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 September 30, 2016 (20160930)
(RCON 9999)

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

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

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

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

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

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

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:

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

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

FDIC Certificate Number 00639
(RSSD 9050)

To fulfill the signature and attestation requirement for the Reports of Condition and Income for this report date, attach your bank's completed signature page (or a photocopy or a computer generated version of this page) to the hard-copy record of the data file submitted to the CDR that your bank must place in its files.

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

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

New York
City (RSSD 9130)

NY
State Abbreviation (RSSD 9200)

10286
ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI)
HPFHU0OQ28E4N0NFVK49
(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area code/phone number/extension (TEXT C493)

Area code/FAX number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

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

Area code/FAX number (TEXT 9116)

Chief Executive Officer Contact Information

This information is being requested so the Agencies can distribute notifications about policy initiatives, deposit insurance assessments, and other matters directly to the Chief Executive Officers of reporting institutions. Notifications about other matters may include emergency notifications that may or may not also be sent to the institution's emergency contacts listed below. Please provide contact information for the Chief Executive Officer of the reporting institution. Enter "none" for the Chief Executive Officer's e-mail address or fax number if not available. Chief Executive Officer contact information is for the confidential use of the Agencies and will not be released to the public.

Chief Executive Officer

Name(TEXT FT42)

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

E-mail Address (TEXT FT44)

FAX: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area code/phone number/extension (TEXT C369)

Area code/FAX number (TEXT C370)

Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area code/phone number/extension (TEXT C374)

Area code/FAX number (TEXT C375)

USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information

This information is being requested to identify points-of-contact who are in charge of your bank's USA PATRIOT Act Section 314(a) information requests. Bank personnel listed could be contacted by law enforcement officers or the Financial Crimes Enforcement Network (FinCEN) for additional information related to specific Section 314(a) search requests or other anti-terrorist financing and anti-moneylaundering matters. Communications sent by FinCEN to the bank for purposes other than Section 314(a) notifications will state the intended purpose and should be directed to the appropriate bank personnel for review. Any disclosure of customer records to law enforcement officers or FinCEN must be done in compliance with applicable law, including the Right to Financial Privacy Act (12 U.S.C. 3401 et seq.).

Please provide information for a primary and secondary contact. Information for a third and fourth contact may be provided at the bank's option. Enter "none" for the contact's e-mail address if not available. This contact information is for the confidential use of the Agencies, FinCEN, and law enforcement officers and will not be released to the public.

Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area code/phone number/extension (TEXT C440)

Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area code/phone number/extension (TEXT C445)

Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area code/phone number/extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area code/phone number/extension (TEXT C878)

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

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties	4435	44,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436	41,000	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	19,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	1,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	4056	0	1.a.(1)(e)
(f) All other loans in domestic offices	B487	110,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	140,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	355,000	1.a.(3)
b. Income from lease financing receivables	4065	41,000	1.b.
c. Interest income on balances due from depository institutions[1]	4115	229,000	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	295,000	1.d.(1)
(2) Mortgage-backed securities	B489	721,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	300,000	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	111,000	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	2,060,000	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	5,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	4,000	2.a.(1)(b)(1)
(2) Time deposits of $100,000 or more	A517	7,000	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	-5,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	21,000	2.b.
c. Interest on trading liabilities and other borrowed money	4185	18,000	2.c.

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

Schedule RI—Continued

Dollar Amounts in Thousands			Year-to date RIAD	Year-to date Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	51,000	2.d.
e. Total interest expense (sum of items 2.a. through 2.d.)			4073	101,000	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	1,959,000			3.
4. Provisions for loan and lease losses	4230	-29,000			4.
5. Noninterest income:					
a. Income from fiduciary activities[1]			4070	3,836,000	5.a.
b. Service charges on deposit accounts			4080	313,000	5.b.
c. Trading revenue[2]			A220	557,000	5.c.
d. (1) Fees and commissions from securities brokerage			C886	54,000	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	13,000	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities)			B496	0	5.k.
l. Other noninterest income*			B497	728,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	5,501,000			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	63,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	2,614,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	443,000	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			C232	84,000	7.c.(2)
d. Other noninterest expense*			4092	1,991,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	5,132,000			7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	4301	2,420,000			8.
9. Applicable income taxes (on item 8)	4302	708,000			9.
10. Income (loss) before discontinued operations (item 8 minus item 9)	4300	1,712,000			10.
11. **Discontinued operations, net of applicable income taxes***	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	1,712,000			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	24,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	1,688,000			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 equa 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 o Memorandum items 8.a through 8.e.

Schedule RI—Continued

Memoranda

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	0	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. [1]			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	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	53,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number 34,615	M.5.
6. Not applicable			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)[2]	RIAD 9106	Date 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):			
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.	RIAD	Amount	
a. Interest rate exposures	8757	122,000	M.8.a.
b. Foreign exchange exposures	8758	442,000	M.8.b.
c. Equity security and index exposures	8759	1,000	M.8.c.
d. Commodity and other exposures	8760	0	M.8.d.
e. Credit exposures	F186	-8,000	M.8.e.
Memorandum items 8.f and 8.g are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. [1]			
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	16,000	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	-4,000	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	-4,000	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions)	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	YES / NO NO	M.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.			
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 F228	Amount	M.12.

1 The asset size tests are generally based on the total assets reported in the *June 30, 2015,* Report of Condition.
2 Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2016,* would report *20160301*.

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	0	M.13.a.(1)
b. Net gains (losses) on liabilities	F553	0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			
a. Total other-than-temporary impairment losses	J319	6,000	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)	J320	2,000	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b)	J321	4,000	M.14.c.
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets[1] that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032		M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033		M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034		M.15.c.
d. All other service charges on deposit accounts	H035		M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2015, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	21,722,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	21,722,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	1,688,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (exluding treasury stock transactions)	B509	0	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	0	8.
9. LESS: Cash dividends declared on common stock	4460	0	9.
10. Other comprehensive income[1]	B511	425,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	194,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	24,029,000	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

	(Column A) Charge-offs[1]		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	1,000	C217	3,000	1.c.(2)(a)
(b) Secured by junior liens	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	0	C898	0	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.

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

Schedule RI-B—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
2. Loans to depository institutions and acceptances of other banks:					
a. To U.S. banks and other U.S. depository institutions	4653	0	4663	0	2.a.
b. To foreign banks	4654	0	4664	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	0	4617	0	4.a.
b. To non-U.S. addressees (domicile)	4646	0	4618	1,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile loans	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	0	K206	0	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	0	4628	13,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	1,000	4605	17,000	9.

Memoranda

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

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

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

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands	RIAD	Amount	
1. Balance most recently reported for the *December 31, 2015*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	140,000	1.
2. Recoveries (must equal Part I, item 9, column B above)	4605	17,000	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A above less Schedule RI-B, Part II, item 4)	C079	1,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4)	4230	-29,000	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	127,000	7.

* Describe on Schedule RI-E—Explanations

Memoranda

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

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1 Real estate loans:													
a. Construction loans	M708	0	M709	0	M710	488,000	M711	4,000	M712	0	M713	0	1.a.
b. Commercial real estate loans	M714	0	M715	0	M716	2,350,000	M717	20,000	M719	0	M720	0	1.b.
c. Residential real estate loans	M721	2,000	M722	0	M723	1,661,000	M724	29,000	M725	0	M726	0	1.c.
2 Commercial loans[2]	M727	4,000	M728	2,000	M729	32,310,000	M730	71,000	M731	0	M732	0	2.
3 Credit cards	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4 Other consumer loans	M739	0	M740	0	M741	68,000	M742	1,000	M743	0	M744	0	4.
5 Unallocated, if any							M745	0					5.
6 Total (sum of items 1.a through 5.)[3]	M746	6,000	M747	2,000	M748	36,877,000	M749	125,000	M750	0	M751	0	6.

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

2 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans, items 1,3 or 4 in schedule RI-C

3 The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

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

Dollar Amounts in Thousands		Year-to-date RIAD	Year-to-date Amount	
1.	Total interest income in foreign offices	C899	589,000	1.
2.	Total interest expense in foreign offices	C900	126,000	2.
3.	Provision for loan and lease losses in foreign offices	C901	0	3.
4.	Noninterest income in foreign offices:			
	a. Trading revenue	C902	285,000	4.a.
	b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	0	4.b.
	c. Net securitization income	C904	0	4.c.
	d. Other noninterest income	C905	1,549,000	4.d.
5.	Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices	C906	7,000	5.
6.	Total noninterest expense in foreign offices	C907	1,585,000	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	8,000	7.
8.	Applicable income taxes (on items 1 through 7)	C909	200,000	8.
9.	**Discontinued operations, net of applicable income taxes, in foreign offices**	GW64	0	9.
10.	Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911	527,000	10.
11.	Not applicable			
12.	Eliminations arising from the consolidation of foreign offices with domestic offices	C913	-173,000	12.
13.	Consolidated net income attributable to foregin offices (sum of items 10 and 12)	C914	354,000	13.

Schedule RI-E—Explanations

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

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

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l).					
Itemize and describe amounts greater than **$100,000** that exceed 3% of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks			C013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance			C014	82,000	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. Income and fees from wire transfers			T047	76,000	1.i.
j.	TEXT 4461	Standby L/C Fees	4461	23,000	1.j.
k.	TEXT 4462	Interaffiliate Income	4462	363,000	1.k.
l.	TEXT 4463	Gain on Sale of Leased Asset	4463	44,000	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than **$100,000** that exceed 3% of Schedule RI, item 7.d:					
a. Data processing expenses			C017	0	2.a.
b. Advertising and marketing expenses			0497	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	74,000	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	137,000	2.i.
j. Automated teller machine (ATM) and interchange expenses			F558	0	2.j.
k. Telecommunications expenses			F559	0	2.k.
l. Other real estate owned expenses			Y923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)			Y924	0	2.m.
n.	TEXT 4464	Computer Software	4464	386,000	2.n.
o.	TEXT 4467	Computer Systems	4467	341,000	2.o.
p.	TEXT 4468	Sub Custodian Charge	4468	186,000	2.p.
3. **Discontinued operations and applicable income tax effect** (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a. (1)	TEXT FT29		FT29	0	3.a.(1)
(2) Applicable income tax effect	FT30	0			3.a.(2)
b. (1)	TEXT FT31		FT31	0	3.b.(1)
(2) Applicable income tax effect	FT32	0			3.b.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands		RIAD	Year-to-date Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a. TEXT B526		B526	0	4.a.
b. TEXT B527		B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a. TEXT 4498	Deferred Taxes on Goodwill	4498	-2,000	5.a.
b. TEXT 4499	Tax Benefit on Awards of Parent Stock	4499	196,000	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):

	RIAD	Yes / No	
Comments?.....	4769	YES	7.

Other explanations (please type or print clearly):

(TEXT 4769)

RI-E 2.q Travel & Entertainment $ 60,000
RI-E 2.r Interaffiliate Expense $ 228,000

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

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCFD	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin[1]			0081	4,490,000	1.a.
b. Interest-bearing balances[2]			0071	91,626,000	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A)			1754	39,831,000	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)			1773	73,667,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices	RCON		B987	0	3.a.
b. Securities purchased under agreements to resell[3]	RCFD		B989	22,289,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			RCFD		
a. Loans and leases held for sale			5369	29,000	4.a.
b. Loans and leases, net of unearned income	B528	36,883,000			4.b.
c. LESS: Allowance for loan and lease losses	3123	127,000			4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c)			B529	36,756,000	4.d.
5. Trading assets (from Schedule RC-D)			3545	3,023,000	5.
6. Premises and fixed assets (including capitalized leases)			2145	1,050,000	6.
7. Other real estate owned (from Schedule RC-M)			2150	4,000	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	535,000	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets:					
a. Goodwill			3163	6,299,000	10.a.
b. Other intangible assets (from Schedule RC-M)			0426	957,000	10.b.
11. Other assets (from Schedule RC-F)			2160	19,095,000	11.
12. Total assets (sum of items 1 through 11)			2170	299,651,000	12.
Liabilities					
13. Deposits:			RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			2200	143,600,000	13.a.
(1) Noninterest-bearing[4]	RCON	6631	97,485,000		13.a.(1)
(2) Interest-bearing	RCON	6636	46,115,000		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)			RCFN 2200	110,595,000	13.b.
(1) Noninterest-bearing	RCFN	6631	7,904,000		13.b.(1)
(2) Interest-bearing	RCFN	6636	102,691,000		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices[5]	RCON		B993	318,000	14.a.
b. Securities sold under agreements to repurchase[6]	RCFD		B995	830,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD		3548	3,132,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			RCFD 3190	7,778,000	16.
17. and 18. Not applicable					

[1] Includes cash items in process of collection and unposted debits.
[2] Includes time certificates of deposit not held for trading.
[3] Includes all securities resale agreements in domestic and foreign offices, regardless of maturity
[4] Includes noninterest-bearing demand, time, and savings deposits.
[5] Report overnight Federal Home Loan Bank advances in Schedule RC,item 16, "Other borrowed money.'
[6] Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Liabilities—Continued			
19. Subordinated notes and debentures[1]	3200	515,000	19.
20. Other liabilities (from Schedule RC-G)	2930	8,504,000	20.
21. Total liabilities (sum of items 13 through 20)	2948	275,272,000	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	0	23.
24. Common stock	3230	1,135,000	24.
25. Surplus (exclude all surplus related to preferred stock)	3839	10,418,000	25.
26. a. Retained earnings	3632	13,817,000	26.a.
b. Accumulated other comprehensive income[2]	B530	-1,341,000	26.b.
c. Other equity capital components[3]	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	24,029,000	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	24,379,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	299,651,000	29.

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during *2015*	6724		M.1.

1 = Independent audit of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the bank
2 = Independent audit of the bank's parent holding company conducted in accordance with generally accepted auditing standards by a certified public accounting firm which submits a report on the consolidated holding company (but not on the bank separately)
3 = Attestation on bank management's assertion on the effectiveness of the bank's internal control over financial reporting by a certified public accounting firm
4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
6 = Review of the bank's financial statements by external auditors
7 = Compilation of the bank's financial statements by external auditors
8 = Other audit procedures (excluding tax preparation work)
9 = No external audit work

To be reported with the March Report of Condition.

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

[1] Includes limited-life preferred stock and related surplus.
[2] . Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments
[3] Includes treasury stock and unearned Employee Stock Ownership Plan shares

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

Exclude assets held for trading

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	1,500,000			1.
a. Cash items in process of collection and unposted debits			0020	1,425,000	1.a.
b. Currency and coin			0080	6,000	1.b.
2. Balances due from depository institutions in the U.S.			0082	4,613,000	2.
a. U.S. branches and agencies of foreign banks (including their IBFs)	0083	0			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs)	0085	4,717,000			2.b.
3. Balances due from banks in foreign countries and foreign central banks			0070	1,489,000	3.
a. Foreign branches of other U.S. banks	0073	96,000			3.a.
b. Other banks in foreign countries and foreign central banks	0074	51,863,000			3.b.
4. Balances due from Federal Reserve Banks	0090	37,940,000	0090	37,940,000	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	96,116,000	0010	45,473,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	(Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	(Column D) Fair Value RCFD	Amount	
1. U.S. Treasury securities	0211	10,269,000	0213	10,421,000	1286	12,291,000	1287	12,959,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies[1]	1289	0	1290	0	1291	0	1293	0	2.a.
b. Issued by U.S. Government-sponsored agencies[2]	1294	1,529,000	1295	1,530,000	1297	291,000	1298	301,000	2.b.
3. Securities issued by states and political subdivisions in the U.S.	8496	19,000	8497	19,000	8498	3,443,000	8499	3,532,000	3.

[1] Includes Small Business Administration "Guaranteed Loan Pool Certificates," U.S. Maritime Administration obligations, and Export-Import Bank participation certificates.
[2] Includes obligations (other than mortgage-backed securities) issued by the Farm Credit System, the Federal Home Loan Bank System, the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, the Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCFD	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCFD	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCFD	Available-for-sale (Column D) Fair Value Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	1,971,000	G301	1,997,000	G302	361,000	G303	367,000	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	18,892,000	G305	19,255,000	G306	10,286,000	G307	10,482,000	4.a.(2)
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S Government agencies or sponsored agencies[1]	G312	4,188,000	G313	4,228,000	G314	10,959,000	G315	10,951,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS	G320	240,000	G321	232,000	G322	2,439,000	G323	2,743,000	4.b.(3)
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	510,000	K143	526,000	K144	1,311,000	K145	1,333,000	4.c.(1)(a)
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCFD	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCFD	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCFD	Available-for-sale (Column D) Fair Value Amount	
4 c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S Government agencies or sponsored agencies[1]	K150	66,000	K151	69,000	K152	4,465,000	K153	4,548,000	4.c.(2)(a)
(b) All other commercial MBS	K154	8,000	K155	8,000	K156	939,000	K157	961,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed Securities (ABS)	C026	0	C988	0	C989	2,202,000	C027	2,203,000	5.a.
b. Structured financial products:									
(1) Cash	G336	0	G337	0	G338	2,507,000	G339	2,511,000	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	1,252,000	1741	1,297,000	6.a.
b. Other foreign debt securities	1742	2,139,000	1743	2,205,000	1744	19,068,000	1746	19,478,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values[2]					A510	1,000	A511	1,000	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b)	1754	39,831,000	1771	40,490,000	1772	71,815,000	1773	73,667,000	8.

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

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

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities[1]	0416	87,236,000	M.1.
2. Maturity and repricing data for debt securities[1, 2] (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:[3, 4]			
(1) Three months or less	A549	9,104,000	M.2.a.(1)
(2) Over three months through 12 months	A550	6,447,000	M.2.a.(2)
(3) Over one year through three years	A551	18,357,000	M.2.a.(3)
(4) Over three years through five years	A552	9,450,000	M.2.a.(4)
(5) Over five years through 15 years	A553	10,866,000	M.2.a.(5)
(6) Over 15 years	A554	3,856,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of:[3, 5]			
(1) Three months or less	A555	3,562,000	M.2.b.(1)
(2) Over three months through 12 months	A556	47,000	M.2.b.(2)
(3) Over one year through three years	A557	79,000	M.2.b.(3)
(4) Over three years through five years	A558	275,000	M.2.b.(4)
(5) Over five years through 15 years	A559	22,091,000	M.2.b.(5)
(6) Over 15 years	A560	5,658,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of:[6]			
(1) Three years or less	A561	3,262,000	M.2.c.(1)
(2) Over three years	A562	20,443,000	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	10,620,000	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 Memorandun 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 ir 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 famil 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 amoun of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedul 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 (Column A) Amortized Cost RCFD	Amount	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (Column D) Fair Value RCFD	Amount	
Memorandum items 5.a through 5.f are to be completed by banks with $1 billion or more in total assets. [1]									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	1,028,000	B841	1,032,000	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	316,000	B849	319,000	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	592,000	B853	585,000	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	266,000	B857	267,000	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	2,507,000	G359	2,511,000	M.6.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Loans secured by real estate[1]	1410				1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	F158	0	F158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	488,000	F159	488,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	0	1420	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties extended and under lines of credit	1797	0	1797	0	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	1,657,000	5367	1,657,000	1.c.(2)(a)
(b) Secured by junior liens	5368	6,000	5368	6,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	824,000	1460	824,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	0	F160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	1,555,000	F161	1,555,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	499,000	2.a.
(1) To U.S. branches and agencies of foreign banks	B532	118,000			2.a.(1)
(2) To other commercial banks in the U.S.	B533	628,000			2.a.(2)
b. To other depository institutions in the U.S.	B534	0	B534	0	2.b.
c. To banks in foreign countries			B535	867,000	2.c.
(1) To foreign branches of other U.S. banks	B536	19,000			2.c.(1)
(2) To other banks in foreign countries	B537	7,357,000			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	3,071,000	1763	507,000	4.a.
b. To non-U.S. addressees (domicile)	1764	350,000	1764	182,000	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	68,000	K207	68,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	93,000	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	76,000	2107	7,000	8.

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
9. Loans to nondepository financial institutions and other loans:	1563	18,853,000			9.
a. Loans to nondepository financial institutions			J454	1,371,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	7,998,000	9.b.(1)
(2) All other loans (exclude consumer loans)			J451	4,766,000	9.b.(2)
10. Lease financing receivables (net of unearned income)			2165	1,762,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a.
b. All other leases	F163	1,762,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	13,000	2123	12,000	11.
12. Total loans and leases, net of unearned income[1] (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	36,912,000	2122	22,545,000	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans	K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576	61,000	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.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):	RCON		
(1) Loans secured by farmland in domestic offices	K166	0	M.1.f.(1)
	RCFD		
(2) Not applicable			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)

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:[1, 2]			
(1) Three months or less	A564	925,000	M.2.a.(1)
(2) Over three months through 12 months	A565	84,000	M.2.a.(2)
(3) Over one year through three years	A566	6,000	M.2.a.(3)
(4) Over three years through five years	A567	3,000	M.2.a.(4)
(5) Over five years through 15 years	A568	62,000	M.2.a.(5)
(6) Over 15 years	A569	484,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:[1, 3]	RCFD		
(1) Three months or less	A570	32,477,000	M.2.b.(1)
(2) Over three months through 12 months	A571	639,000	M.2.b.(2)
(3) Over one year through three years	A572	150,000	M.2.b.(3)
(4) Over three years through five years	A573	471,000	M.2.b.(4)
(5) Over five years through 15 years	A574	826,000	M.2.b.(5)
(6) Over 15 years	A575	701,000	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	20,199,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (*not secured by real estate*) included in Schedule RC-C, Part I, items 4 and 9, column A[4]	2746	1,050,000	M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	RCON 5370	275,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropiate)	RCFD B837	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A	C391		M.6.
Memorandum item 7 is to be completed by all banks.			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	C779	0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780	0	M.7.b.

1 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date
2 Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccral closed-end loans secured by first liens on 1-4 family residential properties i 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 famil residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
3 Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, sum of items 1 through 8, column C minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c (2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B
4 Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2015, that exceeded the lesser of $100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above	F232		M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	25,000	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
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.					
10. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):					
a. Loans secured by real estate:	F608	29,000			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	0	M.10.a.(4)
(5) Secured by nonfarm nonresidential properties			F584	29,000	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

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
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	29,000			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	0	M.11.a.(4)
(5) Secured by nonfarm nonresidential properties			F596	29,000	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.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total risk-based capital (as reported in Schedule RC-R, item 21) as of December 31, 2015.			
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.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	2,313,000	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON		
(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:		Amount	
(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	Number	
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.)	5562		2.a.
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.)	5563		2.b.

Dollar Amounts in Thousands	Column A Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With *original amounts* of $100,000 or less	5564	0	5565	0	3.a.
b. With *original amounts* of more than $100,000 through $250,000	5566	0	5567	0	3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5568	3	5569	2,000	3.c.
4. Number and amount *currently outstanding* of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With *original amounts* of $100,000 or less	5570	2	5571	0	4.a.
b. With *original amounts* of more than $100,000 through $250,000	5572	5	5573	1,000	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	2	5575	1,000	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	
5.	6860	X	

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.

	Number of Loans		
	RCON	Number	
6. Report the total *number* of loans *currently outstanding* for each of the following Schedule RC-C, Part I, loan categories:			
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.)	5576		6.a.
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.)	5577		6.b.

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

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

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

Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
9. Other trading assets	3541	0	3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value	3543	3,016,000	3543	1,788,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	3,023,000	3545	1,795,000	12.
Liabilities					
13. a. Liability for short positions	3546	3,000	3546	3,000	13.a.
b. Other trading liabilities	F624	0	F624	0	13.b.
14. Derivatives with a negative fair value	3547	3,129,000	3547	1,923,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	3,132,000	3548	1,926,000	15.

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate	F790	0			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

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

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

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

[1] Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total transaction accounts (including total demand deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total demand deposits1 (included in column A) RCON	Amount	Nontransaction Accounts (Column C) Total nontransaction accounts (including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	78,462,000			B550	48,016,000	1.
2. U.S. Government	2202	428,000			2520	0	2.
3. States and political subdivisions in the U.S.	2203	7,013,000			2530	1,363,000	3.
4. Commercial banks and other depository institutions in the U.S.	B551	958,000			B552	18,000	4.
5. Banks in foreign countries	2213	5,241,000			2236	1,577,000	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	171,000			2377	353,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	92,273,000	2210	92,181,000	2385	51,327,000	7.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	3,419,000	M.1.a.
b. Total brokered deposits	2365	4,156,000	M.1.b.
c. Fully insured brokered deposits (included in Memorandum item 1.b above):[2]			
(1) Brokered deposits of less than $100,000	2343	1,673,000	M.1.c.(1)
(2) Brokered deposits of $100,000 through $250,000 and certain brokered retirement deposit accounts	J472	2,450,000	M.1.c.(2)
d. Maturity data for brokered deposits:			
(1) Brokered deposits of less than $100,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above)	A243	1,673,000	M.1.d.(1)
(2) Brokered deposits of $100,000 through $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.c.(2) above)	K219	2,450,000	M.1.d.(2)
(3) Brokered deposits of more than $250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	33,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)*	5590		M.1.e
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f

[1] Includes interest-bearing and noninterest-bearing demand deposits.
[2] The dollar amounts used as the basis for reporting in Memorandum items 1.c.(1) and (2) reflect the deposit insurance limits in effect on the report date

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	15,402,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	45,000	M.2.a.(2)
b. Total time deposits of less than $100,000	6648	49,000	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	86,000	M.2.c.
d. Total time deposits of more than $250,000	J474	35,745,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	F233	0	M.2.e.
3. Maturity and repricing data for time deposits of less than $100,000:			
a. Time deposits of less than $100,000 with a remaining maturity or next repricing date of: [1, 2]			
(1) Three months or less	A579	49,000	M.3.a.(1)
(2) Over three months through 12 months	A580	0	M.3.a.(2)
(3) Over one year through three years	A581	0	M.3.a.(3)
(4) Over three years	A582	0	M.3.a.(4)
b. Time deposits of less than $100,000 with a REMAINING MATURITY of one year or less (included in Memorandum item 3.a.(1) and 3.a.(2) above)[3]	A241	49,000	M.3.b.
4. Maturity and repricing data for time deposits of $100,000 or more:			
a. Time deposits of $100,000 or more with a remaining maturity or next repricing date of: [1, 4]			
(1) Three months or less	A584	35,804,000	M.4.a.(1)
(2) Over three months through 12 months	A585	27,000	M.4.a.(2)
(3) Over one year through three years	A586	0	M.4.a.(3)
(4) Over three years	A587	0	M.4.a.(4)
b. Time deposits of $100,000 through $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]	K221	86,000	M.4.b.
c. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above)[3]	K222	35,745,000	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 P752	YES/NO NO	5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a, 6.b, and 6.c must equal item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753		6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754		6.b.
c. Total deposits in all other transaction accounts of individuals, partnerships, and corporations	P755		6.c.

1 Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date
2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum item 2.b
3 Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year
4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.c and 2.d
5 The $1 billion asset size test is generally based on the total assets reported on the June 30, 2015, Report of Condition.

Schedule RC-E—Continued

Part I. Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	P756		7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757		7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	P758		7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759		7.b.(2)

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	79,298,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	2,553,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	18,190,000	3.
4. Foreign governments and official institutions (including foreign central banks)	2650	9,835,000	4.
5. U.S. Government and states and political subdivisions in the U.S.	B555	719,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	110,595,000	6.

Memorandum

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Part II, item 6 above)	A245	4,108,000	M.1.

Schedule RC-F—Other Assets

	Dollar Amounts in Thousands	RCFD	Amount	
1.	Accrued interest receivable[1]	B556	461,000	1.
2.	Net deferred tax assets[2]	2148	10,000	2.
3.	Interest-only strips receivable (not in the form of a security)[3] on:			
	a. Mortgage loans	A519	0	3.a.
	b. Other financial assets	A520	0	3.b.
4.	Equity securities that DO NOT have readily determinable fair values[4]	1752	961,000	4.
5	Life insurance assets:			
	a. General account life insurance assets	K201	1,332,000	5.a.
	b. Separate account life insurance assets	K202	1,516,000	5.b.
	c. Hybrid account life insurance assets	K270	1,166,000	5.c.
6.	All other assets (itemize and describe amounts greater than **$100,000** that exceed 25 percent of this item)	2168	13,649,000	6.
	a. Prepaid expenses — 2166: 0			6.a.
	b. Repossessed personal property (including vehicles) — 1578: 0			6.b.
	c. Derivatives with a positive fair value held for purposes other than trading — C010: 0			6.c.
	d. Retained interests in accrued interest receivable related to securitized credit cards — C436: 0			6.d.
	e. FDIC loss-sharing indemnification assets — J448: 0			6.e.
	f. Computer software — FT33: 0			6.f.
	g. Accounts receivable — FT34: 0			6.g.
	h. Receivables from foreclosed government-guaranteed mortgage loans — FT35: 0			6.h.
	i. TEXT 3549 Accounts Receivable — 3549: 3,545,000			6.i.
	j. TEXT 3550 — 3550: 0			6.j.
	k. TEXT 3551 — 3551: 0			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)	2160	19,095,000	7.

Schedule RC-G—Other Liabilities

	Dollar Amounts in Thousands	RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices[5]	3645	1,000	1.a.
		RCFD		
	b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	1,311,000	1.b.
2.	Net deferred tax liabilities[2]	3049	1,472,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures	B557	123,000	3.
4.	All other liabilities (itemize and describe amounts greater than **$100,000** that exceed 25 percent of this item)	2938	5,597,000	4.
	a. Accounts payable — 3066: 1,947,000			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	8,504,000	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 ir Schedule RC, item 5, as appropriate.
4 Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
5 For savings banks, include "dividends" accrued and unpaid on deposits.

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

Dollar Amounts in Thousands	Domestic Offices RCON	Domestic Offices Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell	B989	14,769,000	3.
4. Securities sold under agreements to repurchase	B995	830,000	4.
5. Other borrowed money	3190	272,000	5.
EITHER			
6. Net due *from* own foreign offices, Edge and Agreement subsidiaries, and IBFs	2163	0	6.
OR			
7. Net due *to* own foreign offices, Edge and Agreement subsidiaries, and IBFs	2941	17,171,000	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	2192	196,118,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	3129	154,568,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities RCON	(Column A) Amount	(Column B) Fair Value of Available-for-Sale Securities RCON	(Column B) Amount	
10. U.S. Treasury securities	0211	10,269,000	1287	8,268,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	1,529,000	8495	301,000	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	19,000	8499	3,532,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	21,373,000	G390	12,182,000	13.a.(1)
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies[1]	G393	4,254,000	G394	15,499,000	13.b.(1)
(2) All other mortgage-backed securities	1733	82,000	1736	3,009,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	0	G398	5,967,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	0	G400	1,994,000	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	37,526,000	1773	50,753,000	17.

	RCON	Amount	
18. Equity securities that do not have readily determinable fair values	1752	961,000	18.

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

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	4,580,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	9,103,000	2.

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCFD	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	84,169,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations[2] (excluding mortgage-backed securities)	B558	24,314,000	2.
3. Mortgage-backed securities[2]	B559	56,533,000	3.
4. All other securities[2, 3] (includes securities issued by states and political subdivisions in the U.S.)	B560	30,589,000	4.
5. Federal funds sold and securities purchased under agreements to resell	3365	14,934,000	5.
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans	3360	18,151,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties	3465	1,689,000	6.a.(2)(a)
(b) All other loans secured by real estate	3466	2,818,000	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	656,000	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	72,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs (RCFN)	3360	12,826,000	6.b.
7. Trading assets (RCFD)	3401	4,598,000	7.
8. Lease financing receivables (net of unearned income) (RCFD)	3484	1,786,000	8.
9. Total assets[4] (RCFD)	3368	275,979,000	9.
Liabilities	RCON		
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	3485	2,349,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs)	B563	21,894,000	11.a.
b. Time deposits of $100,000 or more	A514	36,668,000	11.b.
c. Time deposits of less than $100,000	A529	0	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs (RCFN)	3404	102,158,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase (RCFD)	3353	2,505,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (RCFD)	3355	8,713,000	14.

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

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

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

Dollar Amounts in Thousands	RCFD	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines	3814	0	1.a.
Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.			
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above)	RCON J477		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)
	RCFD		
b. Credit card lines	3815	0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either $300 million or more in total assets or $300 million or more in credit card lines.[1] *(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)*			
(1) Unused consumer credit card lines	J455	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	742,000	1.c.(1)(b)
(2) NOT secured by real estate	6550	19,000	1.c.(2)
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	14,800,000	1.e.(1)
(2) Loans to financial institutions	J458	6,277,000	1.e.(2)
(3) All other unused commitments	J459	29,782,000	1.e.(3)
2. Financial standby letters of credit	3819	4,870,000	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. [1]			
a. Amount of financial standby letters of credit conveyed to others 3820 774,000			2.a.
3. Performance standby letters of credit	3821	101,000	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets. [1]			
a. Amount of performance standby letters of credit conveyed to others 3822 2,000			3.a.
4. Commercial and similar letters of credit	3411	266,000	4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433	371,882,000	6.a.
b. Securities borrowed	3432	0	6.b.

7. Credit derivatives:	(Column A) Sold Protection RCFD	Amount	(Column B) Purchased Protection RCFD	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	178,000	7.a.(1)
(2) Total return swaps	C970	0	C971	0	7.a.(2)
(3) Credit options	C972	0	C973	0	7.a.(3)
(4) Other credit derivatives	C974	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	1,000	7.b.(1)
(2) Gross negative fair value	C220	0	C222	2,000	7.b.(2)

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Amount	
7. c. Notional amounts by regulatory capital treatment:[1]			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	0	7.c.(1)(a)
(b) Purchased protection	G402	178,000	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	G403	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0	7.c.(2)(c)

	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection:[2]							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection:[3]							
(a) Investment grade	G412	0	G413	8,000	G414	170,000	7.d.(2)(a)
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.(2)(b)

			RCFD	Amount	
8. Spot foreign exchange contracts			8765	53,822,000	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.

11. Year-to-date merchant credit card sales volume:	RCFD	Amount	
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.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts	19,551,000	0	187,000	0	12.a.
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts	90,650,000	442,825,000	0	0	12.b.
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options	0	0	0	0	12.c.(1)
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
(2) Purchased options	0	0	61,000	0	12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options	21,378,000	619,000	411,000	0	12.d.(1)
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options	20,191,000	670,000	407,000	0	12.d.(2)
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps	261,126,000	99,630,000	20,000	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	362,640,000	536,567,000	1,086,000	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	50,256,000	7,177,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589				
	28,157,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	
	12,167,000	3,463,000	71,000	0	15.a.(1)
(2) Gross negative fair value	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
	12,048,000	3,388,000	119,000	0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	
	780,000	375,000	0	0	15.b.(1)
(2) Gross negative fair value	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
	1,814,000	37,000	0	0	15.b.(2)

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Monoline Financial Guarantors		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the counter derivatives:											
a. Net current credit exposure	G418	1,345,000	G419	31,000	G420	792,000	G421	495,000	G422	2,520,000	16.a.
b. Fair value of collateral:											
(1) Cash—U.S. dollar	G423	439,000	G424	3,000	G425	485,000	G426	90,000	G427	310,000	16.b.(1)
(2) Cash—Other currencies	G428	134,000	G429	0	G430	319,000	G431	0	G432	10,000	16.b.(2)
(3) U.S. Treasury securities	G433	208,000	G434	0	G435	3,000	G436	5,000	G437	53,000	16.b.(3)
(4) U.S. Government agency and US Government-sponsored agency debt securities	G438	72,000	G439	0	G440	0	G441	0	G442	249,000	16.b.(4)
(5) Corporate bonds	G443	0	G444	0	G445	0	G446	0	G447	0	16.b.(5)
(6) Equity securities	G448	0	G449	0	G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral	G453	17,000	G454	0	G455	9,000	G456	46,000	G457	0	16.b.(7)
(8) Total fair value of collateral (sum ofitems 16.b.(1) through (7))	G458	870,000	G459	3,000	G460	816,000	G461	141,000	G462	622,000	16.b.(8)

1 The $10 billion asset size test is generally based on the total assets reported on the *June 30, 2015,* Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164	237,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 2			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	957,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b)			0426	957,000	2.d.
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices			5508	0	3.a.
b. Farmland in domestic offices			5509	0	3.b.
c. 1–4 family residential properties in domestic offices			5510	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.
			RCFN		
g. In foreign offices			5513	0	3.g.
			RCFD		
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)			2150	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:[1]					
(a) One year or less			F055	0	5.a.(1)(a)
(b) Over one year through three years			F056	0	5.a.(1)(b)
(c) Over three years through five years			F057	0	5.a.(1)(c)
(d) Over five years			F058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a(1)(a) above)[2]			2651	0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above)			F059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of:[3]					
(a) One year or less			F060	7,729,000	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	49,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b(1)(a) above)[4]			B571	7,699,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)			3190	7,778,000	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 tha 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 on 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	Amount	
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	7.

8 Internet website addresses and physical office trade names:

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

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

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

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

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

(1)	TE01 N529	0	8.c.(1)
(2)	TE02 N529	0	8.c.(2)
(3)	TE03 N529	0	8.c.(3)
(4)	TE04 N529	0	8.c.(4)
(5)	TE05 N529	0	8.c.(5)
(6)	TE06 N529	0	8.c.(6)

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

10. Secured liabilities:

		RCON	Amount	
a.	Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
		RCFD		
b.	Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	36,000	10.b.

		RCON	Yes / No	
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11.
12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	YES	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans	K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170	0	13.a.(1)(a)(2)
(b) Secured by farmland	K171	0	13.a.(1)(b)
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	K175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.(1)(e)(2)
	RCFD		
(2) Loans to finance agricultural production and other loans to farmers	K178	0	13.a.(2)
(3) Commercial and industrial loans	K179	0	13.a.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards	K180	0	13.a.(4)(a)
(b) Automobile loans	K181	0	13.a.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K182	0	13.a.(4)(c)
(5) All other loans and all leases	K183	0	13.a.(5)
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)	RCFD		
above that is protected by FDIC loss-sharing agreements	K192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries[1]	K193	25,000	14.a.
b. Total assets of captive reinsurance subsidiaries[1]	K194	0	14.b.

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices o 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 [1]

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?	RCON	Yes / No	
(a) International wire transfers	N517		16.a.(1)
(b) International ACH transactions	N518		16.a.(2)
(c) Other proprietary services operated by your institution	N519		16.a.(3)
(d) Other proprietary services operated by another party	N520		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	NO	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)
	RCON	Amount	
(2) Estimated dollar value of international remittance transfers	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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	23,000	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	22,000	C237	4,000	C229	93,000	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 5377	0	RCFD 5378	0	RCFD 5379	0	2.a.
b. To foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	10,000	1252	0	1253	0	4.a.
b. To non-U.S. addressees (domicile)	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	0	K214	0	K215	0	5.b.
c. Other (revolving credit plans other than credit cards and other consumer loans)	K216	0	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	142,000	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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a
b. All other leases	F169	0	F170	0	F171	4,000	8.b
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	9.
10. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss sharing agreements with the FDIC	K036	0	K037	0	K038	0	10.
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	0	10.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	0	K043	0	K044	0	10.b.
11. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans	RCON K045	0	RCON K046	0	RCON K047	0	11.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	11.a.(1)(b)
(2) Secured by farmland	K051	0	K052	0	K053	0	11.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	K054	0	K055	0	K056	0	11.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	11.a.(3)(b)(1)
(2) Secured by junior liens	K060	0	K061	0	K062	0	11.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	11.a.(4)

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
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 K072	0	RCFD K073	0	RCFD K074	0	11.b.
c. Commercial and industrial loans	K075	0	K076	0	K077	0	11.c.
d. Loans to individuals for household, family, and other personal expenditures:							
(1) Credit cards	K078	0	K079	0	K080	0	11.d.(1)
(2) Automobile loans	K081	0	K082	0	K083	0	11.d.(2)
(3) 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.
f. Portion of covered loans and leases included in items 11.a through 11.e above that is protected by FDIC loss-sharing agreements	RCFD K102	0	RCFD K103	0	RCFD K104	0	11.f.

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....	F661	0	F662	0	F663	63,000	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 propertiesin domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
(1) Loans secured by farmland in domestic offices.....	RCON K130	0	RCON K131	0	RCON K132	0	M.1.f.(1)
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	0	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	0	1249	0	1250	0	M.3.
4. Not applicable							
5. Loans and leases held for sale 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)

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the quarter	C410	2,000	M.7.
8. Nonaccrual assets sold during the quarter	C411	2,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balances	L183	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	0	L187	0	L188	0	M.9.b.

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

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

Dollar Amounts in Thousands			RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations			F236	254,196,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)			F237	110,595,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)			RCFN F234	110,595,000	3.
			RCFD		
4. Average consolidated total assets for the calendar quarter			K652	275,979,000	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	K653	Number 1			4.a.
				Amount	
5. Average tangible equity for the calendar quarter[1]			K654	18,559,000	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions			K655	430,000	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)–(d) minus item 10.b):					
a. One year or less			G465	7,693,000	7.a.
b. Over one year through three years			G466	0	7.b.
c. Over three years through five years			G467	0	7.c.
d. Over five years			G468	49,000	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a. One year or less			G469	0	8.a.
b. Over one year through three years			G470	0	8.b.
c. Over three years through five years			G471	0	8.c.
d. Over five years			G472	515,000	8.d.
			RCON		
9. Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)			G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.					
a. Fully consolidated reciprocal brokered deposits			L190		9.a.
10. Banker's bank certification:					
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?			RCFD K656	Yes / No NO	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.					
				Amount	
a. Banker's bank deduction			K657		10.a.
b. Banker's bank deduction limit			K658		10.b.
11. Custodial bank certification:					
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?				Yes / No	
			K659	YES	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b.[2]					
				Amount	
a. Custodial bank deduction			K660	167,523,000	11.a.
b. Custodial bank deduction limit			K661	118,581,000	11.b.

1 See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

2 If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]					
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less			F049	2,037,000	M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 139,214			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]					
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000			F051	138,145,000	M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 16,160			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less:[1]					
(1) *Amount* of retirement deposit accounts of $250,000 or less			F045	3,418,000	M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046	Number 188,511			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000:[1]					
(1) *Amount* of retirement deposit accounts of more than $250,000			F047	1,000	M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048	Number 1			M.1.d.(2)

Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]

2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions)[3]	5597	136,792,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:	RCON	FDIC Cert. No.	
TEXT A545	A545	0	M.3.
	RCFN	Amount	
4. **Dually payable deposits in the reporting institution's foreign branches**	GW43	0	M.4.

5. Not applicable

1 The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date
2 The $1 billion asset size test is generally based on the total assets reported on the *June 30, 2015,* Report of Condition.
3 Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14 through 17 will not be made available to the public on an individual institution basis.

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
6. Criticized and classified items:			
a. Special mention	K663		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	742,000	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	35,745,000	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD		
a. Construction, land development, and other land loans secured by real estate	N177	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.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt resturcturings that are in compliance with their modified terms and are guaranteed or insured by the U.S. Government (incuding the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	0	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Select fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(1) of the Federal Deposit Insurance Act and FDIC regulations	L194		M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195		M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196		M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institutions and in Insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197		M.17.d

Schedule RC-O—Continued

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

	Two-Year Probability of Default (PD)								
	(Column A) ≤ 1%	(Column B) 1.01–4%	(Column C) 4.01–7%	(Column D) 7.01–10%	(Column E) 10.1–14%	(Column F) 14.01–16%	(Column G) 16.01–18%	(Column H) 18.01–20%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1–4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	M.18.c.
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	M.18.d.
e. Credit cards	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	M.18.e.
f. Automobile loans	RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	M.18.f.
g. Student loans	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	M.18.g.
h. Other consumer loans and revolving credit plan other than credit cards	RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	M.18.h.
i. Consumer leases	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	M.18.i.
j. Total	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	M.18.j.

Schedule RC-O—Continued

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

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

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

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

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

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

1. The $1 billion asset size test is generally based on the total assets reported on the *June 30, 2015,* Report of Condition.
2. Exclude orignations 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 assests of less than $500 million as of the beginning of their fiscal year and either:
(a) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or
(b) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale securities	1773	73,667,000	G474	0	G475	15,140,000	G476	58,527,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale	G483	29,000	G484	0	G485	0	G486	29,000	G487	0	3.
4. Loans and leases held for investment	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets	3543	3,016,000	G493	12,633,000	G494	10,000	G495	15,639,000	G496	0	5.a.
b. Other trading assets	G497	7,000	G498	0	G499	5,000	G500	2,000	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	1,140,000	G392	0	G395	0	G396	1,140,000	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	77,859,000	G503	12,633,000	G504	15,155,000	G505	75,337,000	G506	0	7.
Liabilities											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities	3547	3,129,000	G512	12,494,000	G513	24,000	G514	15,599,000	G515	0	10.a.
b. Other trading liabilities	G516	3,000	G517	0	G518	3,000	G519	0	G520	0	10.b.
11. Other borrowed money	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities	G805	1,120,000	G806	0	G807	0	G808	1,120,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	4,252,000	G532	12,494,000	G533	27,000	G534	16,719,000	G535	0	14.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than **$100,000** and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	1,139,000	G542	0	G543	0	G544	1,139,000	G545	0	M.1.b.
c. TEXT G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. TEXT G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than **$100,000** and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a
b. Nontrading derivative liabilities	G566	1,120,000	G567	0	G568	0	G569	1,120,000	G570	0	M.2.b.
c. TEXT G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-R -Regulatory Capital

Part I –Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	11,553,000	1.
	RCFD		
2. Retained earnings	3632	13,817,000	2.
	RCFA		
3. Accumulated other comprehensive income (AOCI)	B530	-1,051,000	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838 0	3.a.
	RCFA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	24,319,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	5,635,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	465,000	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	15,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	0	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	P845	0	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846	0	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	0	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	0	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	-5,000	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	1,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	3,000	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	P851	0	11.
12. Subtotal (item 5 minus items 6 through 11)	P852	18,205,000	12.

Schedule RC-R - Continued

Part I.—Continued

Dollar Amounts in Thousands	RCFA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	P858	0	18.
19. **Common equity tier 1 capital** (item 12 minus item 18)	P859	18,205,000	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital	P861	510,000	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	510,000	23.
24. LESS: Additional tier 1 capital deductions	P864	14,000	24.
25. **Additional tier 1 capital** (greater of item 23 minus item 24 or zero)	P865	496,000	25.
Tier 1 Capital			
26. **Tier 1 capital** (sum of items 19 and 25)	8274	18,701,000	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus	P866	0	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital	P867	340,000	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	250,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	34,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital	RCFA Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)	P870	590,000	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31)	RCFW P870	374,000	32.b.
33. LESS: Tier 2 capital deductions	RCFA P872	1,000	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)	5311	589,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero)	RCFW 5311	373,000	34.b.
Total Capital	RCFA		
35. a. **Total capital** (sum of items 26 and 34.a)	3792	19,290,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)	RCFW 3792	19,074,000	35.b.

Schedule RC-R—Continued
Part I.—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Total Assets for the Leverage Ratio			
36. Average total consolidated assets	3368	275,979,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions)	RCFA P875	6,129,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	-2,062,000	38.
39. **Total assets for the leverage ratio** (item 36 minus items 37 and 38)	A224	271,912,000	39.
Total Risk-Weighted Assets			
40. a. **Total risk-weighted assets** (from Schedule RC-R, Part II, item 31)	A223	118,286,655	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFW A223	143,093,040	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	15.3906%	P793	12.7225%	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	15.8099%	7206	13.0691%	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	16.3078%	7205	13.3298%	43.

Leverage Capital Ratios	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	6.8776%	44.
45. **Advanced approaches institutions only: Supplementary leverage ratio information:**		Amount	
a. Total leverage exposure	H015	299,641,000	45.a.
		Percentage	
b. Supplementary leverage ratio	H036	6.2411%	45.b.

Capital Buffer	RCFA	Percentage	
46 Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	5.3298%	46.a.
b. (Advanced approaches institutions that exit parallel run only); Total applicable capital buffer	RCFW H312	5.1250%	46.b.

	RCFA	Amount	
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:			
47. Eligible retained income	H313		47.
48 Distributions and discretionary bonus payments during the quarter	H314		48.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories[2]											
1. Cash and balances due from depository institutions	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	
	96,114,000	0	76,927,000				17,453,000	798,000	290,000	646,000	1.
2. Securities:											
a. Held-to-maturity securities	RCFD D961	RCFD S399	RCFD D962				RCFD D963	RCFD D964	RCFD D965	RCFD S400	
	39,583,000	0	14,937,000				24,558,000	15,000	73,000	0	2.a.
b. Available-for-sale securities	RCFD D966	RCFD S402	RCFD D967				RCFD D968	RCFD D969	RCFD D970	RCFD S403	
	65,249,000	0	30,849,000				27,449,000	2,501,000	4,450,000	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
	0		0				0	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCFD H171	RCFD H172									
	22,289,000	22,289,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	
	0	0	0				0	0	0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual[3]	RCFD S423	RCFD S424	RCFD S425				RCFD S426	RCFD S427	RCFD S428	RCFD S429	
	0	0	0				0	0	0	0	4.c.

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

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk Weight Category							Application of Other Risk-Weighting Approaches[4]		
	250%[5]	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (continued)										1.
1. Cash and balances due from depository institutions										
2. Securities										
a. Held-to-maturity securities										2.a.
b. Available-for-sale securities	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	
		0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold in domestic offices										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										
a. Residential mortgage exposures								RCFD H273	RCFD H274	
								0	0	4.a.
b. High volatility commercial real estate exposures								RCFD H275	RCFD H276	
								0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual[6]								RCFD H277	RCFD H278	
								0	0	4.c.

4. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
5. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column 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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
d. All other exposures	RCFD S431	RCFD S432	RCFD S433				RCFD S434	RCFD S435	RCFD S436	RCFD S437	
	29,000	0	0				0	0	29,000	0	4.d.
5. Loans and leases, net of unearned income:											
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		
	866,000	0	0				0	0	866,000		5.a.
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447	
	315,000	0	0				0	0	0	315,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual[7]	RCFD S449	RCFD S450	RCFD S451				RCFD S452	RCFD S453	RCFD S454	RCFD S455	
	32,000	0	0				0	0	0	32,000	5.c.
	RCFD S457	RCFD S458	RCFD S459				RCFD S460	RCFD S461	RCFD S462	RCFD S463	
d. All other exposures	35,367,000	0	6,700,000				2,997,000	1,261,000	21,676,000	2,733,000	5.d.
6. LESS: Allowance for loan and lease losses	RCFD 3123	RCFD 3123									
	127,000	127,000									6.
	RCFD D976	RCFD S466	RCFD D977				RCFD D978	RCFD D979	RCFD D980	RCFD S467	
7. Trading assets	3,023,000	3,023,000	0				0	0	0	0	7.
	RCFD D981	RCFD S469	RCFD D982				RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets[8]	27,913,000	12,393,000	1,250,000				181,000	391,000	10,931,000	37,000	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250%[10] Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[9] Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches[9] Risk-Weighted Asset Amount	
	Allocation by Risk Weight Category									
4. Loans and leases held for sale (continued):										
d. All other exposures								RCFD H279 0	RCFD H280 0	4.d.
5. Loans and leases, net of unearned income:										
a. Residential mortgage exposures								RCFD H281 0	RCFD H282 0	5.a.
b. High volatility commercial real estate exposures								RCFD H283 0	RCFD H284 0	5.b.
c. Exposures past due 90 days or more on nonaccrual[11]								RCFD H285 0	RCFD H286 0	5.c.
d. All other exposures								RCFD H287 0	RCFD H288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	
7. Trading assets		0	0	0				0	0	7.
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	
8. All other assets[12]		0	0	2,000				13,000	163,000	8.
a. Separate account bank-owned life insurance								RCFD H296 2,681,000	RCFD H297 1,401,000	8.a.
b. Default fund contributions to central counterparties								RCFD H298 34,000	RCFD H299 81,000	8.b.

9 Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
10 Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
11 For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
12 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column Q) Allocation by Risk-Weight Category (Exposure Amount) 1250% Amount	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA[13] Amount	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities	248,000	248,000	0	110,000	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities	8,418,000	8,418,000	0	5,699,000	0	9.b.
	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	
c. Trading assets	0	0	0	0	0	9.c.
	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures	332,000	329,000	3,000	165,000	0	9.d.
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	781,000	779,000	2,000	294,000	0	10.

Dollar Amounts in Thousands	(Column A) Totals from Schedule RC Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) Allocation by Risk Weight Category 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
11. Total balance sheet	RCFD 2170	RCFD S500	RCFD D987				RCFD D988	RCFD D989	RCFD D990	RCFD S503	
assets[14]	299,651,000	46,573,000	130,663,000				72,638,000	4,966,000	38,315,000	3,763,000	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250%[15] Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount Amount	
11. Total balance sheet	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
assets[14]		0	0	2,000			3,000	2,728,000	11.

13 Simplified Supervisory Formula Approach.
14 For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12
15 Column K - 250% risk weight is not applicable until the March 31, 2018, report date.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[16]	(Column B) Credit Equivalent Amount[17]	(Column C)	(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%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[18]												
12. Financial standby	RCFD D991		RCFD D992	RCFD D993				RCFD D994	RCFD D995	RCFD D996	RCFD S511	
letters of credit	4,870,000	1.0	4,870,000	0				937,000	203,000	3,328,000	402,000	12.
13. Performance standby letters of credit and transaction-related	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
contingent items	100,000	0.5	50,000	0				6,000	0	44,000	0	13.
14. Commercial and similar letters of credit with an original maturity of one year	RCFD G606		RCFD G607	RCFD G608				RCFD G609	RCFD G610	RCFD G611	RCFD S513	
or less	260,000	0.2	52,000	0				5,000	31,000	11,000	5,000	14.
15. Retained recourse on small business obligations sold	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
with recourse	0	1.0	0	0				0	0	0	0	15.

16. Credit conversion factor.
17. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
18. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[19]	(Column B) Credit Equivalent Amount[20]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16 Repo-style	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	
transactions[21]	27,139,000	1.0	27,139,000	0	0	0		7,911,000	58,000	19,170,000	0	16.
17. All other off-balance	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	
sheet liabilities.....	0	1.0	0	0				0	0	0	0	17.
18. Unused commitments: *												
a. Original maturity of	RCFD S525		RCFD S526	RCFD S527				RCFD S528	RCFD S529	RCFD S530	RCFD S531	
one year or less	27,690,000	0.2	5,538,000	0				142,000	0	5,394,000	2,000	18.a.
b. Original maturity												
exceeding one	RCFD G624		RCFD G625	RCFD G626				RCFD G627	RCFD G628	RCFD G629	RCFD S539	
year.....	23,278,000	0.5	11,639,000	0				284,000	224,000	11,023,000	108,000	18.b.
19. Unconditionally												
cancelable	RCFD S540		RCFD S541									
commitments.....	0	0.0	0									19.
20. Over-the-counter			RCFD S542	RCFD S543			RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	
derivatives.....			9,407,000	1,931,000			0	1,836,000	704,000	4,928,000	8,000	20.
21. Centrally cleared			RCFD S549	RCFD S550	RCFD S551	RCFD S552	RCFD S553	RCFD S554	RCFD S555	RCFD S556	RCFD S557	
derivatives.....			833,000	0	817,000	16,000		0	0	0	0	21.
22. Unsettled transactions	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
(failed trades)[22].....	24,000			23,000				0	0	0	0	22.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category: 625% Amount	(Column P) Allocation by Risk-Weight Category: 937.5% Amount	(Column Q) Allocation by Risk-Weight Category: 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[23]: Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches[23]: Risk-Weighted Asset Amount	
16. Repo-style transactions[24]				RCFD H301	RCFD H302	
				0	0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: *						
a. Original maturity of one year or less				RCFD H303	RCFD H304	
				0	0	18.a.
b. Original maturity exceeding one year				RCFD H307	RCFD H308	
				0	0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309	RCFD H310	
				0	0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades)[25]	RCFD H198	RCFD H199	RCFD H200			
	0	1,000	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.

* Excludes unused commitments to asset-backed commercial paper conduits.

Schedule RC-R—Continued
Part II—Continued

Dollar Amounts in Thousands	(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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by riskweight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	
	132,617,000	817,000	16,000	0	83,759,000	6,186,000	82,213,000	4,288,000	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	16,340	640	0	16,751,800	3,093,000	82,213,000	6,432,000	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250%[26] Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	
	Allocation by Risk-Weight Category							
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns c through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
		0	0	2,000	0	1,000	5,000	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
		0	0	12,000	0	9,375	62,500	25.

Dollar Amounts in Thousands	Totals RCFD	Totals Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	S580	116,503,655	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	1,783,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve[27]	B704	118,286,655	28.
29. LESS: Excess allowance for loan and lease losses	A222	0	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	118,286,655	31.

26. Column K - 250% risk weight is not applicable until the March 31, 2018, report date.
27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	5,070,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	16,294,000	S583	66,156,000	S584	63,475,000	M.2.a.
b. Foreign exchange rate and gold	S585	534,703,000	S586	4,357,000	S587	3,534,000	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	8,000	S590	10,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	60,000	S595	322,000	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	103,396,000	S604	76,955,000	S605	62,007,000	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	160,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	261,000	S616	32,000	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

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

Schedule RC-S—Continued

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

Schedule RC-S—Continued

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

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance	A249	0	M.1.a.
b. Amount of retained recourse on these obligations as of the report date	A250	0	M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	0	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b.
c. Other financial assets (includes home equity lines)[1]	A591	0	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d.
3. Asset-backed commercial paper conduits:[2]			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	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	299,000	M.3.b.(2)
4. Oustanding credit card fees and finance charges included in schedule RC-S, item 1 column C[3]	C407		M.4.

1 Memorandum item 2. c is to be completed if the principal balance of other financial assets serviced for others is more than $10 million.
2 Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with $1 billion or more in total assets.
3 Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of th 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.

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
Fiduciary and relatedd assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	880,000	14,000	30	9	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFD B872 1,372,000	RCFD B873 151,423,000	RCFD B874 11	RCFD B875 121	5.a.
b. Employee benefit—defined benefit	RCFD B876 8,698,000	RCFD B877 538,249,000	RCFD B878 99	RCFD B879 774	5.b.
c. Other employee benefit and retirement-related accounts	RCFD B880 59,886,000	RCFD B881 172,173,000	RCFD B882 60	RCFD B883 557	5.c.
6. Corporate trust and agency accounts	RCFD B884 553,000	RCFD B885 681,603,000	RCFD C001 66	RCFD C002 29,832	6.
7. Investment management and investment advisory agency accounts	RCFD B886 167,000	RCFD J253 3,364,000	RCFD B888 21	RCFD J254 221	7.
8. Foundation and endowment trust and agency accounts	RCFD J255 325,000	RCFD J256 14,634,000	RCFD J257 14	RCFD J258 21	8.
9. Other fiduciary accounts	RCFD B890 47,463,000	RCFD B891 583,269,000	RCFD B892 139	RCFD B893 1,407	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894 119,344,000	RCFD B895 2,144,729,000	RCFD B896 440	RCFD B897 32,942	10.
11. Custody and safekeeping accounts		RCFD B898 21,890,207,000		RCFD B899 32,840	11.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)...	RCFN B900 1,672,000	RCFN B901 8,236,401,000	RCFN B902 44	RCFN B903 14,707	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5. c and 11).....	RCFD J259 0	RCFD J260 11,069,000	RCFD J261 0	RCFD J262 87	13.

Dollar Amounts in Thousands			RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	0	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution			B905	25,000	15.a.
b. Employee benefit—defined benefit			B906	89,000	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	38,000	15.c.
16. Corporate trust and agency accounts.....			A479	204,000	16.
17. Investment management and investment advisory agency accounts.....			J315	1,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	2,000	18.
19. Other fiduciary accounts.....			A480	147,000	19.
20. Custody and safekeeping accounts.....			B909	3,330,000	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	3,836,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	1,017,000			22.a
23. Less: Expenses.....			C058		23.
24. Less: Net losses from fiduciary and related services.....			A488		24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911		25.
26. Net fiduciary and related services income.....			A491		26.

Memoranda Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCFD	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCFD	Amount	(Column C) All Other Accounts RCFD	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263		J264		J265		M.1.a.
b. Interest-bearing deposits.....	J266		J267		J268		M.1.b.
c. U.S.Treasury and U.S.Government agency obligations.....	J269		J270		J271		M.1.c.
d. State, county and municipal obligations.....	J272		J273		J274		M.1.d.
e. Money market mutual funds.....	J275		J276		J277		M.1.e.
f. Equity mutual funds.....	J278		J279		J280		M.1.f.
g. Other mutual funds.....	J281		J282		J283		M.1.g.
h. Common trust funds and collective investment funds.....	J284		J285		J286		M.1.h.
I. Other short-term obligations.....	J287		J288		J289		M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. j. Other notes and bonds	J290		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.

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

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
	RCFD	Number	Amount	
2. Corporate trust and agency accounts:			RCFD B928	
a. Corporate and municipal trusteeships	B927			M.2.a.
			RCFD J314	
(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.

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	131	B932	104,086,000	M.3.a.
b. International/Global equity	B933	83	B934	28,332,000	M.3.b.
c. Stock/Bond blend	B935	95	B936	7,608,000	M.3.c.
d. Taxable bond	B937	87	B938	37,449,000	M.3.d.
e. Municipal bond	B939	1	B940	0	M.3.e.
f. Short-term investments/Money market	B941	12	B942	38,866,000	M.3.f.
g. Specialty/Other	B943	18	B944	1,198,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	427	B946	217,539,000	M.3.h.

Schedule RC-T—Continued

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

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

Name and Title (TEXT B962)

E-mail Address (TEXT B926)

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

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a.
b. Held-to-maturity securities	J984	0	J985	0	J986	0	1.b.
c. Available-for-sale securities	J987	0	J988	0	J989	0	1.c.
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d.
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e.
f. Loans and leases, net of unearned income	J996	0	J997	0	J998	0	1.f.
g. Less: Allowance for loan and lease losses	J999	0	K001	0	K002	0	1.g.
h. Trading assets (other than derivatives)	K003	0	K004	0	K005	0	1.h.
i. Derivative trading assets	K006	0	K007	0	K008	0	1.i.
j. Other real estate owned	K009	0	K010	0	K011	0	1.j.
k. Other assets	K012	0	K013	0	K014	0	1.k.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:							
a. Securities sold under agreements to repurchase	K015	0	K016	0	K017	0	2.a.
b. Derivative trading liabilities	K018	0	K019	0	K020	0	2.b.
c. Commercial paper	K021	0	K022	0	K023	0	2.c.
d. Other borrowed money (exclude commercial paper)	K024	0	K025	0	K026	0	2.d.
e. Other liabilities	K027	0	K028	0	K029	0	2.e.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.k above)	K030	0	K031	0	K032	0	3.
4. All other liabilties 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, item2.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.

	RCON	Yes / No
Comments?	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