil	Mil Thou			
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		49,000			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 <sup>2</sup> :	K267		0			M.1.f.(6)
(7) Loans secured by real estate in foreign offices:	RCFN					
	K289		0			M.1.f.(7)

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



Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1,2</sup>				
(1) Three months or less.....	A564		1,150,000	M.2.a.(1)
(2) Over three months through 12 months.....	A565		199,000	M.2.a.(2)
(3) Over one year through three years.....	A566		13,000	M.2.a.(3)
(4) Over three years through five years.....	A567		9,000	M.2.a.(4)
(5) Over five years through 15 years.....	A568		77,000	M.2.a.(5)
(6) Over 15 years.....	A569		637,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>1,3</sup>	RCFD			
(1) Three months or less.....	A570		30,924,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571		1,165,000	M.2.b.(2)
(3) Over one year through three years.....	A572		131,000	M.2.b.(3)
(4) Over three years through five years.....	A573		221,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574		1,441,000	M.2.b.(5)
(6) Over 15 years.....	A575		1,133,000	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		21,901,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A <sup>4</sup> .....	2746		668,000	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			
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).....	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. Carrying 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	Bil	Mil	Thou	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:					
a. Total carrying 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, 2014, 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 carrying 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			29,000	M.9.

	(Column A) Consolidated Bank				(Column B) Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
<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		140,000						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			28,000	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties.....					F584			112,000	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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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			138,000					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		28,000		M.11.a.(4)
(5) Secured by nonfarm nonresidential properties:					F596		110,000		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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
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	Bil	Mil	Thou
<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, 2014.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376		0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIAD G377		0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFD G378		1,699,000	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466			M.15.a.(1)
(2) Proprietary reverse mortgages.....	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	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468			M.15.b.(1)
(2) Proprietary reverse mortgages.....	J469			M.15.b.(2)
c. Principal amount of reverse mortgages originations that have been sold during the year:		Bil	Mil	Thou
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470			M.15.c.(1)
(2) Proprietary reverse mortgages.....	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	
5562	2.a.
5563	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		RCON	Bil	Mil	
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	7	5569		3,000	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	4	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	
5576	6.a.
5577	6.b.

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				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):									
a. With <i>original amounts</i> of \$100,000 or less.....	5578				5579				7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580				5581				7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582				5583				7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):									
a. With <i>original amounts</i> of \$100,000 or less.....	5584				5585				8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586				5587				8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588				5589				8.c.

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

Schedule RC-D is to be completed by banks that 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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
<b>Assets</b>									
1. U.S. Treasury securities.....	3531		372,000		3531		372,000		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 <sup>1</sup> (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 <sup>1</sup> .....	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		0		G386		0		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									

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

**Schedule RC-D—Continued**

	(Column A)				(Column B)				
	Consolidated Bank				Domestic Offices				
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands									
9. Other trading assets.....	3541		1,034,000		3541		1,034,000		9.
10. Not applicable									
11. Derivatives with a positive fair value.....	3543		5,593,000		3543		3,458,000		11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545		6,999,000		3545		4,864,000		12.
<b>Liabilities</b>									
13. a. Liability for short positions.....	3546		29,000		3546		29,000		13.a.
b. Other trading liabilities.....	F624		0		F624		0		13.b.
14. Derivatives with a negative fair value.....	3547		6,629,000		3547		4,555,000		14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548		6,658,000		3548		4,584,000		15.

**Memoranda**

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



### Schedule RC-D—Continued

#### Memoranda—Continued

	(Column A)				(Column B)			
	Consolidated Bank				Domestic Offices			
	RCFD	Bil	Mil	Thou	RCON	Bil	Mil	Thou
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
b. Trust preferred securities issued by real estate investment trusts.....	G332			0	G332			0
c. Corporate and similar loans.....	G333			0	G333			0
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334			0	G334			0
e. 1–4 family residential MBS not issued or guaranteed by GSEs.....	G335			0	G335			0
f. Diversified (mixed) pools of structured financial products.....	G651			0	G651			0
g. Other collateral or reference assets.....	G652			0	G652			0
4. Pledged trading assets:								
a. Pledged securities.....	G387			19,000	G387			19,000
b. Pledged loans.....	G388			0	G388			0

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	Bil	Mil	Thou		
5. Asset-backed securities:						
a. Credit card receivables.....	F643			0		
b. Home equity lines.....	F644			0		
c. Automobile loans.....	F645			0		
d. Other consumer loans.....	F646			0		
e. Commercial and industrial loans.....	F647			0		
f. Other.....	F648			0		
6. Retained beneficial interests in securitizations (first-loss or equity tranches).....	F651			0		
7. Equity securities (included in Schedule RC-D, item 9, above):						
a. Readily determinable fair values.....	F652		1,034,000			
b. Other.....	F653			0		
8. Loans pending securitization.....	F654			0		
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): <sup>1</sup>						
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
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
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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
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
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
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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
TEXT						
F660						

<sup>1</sup> Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

	Transaction Accounts								Nontransaction Accounts				
	(Column A) Total transaction accounts (including total demand deposits)				(Column B) Memo: Total demand deposits <sup>1</sup> (included in column A)				(Column C) Total nontransaction accounts (including MMDAs)				
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
Dollar Amounts in Thousands													
Deposits of:													
1. Individuals, partnerships, and corporations.....	B549		76,131,000						B550		54,440,000		1.
2. U.S. Government.....	2202		412,000						2520		1,000		2.
3. States and political subdivisions in the U.S. ....	2203		4,141,000						2530		20,000		3.
4. Commercial banks and other depository institutions in the U.S. ....	B551		3,766,000						B552		0		4.
5. Banks in foreign countries.....	2213		5,499,000						2236		548,000		5.
6. Foreign governments and official institutions (including foreign central banks).....	2216		99,000						2377		3,000		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215		90,048,000	2210		89,911,000			2385		55,012,000		7.

### Memoranda

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
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		0		M.1.a.
b. Total brokered deposits.....	2365		0		M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above): <sup>2</sup>					
(1) Brokered deposits of less than \$100,000.....	2343		0		M.1.c.(1)
(2) Brokered deposits of \$100,000 through \$250,000 and certain brokered retirement deposit accounts.....	J472		0		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		0		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		0		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		0		M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590				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.

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

<sup>2</sup> The dollar amounts used as the basis for reporting in Memorandum items 1.c.(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	Bil	Mil	Thou	
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		13,099,000		M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....		0352		43,000		M.2.a.(2)
b. Total time deposits of less than \$100,000.....		6648		1,000		M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....		J473		1,000		M.2.c.
d. Total time deposits of more than \$250,000.....		J474		41,868,000		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: <sup>1, 2</sup>						
(1) Three months or less.....		A579		1,000		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) <sup>3</sup> .....		A241		1,000		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: <sup>1, 4</sup>						
(1) Three months or less.....		A584		41,839,000		M.4.a.(1)
(2) Over three months through 12 months.....		A585		30,000		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) <sup>3</sup> .....		K221		1,000		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) <sup>3</sup> .....		K222		41,868,000		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 <sup>5</sup> that answered "Yes" to Memorandum item 5 above.

		Dollar Amounts in Thousands				
		RCON	Bil	Mil	Thou	
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, 2014, Report of Condition.

## Schedule RC-E—Continued

### Part I. Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands				
	RCON	Bil	Mil	Thou	
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	Bil	Mil	Thou	
Deposits of:					
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553		91,751,000		1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554		1,033,000		2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		27,414,000		3.
4. Foreign governments and official institutions (including foreign central banks).....	2650		6,710,000		4.
5. U.S. Government and states and political subdivisions in the U.S. ....	B555		852,000		5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		127,760,000		6.

#### Memorandum

	Dollar Amounts in Thousands				
	RCFN	Bil	Mil	Thou	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above).....	A245		5,242,000		M.1.

### Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Bil	Mil	Thou	
1.	Accrued interest receivable <sup>1</sup> .....			B556		507,000		1.
2.	Net deferred tax assets <sup>2</sup> .....			2148		31,000		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>3</sup> 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 <sup>4</sup> .....			1752		786,000		4.
5.	Life insurance assets:							
a.	General account life insurance assets.....			K201		1,287,000		5.a.
b.	Separate account life insurance assets.....			K202		1,483,000		5.b.
c.	Hybrid account life insurance assets.....			K270		1,118,000		5.c.
6.	All other assets (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2168		8,652,000		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	3,001,000					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		13,864,000		7.

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Bil	Mil	Thou	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup> .....			3645		0		1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646		2,226,000		1.b.
2.	Net deferred tax liabilities <sup>2</sup> .....			3049		1,193,000		2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557		88,000		3.
4.	All other liabilities (itemize and describe amounts greater than \$25,000 that exceed 25 percent of this item).....			2938		4,755,000		4.
a.	Accounts payable.....	3066	2,448,000					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		8,262,000		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	Bil	Mil	Thou
Dollar Amounts in Thousands				
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989		13,703,000	3.
4. Securities sold under agreements to repurchase.....	B995		129,000	4.
5. Other borrowed money.....	3190		208,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2163		0	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	2941		33,175,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	2192		212,257,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	3129		158,139,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities				(Column B) Fair Value of Available-for-Sale Securities			
	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou
Dollar Amounts in Thousands								
10. U.S. Treasury securities.....	0211		9,624,000		1287		12,003,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492		1,167,000		8495		360,000	11.
12. Securities issued by states and political subdivisions in the U.S. ....	8496		21,000		8499		5,109,000	12.
13. Mortgage-backed securities (MBS):								
a. Mortgage pass-through securities:								
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389		21,278,000		G390		13,157,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709		0		1713		0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	G393		4,686,000		G394		15,100,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733		144,000		1736		4,789,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397		0		G398		6,949,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399		0		G400		2,486,000	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		36,920,000		1773		59,954,000	17.

	RCON	Bil	Mil	Thou
18. Equity securities that do not have readily determinable fair values.....	1752		786,000	18.

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

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

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

	Dollar Amounts in Thousands			
	RCFN	Bil	Mil	Thou
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133		4,548,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898		12,275,000	2.

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

	Dollar Amounts in Thousands				
	RCFD	Tril	Bil	Mil	Thou
<b>Assets</b>					
1. Interest-bearing balances due from depository institutions.....	3381		91,599,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>2</sup> (excluding mortgage-backed securities).....	B558		25,719,000		2.
3. Mortgage-backed securities <sup>2</sup> .....	B559		58,351,000		3.
4. All other securities <sup>2, 3</sup> (includes securities issued by states and political subdivisions in the U.S.).....	B560		33,540,000		4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		10,327,000		5.
6. Loans:					
a. Loans in domestic offices:	RCFN				
(1) Total loans.....	3360		20,024,000		6.a.(1)
(2) Loans secured by real estate:					
(a) Loans secured by 1–4 family residential properties.....	3465		2,236,000		6.a.(2)(a)
(b) All other loans secured by real estate.....	3466		1,589,000		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		614,000		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		92,000		6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3360		12,656,000	6.b.
7. Trading assets.....	RCFD	3401		8,237,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484		2,101,000	8.
9. Total assets <sup>4</sup> .....	RCFD	3368		292,151,000	9.
<b>Liabilities</b>					
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		3485		2,956,000	10.
11. Nontransaction accounts in domestic offices:					
a. Savings deposits (includes MMDAs).....	B563		16,877,000		11.a.
b. Time deposits of \$100,000 or more.....	A514		36,458,000		11.b.
c. Time deposits of less than \$100,000.....	A529		4,000		11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN	3404		107,693,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353		7,534,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD	3355		6,981,000	14.

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

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost

<sup>3</sup> Quarterly averages for all equity securities should be based on historical cost

<sup>4</sup> 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	Bil	Mil	Thou				
<b>1. Unused commitments:</b>									
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).....	RCFN 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.....	RCFD 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.<sup>1</sup></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		367,000		1.c.(1)(b)			
(2)	NOT secured by real estate.....	6550		23,000		1.c.(2)			
d.	Securities underwriting.....	3817			0	1.d.			
e.	Other unused commitments:								
(1)	Commercial and industrial loans.....	J457		15,929,000		1.e.(1)			
(2)	Loans to financial institutions.....	J458		5,141,000		1.e.(2)			
(3)	All other unused commitments.....	J459		10,991,000		1.e.(3)			
2.	Financial standby letters of credit.....	3819		6,266,000		2.			
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>									
a.	Amount of financial standby letters of credit conveyed to others.....	3820	956,000			2.a.			
3.	Performance standby letters of credit.....	3821		118,000		3.			
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>									
a.	Amount of performance standby letters of credit conveyed to others.....	3822	5,000			3.a.			
4.	Commercial and similar letters of credit.....	3411		264,000		4.			
5.	Not applicable								
<b>6. Securities lent and borrowed:</b>									
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433		378,298,000		6.a.			
b.	Securities borrowed .....	3432		0		6.b.			
<b>7. Credit derivatives:</b>									
		(Column A) Sold Protection				(Column B) Purchased Protection			
		RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
a.	Notional amounts:								
(1)	Credit default swaps.....	C968			0	C969			0
(2)	Total return swaps.....	C970			0	C971			0
(3)	Credit options.....	C972			0	C973			0
(4)	Other credit derivatives.....	C974			0	C975			0
b.	Gross fair values:								
(1)	Gross positive fair value.....	C219			0	C221			0
(2)	Gross negative fair value.....	C220			0	C222			0

<sup>1</sup> 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, 2014, Report of Condition.



Schedule RC-L—Continued

		Dollar Amounts in Thousands				
		RCFD	Bil	Mil	Thou	
7.	c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
	(1) Positions covered under the Market Risk Rule:					
	(a) Sold protection.....	G401			0	7.c.(1)(a)
	(b) Purchased protection.....	G402			0	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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
7.	d. Notional amounts by remaining maturity:												
	(1) Sold credit protection: <sup>2</sup>												
	(a) Investment grade.....	G406			0	G407			0	G408			0
	(b) Subinvestment grade.....	G409			0	G410			0	G411			0
	(2) Purchased credit protection: <sup>3</sup>												
	(a) Investment grade.....	G412			0	G413			0	G414			0
	(b) Subinvestment grade.....	G415			0	G416			0	G417			0

		RCFD	Bil	Mil	Thou	
8.	Spot foreign exchange contracts.....	8765			79,373,000	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. Commitments to purchase when-issued securities.....	3434			0	9.b.
	c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	C978			0	9.c.
	d. TEXT 3555.....	3555			0	9.d.
	e. TEXT 3556.....	3556			0	9.e.
	f. TEXT 3557.....	3557			0	9.f.
10.	All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	5591			0	10.
	a. Commitments to sell when-issued securities.....	3435			0	10.a.
	b. TEXT 5592.....	5592			0	10.b.
	c. TEXT 5593.....	5593			0	10.c.
	d. TEXT 5594.....	5594			0	10.d.
	e. TEXT 5595.....	5595			0	10.e.

		RCFD	Bil	Mil	Thou	
11.	Year-to-date merchant credit card sales volume:					
	a. Sales for which the reporting bank is the acquiring bank.....	C223			0	11.a.
	b. Sales for which the reporting bank is the agent bank with risk.....	C224			0	11.b.

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

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts				(Column B) Foreign Exchange Contracts				(Column C) Equity Derivative Contracts				(Column D) Commodity and Other Contracts				
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou	
<b>Derivatives Position Indicators</b>																	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693				RCFD 8694				RCFD 8695				RCFD 8696				
a. Futures contracts.....	54,420,000				0				181,000				0				12.a.
b. Forward contracts.....	59,331,000				421,450,000				0				0				12.b.
c. Exchange-traded option contracts:	RCFD 8701				RCFD 8702				RCFD 8703				RCFD 8704				
(1) Written options.....	0				0				575,000				0				12.c.(1)
(2) Purchased options.....	0				0				914,000				0				12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709				RCFD 8710				RCFD 8711				RCFD 8712				
(1) Written options.....	76,781,000				786,000				2,280,000				0				12.d.(1)
(2) Purchased options.....	74,041,000				797,000				1,554,000				0				12.d.(2)
e. Swaps.....	RCFD 3450				RCFD 3826				RCFD 8719				RCFD 8720				12.e.
13. Total gross notional amount of derivative contracts held for trading.....	422,214,000				99,786,000				964,000				0				
	RCFD A126				RCFD A127				RCFD 8723				RCFD 8724				13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	645,608,000				516,008,000				6,468,000				0				
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD 8725				RCFD 8726				RCFD 8727				RCFD 8728				14.
	41,179,000				6,811,000				0				0				
	RCFD A589																14.a.
	23,079,000																
15. Gross fair values of derivative contracts:																	
a. Contracts held for trading:	RCFD 8733				RCFD 8734				RCFD 8735				RCFD 8736				
(1) Gross positive fair value.....	16,694,000				6,418,000				254,000				0				15.a.(1)
(2) Gross negative fair value.....	RCFD 8737				RCFD 8738				RCFD 8739				RCFD 8740				15.a.(2)
	16,870,000				6,265,000				369,000				0				
b. Contracts held for purposes other than trading:	RCFD 8741				RCFD 8742				RCFD 8743				RCFD 8744				
(1) Gross positive fair value.....	594,000				463,000				0				0				15.b.(1)
(2) Gross negative fair value.....	RCFD 8745				RCFD 8746				RCFD 8747				RCFD 8748				15.b.(2)
	1,130,000				59,000				0				0				

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	Banks and Securities (Column A)				Other Financial (Column B)				Hedge Funds (Column C)				Sovereign (Column D)				Corporations and All Other Counterparties (Column E)			
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou
16. Over-the counter derivatives:	Guarantors																			
a. Net current credit exposure.....	G418		3,861,000		G419		2,000		G420		1,167,000		G421		420,000		G422		2,726,000	16.a.
b. Fair value of collateral:																				
(1) Cash—U.S. dollar.....	G423		1,167,000		G424		0		G425		313,000		G426		6,000		G427		199,000	16.b.(1)
(2) Cash—Other currencies.....	G428		172,000		G429		0		G430		307,000		G431		0		G432		3,000	16.b.(2)
(3) U.S. Treasury securities.....	G433		130,000		G434		0		G435		1,000		G436		3,000		G437		21,000	16.b.(3)
(4) U.S. Government agency and US Government-sponsored agency debt																				
	G438		302,000		G439		0		G440		17,000		G441		0		G442		1,000	16.b.(4)
(5) Corporate bonds.....	G443		0		G444		0		G445		0		G446		0		G447		9,000	16.b.(5)
(6) Equity securities.....	G448		0		G449		0		G450		0		G451		0		G452		36,000	16.b.(6)
(7) All other collateral.....	G453		42,000		G454		0		G455		0		G456		0		G457		0	16.b.(7)
(8) Total fair value of collateral																				
	G458		1,813,000		G459		0		G460		638,000		G461		9,000		G462		269,000	16.b.(8)
(sum of items 16.b.(1) through (7)).....																				

<sup>1</sup> The \$10 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
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		2,000		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			1	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		1,124,000		2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	0426		1,124,000		2.d.
3. Other real estate owned:	RCFN				
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		4,000		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		4,000		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: <sup>1</sup>					
(a) One year or less.....	F055			0	5.a.(1)(a)
(b) Over one year through three years.....	F056			0	5.a.(1)(b)
(c) Over three years through five years.....	F057			0	5.a.(1)(c)
(d) Over five years.....	F058			0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above) <sup>2</sup> .....	2651			0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above).....	F059			0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>					
(a) One year or less.....	F060		5,813,000		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			121,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above) <sup>4</sup> .....	B571		5,783,000		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		5,934,000		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.

	RCFD	Bil	Mil	Thou	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570			0	7.

8 Internet website addresses and physical office trade names:

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

TEXT 4087	http://	www.bnymellon.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz).<sup>1</sup>

(1)	TE01 N528	http://	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	Bil	Mil	Thou	10.a.
	F064			0	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	RCFD				10.b.
	F065			56,000	

	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.

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	Bil	Mil	Thou
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 <sup>1</sup> .....	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)
	RCFD			
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 <sup>2</sup> .....	K193		25,000	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	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).....

RCON	Number
L133	

15.a.

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....

	Yes / No
L135	

15.b.

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

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

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

RCON	Yes / No
------	----------

- (a) International wire transfers .....
- (b) International ACH transactions .....
- (c) Other proprietary services operated by your institution .....
- (d) Other proprietary services operated by another party.....

N517	
N518	
N519	
N520	

16.a.(1)  
16.a.(2)  
16.a.(3)  
16.a.(4)

b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? .....

N521	
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16.b

Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....

RCON	Number
N522	

16.c

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

(1) Estimated number of international remittance transfers .....

N523	
------	--

16.d.(1)

(2) Estimated dollar value of international remittance transfers .....

RCON	Bil	Mil	Thou
N524			

16.d.(2)

(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

RCON	Number
N527	

16.d.(3)

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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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			41,000	F175			0	F177			0	1.a.(2)
b. Secured by farmland in domestic offices.....	3493			0	3494			0	3495			0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:													
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398			0	5399			0	5400			0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:													
(a) Secured by first liens.....	C236			23,000	C237			4,000	C229			112,000	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			50,000	5381			0	5382			0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594			0	1597			0	1583			0	3.
4. Commercial and industrial loans:													
a. To U.S. addressees (domicile).....	1251			0	1252			0	1253			0	4.a.
b. To non-U.S. addressees (domicile).....	1254			0	1255			0	1256			0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:													
a. Credit cards.....	B575			0	B576			0	B577			0	5.a.
b. Automobile loans.....	K213			0	K214			0	K215			0	5.b.
b. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216			0	K217			0	K218			0	5.c.
6. Loans to foreign governments and official institutions.....	5389			0	5390			0	5391			0	6.
7. All other loans.....	5459			6,000	5460			0	5461			0	7.



### Schedule RC-N—Continued

Amounts reported 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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	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			0	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			0	RCON			0	RCON			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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON		Bil	Mil	Thou
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)
(4) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K084			0	K085			0	K086			0	11.d.(3)
e. All other loans and all leases.....	K087			0	K088			0	K089			0	11.e.
<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.....	K091			0	K092			0	K093			0	11.e.(1)
(2) Loans to foreign governments and official institutions.....	K095			0	K096			0	K097			0	11.e.(2)
(3) Other loans <sup>1</sup> .....	K099			0	K100			0	K101			0	11.e.(3)
(4) Lease financing receivables.....	K269			0	K271			0	K272			0	11.e.(4)
(5) Loans secured by real estate in foreign offices.....	RCFN				RCFN				RCFN				11.e.(5)
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements.....	K291			0	K292			0	K293			0	11.e.(5)
	RCFD				RCFD				RCFD				11.f.
	K102			0	K103			0	K104			0	11.f.

<sup>1</sup> 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	Bil	Mil	Thou	RCON	Bil	Mil	Thou	RCON	Bil	Mil	Thou	
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 otherland 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			58,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111			0	K112			0	K113			0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:													
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114			0	K115			0	K116			0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117			0	K118			0	K119			0	M.1.d.(2)
e. Commercial and industrial loans:													
(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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	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 <sup>1</sup> .....	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	Bil	Mil	Thou	RCFD	Bil		Mil	Thou
	Dollar Amounts in Thousands								
6. Derivative contracts:									
Fair value of amounts carried as assets.....	3529			0	3530			0	M.6.
7. Additions to nonaccrual assets during the quarter.....	RCFD	Bil	Mil	Thou					M.7.
	C410							4,000	
8. Nonaccrual assets sold during the quarter.....	RCFD	Bil	Mil	Thou					M.8.
	C411							1,000	

	(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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD		Bil	Mil	Thou
	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. Carrying 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	Bil	Mil	Thou
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236		272,822,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237		127,761,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN			
		F234		127,761,000	3.
4.	Average consolidated total assets for the calendar quarter.....	RCFD			
		K652		292,151,000	4.
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 <sup>1</sup> .....		Bil	Mil	Thou
		K654		15,298,000	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):				
7.a.	a. One year or less.....	G465		5,757,000	7.a.
7.b.	b. Over one year through three years.....	G466		0	7.b.
7.c.	c. Over three years through five years.....	G467		0	7.c.
7.d.	d. Over five years.....	G468		121,000	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):				
8.a.	a. One year or less.....	G469		0	8.a.
8.b.	b. Over one year through three years.....	G470		250,000	8.b.
8.c.	c. Over three years through five years.....	G471		0	8.c.
8.d.	d. Over five years.....	G472		515,000	8.d.
		RCON			
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803		0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
9.a.	a. Fully consolidated reciprocal brokered deposits.....	L190			9.a.
10.	Banker’s bank certification:				
	Does the reporting institution meet both the statutory definition of a banker’s bank and the business conduct test set forth in FDIC regulations?.....	RCFD	Yes / No		
		K656	NO		10.
	<i>If the answer to item 10 is “YES,” complete items 10.a and 10.b.</i>				
10.a.	a. Banker’s bank deduction.....	K657			10.a.
10.b.	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		
		K659	YES		11.
	<i>If the answer to item 11 is “YES,” complete items 11.a and 11.b.</i>				
11.a.	a. Custodial bank deduction.....	K660		174,080,000	11.a.
11.b.	b. Custodial bank deduction limit.....	K661		127,213,000	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	Bil	Mil	Thou
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049		1,108,000	M.1.a.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	45,579		M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(1)	Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F051		143,953,000	M.1.b.(1)
(2)	Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	12,498		M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of \$250,000 or less.....	F045		0	M.1.c.(1)
(2)	Number of retirement deposit accounts of \$250,000 or less.....	F046	0		M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(1)	Amount of retirement deposit accounts of more than \$250,000.....	F047		0	M.1.d.(1)
(2)	Number of retirement deposit accounts of more than \$250,000.....	F048	0		M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....					
		5597		140,845,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?					
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:					
TEXT		RCON	FDIC Cert. No.		
A545		A545			0 M.3.

4. and 5. Not applicable

<sup>1</sup> 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

<sup>2</sup> The \$1 billion asset size test is generally based on the total assets reported on the June 30, 2014, Report of Condition.

<sup>3</sup> 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	Bil	Mil	Thou
<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		367,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677		0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669		0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON K678		41,868,000	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	Bil	Mil	Thou	
<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 resturcturings that are in compliance with their modified terms and are guaranteed or insured by the U.S. Government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....	L189			0	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>					
17. Select fully consolidated data for deposit insurance assessment purposes:					
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the Federal Deposit Insurance Act and FDIC regulations.....	L194				M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195				M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196				M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institutions and in Insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197				M.17.d



**Schedule RC-O—Continued**

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

		Dollar Amounts in Thousands																								
		(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%			
		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:		Two-Year Probability of Default (PD)																								
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 <sup>1</sup> Number									
		(Column I) 20.01—22%		(Column J) 22.01—26%		(Column K) 26.01—30%			(Column L) >30%	(Column M) Unscorable	(Column N) Total						
Dollar Amounts in Thousands		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	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.
	b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFD M987	RCFD M988	RCFD M989	RCFD M990	RCFD M991	RCFD M992	RCFD M993									M.18.b.
	c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003	RCFD N004	RCFD N005	RCFD N006	RCFD N007	RCFD N008	RCFD N009									M.18.c.
	d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFD N018	RCFD N019	RCFD N020	RCFD N021	RCFD N022	RCFD N023	RCFD N024									M.18.d.
	e. Credit cards.....	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054									M.18.e.
	f. Automobile loans.....	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069									M.18.f.
	g. Student loans.....	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084									M.18.g.
	h. Other consumer loans and revolving credit plan other than credit cards.....	RCFD N093	RCFD N094	RCFD N095	RCFD N096	RCFD N097	RCFD N098	RCFD N099									M.18.h.
	i. Consumer leases.....	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114									M.18.i.
	j. Total.....	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128									M.18.j.	

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

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

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

	Dollar Amounts in Thousands			
	RCON	Bil	Mil	Thou
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale <sup>2</sup> :				
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 <sup>2</sup> :				
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, 2014, 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.

	Total Fair Value (Column A)		LESS: Amounts Netted (Column B) in the Determination		Level 1 Fair Value (Column C)		Level 2 Fair Value		Level 3 Fair Value				
	RC	Value	RC	Value	RC	Value	RC	Value	RC	Value			
Dollar Amounts in Thousands	Reported on	Mil	Thou	Of Total Fair Value	Reported on	Mil	Thou	Reported on	Mil	Thou	Reported on	Mil	Thou
<b>Assets</b>													
Schedule													
1. Available-for-sale securities.....	G473	84,634,000	G474	0	G475	19,759,000	G476	64,864,000	G477	11,000			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	140,000	G484	0	G485	0	G486	140,000	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.....	G493	5,593,000	G493	17,813,000	G494	76,000	G495	23,324,000	G496	6,000			5.a.
b. Other trading assets.....	G497	1,406,000	G498	0	G499	1,406,000	G500	0	G501	0			5.b.
(1) Nontrading securities at fair value													
with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above)	F240	0	F684	0	F692	0	F241	0	F242	0			5.b.(1)
6. All other assets.....	G391	1,716,000	G392	0	G395	0	G396	1,716,000	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	93,489,000	G503	17,813,000	G504	21,241,000	G505	90,044,000	G506	17,000			7.
<b>Liabilities</b>													
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0			8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0			9.
10. Trading liabilities:													
a. Derivative liabilities.....	G512	6,629,000	G512	16,945,000	G513	23,000	G514	23,545,000	G515	6,000			10.a.
b. Other trading liabilities.....	G516	29,000	G517	0	G518	29,000	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	612,000	G806	0	G807	0	G808	612,000	G809	0			13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	7,270,000	G532	16,945,000	G533	52,000	G534	24,157,000	G535	6,000			14.

Schedule RC-Q—Continued

Memoranda	Total Fair Value (Column A) RC				LESS: Amounts Netted (Column B) in the Determination				Level 1 Fair Value (Column C) Value				Level 2 Fair Value (Column D) Value				Level 3 Fair Value (Column E) Value						
	Dollar Amounts in Thousands				Dollar Amounts in Thousands				Measurements				Measurements				Measurements						
	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$25,000 and exceed 25% 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		1,038,000		G542		0		G543		0		G544		1,038,000		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% 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		612,000		G567		0		G568		0		G569		612,000		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	Bil	Mil	Thou
<b>Common Equity Tier 1 Capital</b>					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742		11,290,000	1.
		RCFD			
2.	Retained earnings.....	3632		10,713,000	2.
		RCFA			
3.	Accumulated other comprehensive income (AOCI).....	B530		-1,090,000	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCOA P838		3.a.
				0	
		RCFA			
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839		0	4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840		20,913,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841		5,708,000	6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842		376,000	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		7,000	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).....					
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).....					
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).....					
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).....					
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).....					
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).....					
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).....					
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....					
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		14,823,000	12.

**Schedule RC-R - Continued**

**Part I.—Continued**

	Dollar Amounts in Thousands				
	RCFA	Bil	Mil	Thou	
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. <b>Common equity tier 1 capital</b> (item 12 minus item 18).....	P859		14,823,000		19.
<b>Additional Tier 1 Capital</b>					
20. Additional tier 1 capital instruments plus related surplus.....	P860		0		20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital.....	P861		848,000		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		848,000		23.
24. LESS: Additional tier 1 capital deductions.....	P864		279,000		24.
25. <b>Additional tier 1 capital</b> (greater of item 23 minus item 24 or zero).....	P865		569,000		25.
<b>Tier 1 Capital</b>					
26. <b>Tier 1 capital</b> (sum of items 19 and 25) .....	8274		15,392,000		26.
<b>Tier 2 Capital</b>					
27. Tier 2 capital instruments plus related surplus.....	P866		50,000		27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	P867		255,000		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		38,000		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		560,000		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).....	P870		343,000		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		559,000		34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	5311		342,000		34.b.
<b>Total Capital</b>					
35. a. <b>Total capital</b> (sum of items 26 and 34.a).....	3792		15,951,000		35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	3792		15,734,000		35.b.

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

Dollar Amounts in Thousands

	RCFD	Bil	Mil	Thou	
<b>Total Assets for the Leverage Ratio</b>					
36. Average total consolidated assets.....	3368		292,151,000		36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCFA				
6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	P875		6,095,000		37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596		-2,201,000		38.
39. <b>Total assets for the leverage ratio</b> (item 36 minus items 37 and 38).....	A224		288,257,000		39.
<b>Total Risk-Weighted Assets</b>					
40. a. <b>Total risk-weighted assets</b> (from Schedule RC-R, Part II, item 31).....	A223		126,037,780		40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFW				
advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	A223		135,899,100		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	11.76%	P793	10.91%	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	12.21%	7206	11.33%	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	12.66%	7205	11.58%	43.

**Leverage Capital Ratios**

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39) .....	7204	5.34%	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**

	Percentage	
46 Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments (effective January 1, 2016):		
a. Capital conservation buffer.....		46.a.
b. (Advanced approaches institutions that exit parallel run only); Total applicable capital buffer.....		46.b.

Effective January 1, 2016: Institutions must complete items 47 and 48 if the amount in item 46.a (or the lower of item 46.a or 46.b for an advanced approaches institution that has exited parallel run) is less than or equal to the applicable minimum capital conservation buffer:

	Bil	Mil	Thou	
47. Eligible retained income.....				47.
48. Distributions and discretionary bonus payments during the quarter.....				48.



**Schedule RC-R—Continued**

**Part II. Risk-Weighted Assets**

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory

capital rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital

	(Column A) Totals from Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)								
	Allocation by Risk Weight Category																																			
	0%			2%			4%			10%			20%			50%			100%			150%														
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou						
<b>Balance Sheet Asset Categories<sup>2</sup></b>																																				
<b>1. Cash and balances due from depository institutions.....</b>	RCFD D957			RCFD S396			RCFD D958									RCFD D959			RCFD S397			RCFD D960			RCFD S398											
	106,948,000			0			87,252,000									16,524,000			2,896,000			68,000			208,000											
<b>2. Securities:</b>																																				
<b>a. Held-to-maturity securities.....</b>	RCFD D961			RCFD S399			RCFD D962									RCFD D963			RCFD D964			RCFD D965			RCFD S400											
	40,067,000			0			16,079,000									23,976,000			12,000			0			0											
<b>b. Available-for-sale securities.....</b>	RCFD D966			RCFD S402			RCFD D967									RCFD D968			RCFD D969			RCFD D970			RCFD S403											
	72,736,000			0			34,077,000									30,490,000			3,605,000			4,564,000			0											
<b>3. Federal funds sold and securities purchased under agreements to resell:</b>																																				
<b>a. Federal funds sold in domestic offices.....</b>	RCON D971						RCON D972									RCON D973			RCON S410			RCON D974			RCON S411											
	286,000						0									86,000			0			200,000			0											
<b>b. Securities purchased under agreements to resell.....</b>	RCFD H171			RCFD H172																																
	17,419,000			17,419,000																																
<b>4. Loans and leases held for sale:</b>																																				
<b>a. Residential mortgage exposures.....</b>	RCFD S413			RCFD S414			RCFD H173									RCFD S415			RCFD S416			RCFD S417														
	0			0			0									0			0			0														
<b>b. High volatility commercial real estate exposures.....</b>	RCFD S419			RCFD S420			RCFD H174									RCFD H175			RCFD H176			RCFD H177			RCFD S421											
	0			0			0									0			0			0			0											
<b>c. Exposures past due 90 days or more or on nonaccrual<sup>3</sup>.....</b>	RCFD S423			RCFD S424			RCFD S425									RCFD S426			RCFD S427			RCFD S428			RCFD S429											
	0			0			0									0			0			0			0											

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

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

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 <sup>4</sup>																					
	250% <sup>5</sup>			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk-Weighted Asset Amount						
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
<b>Balance Sheet Asset Categories (continued)</b>																															
<b>1. Cash and balances due from depository institutions.....</b>																												1.			
<b>2. Securities</b>																															
<b>a. Held-to-maturity securities.....</b>																												2.a.			
<b>b. Available-for-sale securities.....</b>	RCFD H270			RCFD S405			RCFD S406			RCFD S406						RCFD H271			RCFD H272												2.b.
<b>3. Federal funds sold and securities purchased under agreements to resell:</b>																															
<b>a. Federal funds sold in domestic offices.....</b>																												3.a.			
<b>b. Securities purchased under agreements to resell .....</b>																												3.b.			
<b>4. Loans and leases held for sale:</b>																															
<b>a. Residential mortgage exposures .....</b>																RCFD H273			RCFD H274									4.a.			
<b>b. High volatility commercial real estate exposures.....</b>																RCFD H275			RCFD H276									4.b.			
<b>c. Exposures past due 90 days or more or on nonaccrual<sup>6</sup>.....</b>																RCFD H277			RCFD H278									4.c.			

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

5. Effective January 1, 2018.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals from Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)								
	Allocation by Risk Weight Category																																			
	0%			2%			4%			10%			20%			50%			100%			150%														
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
4. Loans and leases held for sale (continued):																																				
d. All other exposures.....	RCFD S431			RCFD S432			RCFD S433									RCFD S434			RCFD S435			RCFD S436			RCFD S437											
		140,000				0			0																											
5. Loans and leases, net of unearned income:																																				
a. Residential mortgage exposures.....	RCFD S439			RCFD S440			RCFD H178									RCFD S441			RCFD S442			RCFD S443														
		2,205,000				0			0																											
b. High volatility commercial real estate exposures.....	RCFD S445			RCFD S446			RCFD H179									RCFD H180			RCFD H181			RCFD H182			RCFD S447											
		15,000				0			0																								15,000			
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup> .....	RCFD S449			RCFD S450			RCFD S451									RCFD S452			RCFD S453			RCFD S454			RCFD S455											
		55,000				0			0																								55,000			
d. All other exposures .....	RCFD S457			RCFD S458			RCFD S459									RCFD S460			RCFD S461			RCFD S462			RCFD S463											
		34,671,000				0			5,743,000																											
6. LESS: Allowance for loan and lease losses.....	RCFD 3123			RCFD 3123																																
		167,000				167,000																														
7. Trading assets.....	RCFD D976			RCFD S466			RCFD D977									RCFD D978			RCFD D979			RCFD D980			RCFD S467											
		6,999,000				6,999,000			0																								0			
8. All other assets <sup>8</sup> .....	RCFD D981			RCFD S469			RCFD D982									RCFD D983			RCFD D984			RCFD D985			RCFD H185											
		22,802,000				7,615,000			991,000																											
a. Separate account bank-owned life insurance .....																																				
b. Default fund contributions to central counterparties .....																																				

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 <sup>9</sup>											
	250% <sup>10</sup>			300%			400%			600%			625%			937.5%			1250%			Exposure Amount			Risk Weighted Asset Amount					
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
4. Loans and leases held for sale (continued):																														
d. All other exposures.....																						RCFD H279	RCFD H280	4.d.						
																						0	0							
5. Loans and leases, net of unearned income:																														
a. Residential mortgage exposures.....																						RCFD H281	RCFD H282	5.a.						
																						0	0							
b. High volatility commercial real estate exposures.....																						RCFD H283	RCFD H284	5.b.						
																						0	0							
c. Exposures past due 90 days or more on nonaccrual <sup>11</sup> .....																						RCFD H285	RCFD H286	5.c.						
																						0	0							
d. All other exposures.....																						RCFD H287	RCFD H288	5.d.						
																						0	0							
6. LESS: Allowance for loan and lease losses.....																														
	RCFD H289			RCFD H186			RCFD H290			RCFD H187			RCFD H291			RCFD H292			6.											
	0			0			0			0			0			0														
7. Trading assets.....	RCFD H293			RCFD H188			RCFD S470			RCFD S471			RCFD H294			RCFD H295			7.											
	3,000			12,000			0			0			3,000			33,000														
8. All other assets <sup>12</sup> .....																														
a. Separate account bank-owned life insurance.....																						RCFD H296	RCFD H297	8.a.						
																						2,600,000	2,257,000							
b. Default fund contributions to central counterparties.....																						RCFD H298	RCFD H299	8.b.						
																						19,000	73,000							

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

<sup>10</sup> Effective January 1, 2018.

<sup>11</sup> 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.

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

Schedule RC-R—Continued

Part II—Continued

	Dollar Amounts in Thousands															
	(Column A) Totals			(Column B) Adjustments to Totals Reported in Column A			(Column Q) Allocation by Risk Weight Category (Exposure Amount) 1250%			(Column T) Total Risk Weighted Asset Amount by Calculation Methodology SSFA <sup>13</sup>			(Column U) Gross-Up			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>Securitization Exposures: On- and Off-Balance Sheet</b>																
<b>9. On-balance sheet securitization exposures:</b>																
a. Held-to-maturity securities.....	RCFD S475			RCFD S476			RCFD S477			RCFD S478			RCFD S479			9.a.
	422,000			422,000			0			196,000			0			
b. Available-for-sale securities.....	RCFD S480			RCFD S481			RCFD S482			RCFD S483			RCFD S484			9.b.
	11,898,000			11,898,000			0			8,181,000			0			
c. Trading assets.....	RCFD S485			RCFD S486			RCFD S487			RCFD S488			RCFD S489			9.c.
	0			0			0			1,000			0			
d. All other on-balance sheet securitization exposures.....	RCFD S490			RCFD S491			RCFD S492			RCFD S493			RCFD S494			9.d.
	203,000			133,000			70,000			40,000			0			
<b>10. Off-balance sheet securitization exposures</b> .....	RCFD S495			RCFD S496			RCFD S497			RCFD S498			RCFD S499			10.
	552,000			537,000			15,000			285,000			0			

	Dollar Amounts in Thousands																													
	(Column A) Totals from Schedule RC			(Column B) Adjustments to Totals Reported in Column A			(Column C) 0%			(Column D) 2%			(Column E) 4%			(Column F) 10%			(Column G) 20%			(Column H) 50%			(Column I) 100%			(Column J) 150%		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
<b>11. Total balance sheet</b>																														
assets <sup>14</sup> .....	RCFD 2170			RCFD S500			RCFD D987						RCFD D988			RCFD D989			RCFD D990			RCFD S503			11.					
	316,699,000			44,319,000			144,142,000						74,592,000			9,487,000			39,913,000			1,539,000								
	Dollar Amounts in Thousands																													
	(Column K) 250% <sup>15</sup>			(Column L) 300%			(Column M) 400%			(Column N) 600%			(Column O) 625%			(Column P) 937.5%			(Column Q) 1250%			(Column R) Other Risk Weighting Approaches Exposure Amount								
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou			
<b>11. Total balance sheet</b>																														
assets <sup>14</sup> .....	RCFD S504			RCFD S505			RCFD S506			RCFD S507									RCFD S510			RCFD H300			11.					
				3,000			12,000			0									70,000			2,622,000								

<sup>13</sup> Simplified Supervisory Formula Approach.

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

<sup>15</sup> Effective January 1, 2018.



Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount			CCF <sup>16</sup>	(Column B) Credit Equivalent Amount <sup>17</sup>			Allocation by Risk Weight Category																								
	(Column C)				(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)												
	0%				2%			4%			10%			20%			50%			100%			150%									
Dollar Amounts in Thousands	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>18</sup></b>																																
<b>12. Financial standby letters of credit.....</b>	RCFD D991				RCFD D992			RCFD D993			RCFD D994			RCFD D995			RCFD D996			RCFD S511												
letters of credit.....	6,266,000			1.0	6,266,000									1,099,000						125,000						4,965,000					77,000	12.
<b>13. Performance standby letters of credit and transaction-related contingent items .....</b>	RCFD D997				RCFD D998			RCFD D999			RCFD G603			RCFD G604			RCFD G605			RCFD S512												
contingent items .....	118,000			0.5	59,000									9,000						0						49,000					1,000	13.
<b>14. Commercial and similar letters of credit with an original maturity of one year or less .....</b>	RCFD G606				RCFD G607			RCFD G608			RCFD G609			RCFD G610			RCFD G611			RCFD S513												
with an original maturity of one year or less .....	260,000			0.2	52,000									9,000						17,000						11,000					15,000	14.
<b>15. Retained recourse on small business obligations sold with recourse.....</b>	RCFD G612				RCFD G613			RCFD G614			RCFD G615			RCFD G616			RCFD G617			RCFD S514												
with recourse.....	0			1.0	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**

	(Column A)			CCF <sup>19</sup>	(Column B)			(Column C)			(Column D)			(Column E)			(Column F)			(Column G)			(Column H)			(Column I)			(Column J)											
	Face, Notional, or Other Amount				Credit Equivalent Amount <sup>20</sup>			Allocation by Risk Weight Category																																
								0%			2%			4%			10%			20%			50%			100%			150%											
	Bil	Mil	Thou		Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou									
Dollar Amounts in Thousands																																								
16	Repo-style transactions <sup>21</sup>				RCFD S515				RCFD S516			RCFD S517			RCFD S518			RCFD S519						RCFD S520			RCFD S521			RCFD S522			RCFD S523							
	31,351,000			1.0	31,351,000				0			0			0									5,557,000			76,000			18,844,000			0							
17	All other off-balance sheet liabilities.....				RCFD G618				RCFD G619			RCFD G620												RCFD G621			RCFD G622			RCFD G623			RCFD S524							
	36,000			1.0	36,000				0															0			0			36,000			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							
	8,020,000			0.2	1,604,000				0															130,000			0			1,474,000			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							
	24,094,000			0.5	12,047,000				29,000															41,000			1,000			11,967,000			9,000							
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											
					11,981,000			2,406,000						0			2,196,000			384,000			6,987,000			8,000														
21	Centrally cleared derivatives.....				RCFD S549			RCFD S550			RCFD S551			RCFD S552			RCFD S553			RCFD S554			RCFD S555			RCFD S556			RCFD S557											
					2,906,000			0			2,903,000			3,000						0			0			0			0			0								
22	Unsettled transactions (failed trades) <sup>22</sup> .....				RCFD H191						RCFD H193									RCFD H194			RCFD H195			RCFD H196			RCFD H197											
	0				0			0												0			0			0			0			0								

19. Credit conversion factor.  
 20. For items 18.c. and 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, Part II, Risk-Weighted Assets**

	(Column O)			(Column P)			(Column Q)			(Column R)			(Column S)																																																																																							
	Allocation by Risk Weight Category									Application of Other Risk-Weighting Approaches <sup>23</sup>																																																																																										
				937.5%			1250%			Credit Equivalent Amount			Risk Weighted Asset Amount																																																																																							
Dollar Amounts in Thousands	625%	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou																																																																																					
<b>16.</b> Repo-style transactions <sup>24</sup> .....										RCFD H301			RCFD H302			16.																																																																																				
										6,874,000			3,617,000			16.																																																																																				
<b>17.</b> All other off-balance sheet liabilities .....																									17.																																																																											
<b>18.</b> 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			18.a.																																																									
b. Original maturity of one year or less to ABCP conduits .....																																																				18.b.																																																
																																																				18.b.																																																
c. Original maturity exceeding one year .....																																																							RCFD H307			RCFD H308			18.c.																																							
																																																							0			0			18.c.																																							
<b>19.</b> Unconditionally cancelable commitments .....																																																																						19.																														
<b>20.</b> Over-the-counter derivatives .....																																																																									RCFD H309			RCFD H310			20.																					
																																																																									0			0			20.																					
<b>21.</b> Centrally cleared derivatives .....																																																																																								21.												
<b>22.</b> Unsettled transactions (failed trades) <sup>25</sup> .....																																																																																											RCFD H198			RCFD H199			RCFD H200			22.
																																																																																											0			0			0			22.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(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	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
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			
	146,577,000			2,903,000			3,000			0			83,633,000			10,090,000			84,246,000			1,649,000		23.	
24. Risk weight factor.....	X 0%			X 2%			X 4%			X 10%			X 20%			X 50%			X 100%			X 150%			24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD G634			RCFD S569			RCFD S570			RCFD S571			RCFD G635			RCFD G636			RCFDG637			RCFD S572			
	0			58,060			120			0			16,726,600			5,045,000			84,246,000			2,473,500		25.	

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

	(Column K)			(Column L)			(Column M)			(Column N)			(Column O)			(Column P)			(Column Q)			
	Allocation by Risk Weight Category																					
	250% <sup>26</sup>			300%			400%			600%			625%			937.5%			1250%			
Dollar Amounts in Thousands	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
<b>23.</b> 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			
					3,000			12,000			0			0			0				85,000	23.
<b>24.</b> Risk weight factor.....	X 250%			X 300%			X 400%			X 600%			X 625%			X 937.5%			X 1250%			24.
<b>25.</b> 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			
					9,000			48,000			0			0			0				1,062,500	25.

  

Dollar Amounts in Thousands	Totals				
	RCFD	Tril	Bil	Mil Thou	
<b>26.</b> Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580			124,028,000	26.
<b>27.</b> Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581			1,686,000	27.
<b>28.</b> Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	B704			126,037,780	28.
<b>29.</b> LESS: Excess allowance for loan and lease losses.....	A222			0	29.
<b>30.</b> LESS: Allocated transfer risk reserve .....	3128			0	30.
<b>31.</b> Total risk-weighted assets (item 28 minus items 29 and 30).....	G641			126,037,780	31.

26. Effective January 1, 2018.

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	Bil	Mil	Thou	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	G642		8,244,000		M.1.

	With a remaining maturity of															
	(Column A) One year or less				(Column B) Over one year through five years				(Column C) Over five years							
	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril	Bil	Mil	Thou	RCFD	Tril		Bil	Mil	Thou
Dollar Amounts in Thousands																
<b>2. Notional principal amounts of over-the-counter derivative contracts:</b>																
a. Interest rate.....	S582		94,194,000			S583		148,600,000			S584		128,460,000			M.2.a.
b. Foreign exchange rate and gold.....	S585		508,394,000			S586		7,842,000			S587		5,890,000			M.2.b.
c. Credit (investment grade reference asset).....	S588		0			S589		0			S590		0			M.2.c.
d. Credit (non-investment grade reference asset).....	S591		0			S592		0			S593		0			M.2.d.
e. Equity.....	S594		1,947,000			S595		762,000			S596		24,000			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.
<b>3. Notional principal amounts of centrally cleared derivative contracts:</b>																
a. Interest rate .....	S603		108,517,000			S604		104,386,000			S605		82,633,000			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		0			S611		0			M.3.c.
d. Credit (non-investment grade reference asset) .....	S612		0			S613		0			S614		0			M.3.d.
e. Equity .....	S615		1,046,000			S616		104,000			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		
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou
	Dollar Amounts in Thousands																				
<b>Bank Securitization Activities</b>																					
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711														1.
	0	0	0	0	0	0	0														
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 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									Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou				
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															
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>																												
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776			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			37,000									

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			
	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	Bil	Mil	Thou	
	Dollar Amounts in Thousands																					
<b>Bank Asset Sales</b>																						
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790			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	Bil	Mil	Thou	
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) <sup>1</sup> .....	A591			0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699			0	M.2.d.
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			290,000	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in schedule RC-S, item 1 column C <sup>2</sup> .....	C407				M.4.

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

<sup>2</sup> 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	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
<b>Fiduciary and related assets</b>	RCFD B868				RCFD B869				RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	850,000				22,000				34	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.
	814,000				159,233,000				14	71	
b. Employee benefit—defined benefit.....	RCFD B876				RCFD B877				RCFD B878	RCFD B879	5.b.
	9,962,000				466,745,000				115	521	
c. Other employee benefit and retirement-related accounts.....	RCFD B880				RCFD B881				RCFD B882	RCFD B883	5.c.
	1,985,000				181,244,000				45	548	
6. Corporate trust and agency accounts.....	RCFD B884				RCFD B885				RCFD C001	RCFD C002	6.
	515,000				636,213,000				78	23,451	
7. Investment management and investment advisory agency accounts.....	RCFD B886				RCFD J253				RCFD B888	RCFD J254	7.
	8,000				3,933,000				4	135	
8. Foundation and endowment trust and agency accounts.....	RCFD J255				RCFD J256				RCFD J257	RCFD J258	8.
	360,000				59,431,000				14	89	
9. Other fiduciary accounts.....	RCFD B890				RCFD B891				RCFD B892	RCFD B893	9.
	67,548,000				404,872,000				136	6,003	
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894				RCFD B895				RCFD B896	RCFD B897	10.
	82,042,000				1,911,693,000				440	30,827	
11. Custody and safekeeping accounts.....					RCFD B898					RCFD B899	11.
					21,643,537,000					50,157	

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	
	Tril	Bil	Mil	Thou	Tril	Bil	Mil	Thou			
Dollar Amounts in Thousands											
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)...	RCFN B900				RCFN B901				RCFN B902	RCFN B903	12.
	985,000				6,438,402,000				29	20,575	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....	RCFD J259				RCFD J260				RCFD J261	RCFD J262	13.
	220,000				27,608,000				3	172	

	Dollar Amounts in Thousands				RIAD	Bil	Mil	Thou	
<b>Fiduciary and Related Services Income</b>									
14. Personal trust and agency accounts.....					B904			0	14.
15. Employee benefit and retirement-related trust and agency accounts:									
a. Employee benefit—defined contribution .....					B905			9,000	15.a.
b. Employee benefit—defined benefit .....					B906			27,000	15.b.
c. Other employee benefit and retirement-related accounts.....					B907			11,000	15.c.
16. Corporate trust and agency accounts.....					A479			21,000	16.
17. Investment management and investment advisory agency accounts.....					J315			0	17.
18. Foundation and endowment trust and agency accounts.....					J316			3,000	18.
19. Other fiduciary accounts.....					A480			27,000	19.
20. Custody and safekeeping accounts.....					B909			1,111,000	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			1,209,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....					B912			303,000	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	(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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands														
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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
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	Bil	Mil	Thou	RCFD		
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				Tril	Bil	Mil	Thou		
Dollar Amounts in Thousands										
2. Corporate trust and agency accounts:					RCFD B928					
a. Corporate and municipal trusteeships.....	B927				RCFD J314				M.2.a.	
(1) Issues reported in Memorandum item 2.a that are in default.....	J313								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				RCFD	Bil	Mil	Thou		
Dollar Amounts in Thousands										
3. Collective investment funds and common trust funds:										
a. Domestic equity.....	B931		133		B932		110,295,000		M.3.a.	
b. International/Global equity.....	B933		81		B934		26,746,000		M.3.b.	
c. Stock/Bond blend.....	B935		104		B936		7,206,000		M.3.c.	
d. Taxable bond.....	B937		89		B938		38,885,000		M.3.d.	
e. Municipal bond.....	B939		1		B940		0		M.3.e.	
f. Short-term investments/Money market.....	B941		13		B942		42,247,000		M.3.f.	
g. Specialty/Other.....	B943		19		B944		1,215,000		M.3.g.	
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945		440		B946		226,594,000		M.3.h.	

**Schedule RC-T—Continued**

	(Column A) Gross Losses Managed Accounts			(Column B) Gross Losses Non-Managed Accounts			(Column C) Recoveries			
	RIAD	Mil	Thou	RIAD	Mil	Thou	RIAD	Mil	Thou	
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:

Robert Call, Managing Director  
Name and Title (TEXT B962)

robert.call @bnymellon.com  
E-mail Address (TEXT B926)

212-635-1396  
Telephone: Area code/phone number/extension (TEXT B963)

212-635-6750  
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	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	RCFD	Bil	Mil	Thou	
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.