

**Federal Financial Institutions Examination Council**

**Consolidated Reports of Condition and Income for  
a Bank with Domestic and Foreign Offices—FFIEC 031**

**Report at the close of business June 30, 2017**

(20170630)

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).

(RCON 9999)  
Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

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

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

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

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

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)  
**July 28, 2017**

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

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

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

**Submission of Reports**

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

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

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

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

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

**U.S. Bank National Association**

Legal Title of Bank (RSSD 9017)

**Cincinnati**

City (RSSD 9130)

**OH**

**45202**

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

**6BYL5QZYBDK8S7L73M02**

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

FDIC Certificate Number

06548

(RSSD 9050)

The estimated average burden associated with this information collection is 128.05 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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**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**

CONF \_\_\_\_\_  
Name (TEXT C490)

CONF \_\_\_\_\_  
Title (TEXT C491)

CONF \_\_\_\_\_  
E-mail Address (TEXT C492)

CONF \_\_\_\_\_  
Area code/Phone Number/Extension (TEXT C493)

CONF \_\_\_\_\_  
Area Code/FAX Number (TEXT C494)

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

CONF \_\_\_\_\_  
Name (TEXT C495)

CONF \_\_\_\_\_  
Title (TEXT C496)

CONF \_\_\_\_\_  
E-mail Address (TEXT 4086)

CONF \_\_\_\_\_  
Area code/Phone Number/Extension (TEXT 8902)

CONF \_\_\_\_\_  
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**

CONF \_\_\_\_\_  
Name (TEXT FT42)

CONF \_\_\_\_\_  
E-mail Address (TEXT FT44)

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

CONF \_\_\_\_\_  
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**

CONF \_\_\_\_\_  
Name (TEXT C366)

CONF \_\_\_\_\_  
Title (TEXT C367)

CONF \_\_\_\_\_  
E-mail Address (TEXT C368)

CONF \_\_\_\_\_  
Area Code/Phone Number/Extension (TEXT C369)

CONF \_\_\_\_\_  
Area code/FAX Number (TEXT C370)

**Secondary Contact**

CONF \_\_\_\_\_  
Name (TEXT C371)

CONF \_\_\_\_\_  
Title (TEXT C372)

CONF \_\_\_\_\_  
E-mail Address (TEXT C373)

CONF \_\_\_\_\_  
Telephone: Area Code/Phone Number/Extension (TEXT C374)

CONF \_\_\_\_\_  
Area Code/FAX Number (TEXT C375)

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

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

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

**Primary Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C437)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C438)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C439)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C440)

**Secondary Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C442)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C443)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C444)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C445)

**Third Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C870)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C871)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C872)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C873)

**Fourth Contact**

CONF  
 \_\_\_\_\_  
 Name (TEXT C875)  
 CONF  
 \_\_\_\_\_  
 Title (TEXT C876)  
 CONF  
 \_\_\_\_\_  
 E-mail Address (TEXT C877)  
 CONF  
 \_\_\_\_\_  
 Area Code/Phone Number/Extension (TEXT C878)

**U.S. Bank National Association**

Legal Title of Bank

**Cincinnati**

City

**OH 45202**

State

Zip Code

FDIC Certificate Number: 06548

FFIEC 031  
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RI-1

**Consolidated Report of Income  
for the period January 1, 2017 – June 30, 2017**

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

**Schedule RI—Income Statement**

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Interest Income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	4435	1,699,910	1.a.1.a.1
(2) All other loans secured by real estate	4436	799,706	1.a.1.a.2
(b) Loans to finance agricultural production and other loans to farmers	4024	17,891	1.a.1.b
(c) Commercial and industrial loans	4012	1,045,537	1.a.1.c
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	1,158,982	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	607,117	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	209,839	1.a.1.f
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	5,121	1.a.2
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	<b>5,544,103</b>	1.a.3
b. Income from lease financing receivables	4065	244,602	1.b
c. Interest income on balances due from depository institutions (1)	4115	18,309	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	170,327	1.d.1
(2) Mortgage-backed securities	B489	799,898	1.d.2
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	106,851	1.d.3
e. Interest income from trading assets	4069	1,918	1.e
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	171	1.f
g. Other interest income	4518	-75,179	1.g
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	<b>6,811,000</b>	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	14,625	2.a.1.a
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	316,411	2.a.1.b.1
<b>(2) Time deposits of \$250,000 or less</b>	HK03	47,920	2.a.1.b.2
<b>(3) Time deposits of more than \$250,000</b>	HK04	16,936	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	45,257	2.a.2
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	2,529	2.b
c. Interest on trading liabilities and other borrowed money	4185	230,675	2.c

(1) Includes interest income on time certificates of deposits not held for trading.

**Schedule RI—Continued**

Dollar Amounts in Thousands	Year-to-date			
	RIAD	Amount		
2. Interest expense (continued):				
d. Interest on subordinated notes and debentures	4200	61,175	2.d	
e. Total interest expense (sum of items 2.a through 2.d)	4073	<b>735,528</b>	2.e	
3. Net interest income (item 1.h minus 2.e)			4074	<b>6,075,472</b> 3
4. Provision for loan and lease losses			4230	717,694 4
5. Noninterest income:				
a. Income from fiduciary activities (1)	4070	612,282	5.a	
b. Service charges on deposit accounts	4080	673,492	5.b	
c. Trading revenue (2)	A220	74,735	5.c	
d. (1) Fees and commissions from securities brokerage	C886	120,302	5.d.1	
(2) Investment banking, advisory, and underwriting fees and commissions	C888	7,431	5.d.2	
(3) Fees and commissions from annuity sales	C887	0	5.d.3	
(4) Underwriting income from insurance and reinsurance activities	C386	1,266	5.d.4	
(5) Income from other insurance activities	C387	1	5.d.5	
e. Venture capital revenue	B491	0	5.e	
f. Net servicing fees	B492	188,809	5.f	
g. Net securitization income	B493	0	5.g	
h. Not applicable				
i. Net gains (losses) on sales of loans and leases	5416	247,884	5.i	
j. Net gains (losses) on sales of other real estate owned	5415	20,221	5.j	
k. Net gains (losses) on sales of other assets (3)	B496	173,940	5.k	
l. Other noninterest income*	B497	2,449,510	5.l	
m. Total noninterest income (sum of items 5.a through 5.l)			4079	<b>4,569,873</b> 5.m
6. a. Realized gains (losses) on held-to-maturity securities			3521	0 6.a
b. Realized gains (losses) on available-for-sale securities			3196	47,204 6.b
7. Noninterest expense:				
a. Salaries and employee benefits	4135	3,280,140	7.a	
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	4217	494,399	7.b	
c. (1) Goodwill impairment losses	C216	0	7.c.1	
(2) Amortization expense and impairment losses for other intangible assets	C232	136,310	7.c.2	
d. Other noninterest expense*	4092	1,921,155	7.d	
e. Total noninterest expense (sum of items 7.a through 7.d)			4093	<b>5,832,004</b> 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	<b>4,142,851</b> 8.
9. Applicable income taxes (on item 8)			4302	1,300,574 9.
10. Income (loss) before discontinued operations (item 8 minus item 9)			4300	<b>2,842,277</b> 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	<b>2,842,277</b> 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	26,640 13
14. Net income (loss) attributable to bank (item 12 minus item 13)			4340	<b>2,815,637</b> 14

\* Describe on Schedule RI-E - Explanations.

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

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

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

**Schedule RI—Continued**

**Memoranda**

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Amount	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes _____ <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	4513	16,366			M.1
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) _____	8431	90,769			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	125,436			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	94,974			M.4
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) _____	4150	70,522		Number	M.5
6. Not applicable					
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) _____	9106	00000000		Date	M.7
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$10 million or more for any quarter of the preceding calendar year.</i>					
a. Interest rate exposures _____	8757	27,591			M.8.a
b. Foreign exchange exposures _____	8758	47,144			M.8.b
c. Equity security and index exposures _____	8759	0			M.8.c
d. Commodity and other exposures _____	8760	0			M.8.d
e. Credit exposures _____	F186	0			M.8.e
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above(1)</i>					
<b>f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>					
(1) Gross credit valuation adjustment (CVA) _____	FT36	6,186			M.8.f.(1)
(2) CVA hedge _____	FT37	0			M.8.f.(2)
<b>g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>					
(1) Gross debit valuation adjustment (DVA) _____	FT38	-2			M.8.g.(1)
(2) DVA hedge _____	FT39	0			M.8.g.(2)
<b>h. Gross trading revenue, before including positive or negative net CVA and net DVA</b> _____	FT40	0			M.8.h
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets(1)</i>					
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:					
a. Net gains (losses) on credit derivatives held for trading _____	C889	0			M.9.a
b. Net gains (losses) on credit derivatives held for purposes other than trading _____	C890	-417			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
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, part I, Memorandum items 8.b and 8.c.</i>					
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)) _____	F228	0			M.12

(1) The asset size tests are based on the total assets reported in the June 30, 2016, Report of Condition  
(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

## Schedule RI—Continued

### Memoranda — Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	-113,222	M.13.a
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	220	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
<b>14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)</b>	J321	209	M.14
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets(1) that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	219,968	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	79,110	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	28,401	M.15.c.
d. All other service charges on deposit accounts	H035	346,013	M.15.d.

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



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

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	45,339,264	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	45,339,264	3
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	2,815,637	4
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	0	5
6. Treasury stock transactions, net	B510	0	6
7. Changes incident to business combinations, net	4356	0	7
8. LESS: Cash dividends declared on preferred stock	4470	0	8
9. LESS: Cash dividends declared on common stock	4460	2,500,000	9
10. Other comprehensive income (1)	B511	279,769	10
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	0	11
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	45,934,670	12

\* Describe on Schedule RI-E - Explanations.

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

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

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

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

	( Column A ) Charge-offs (1)		( Column B ) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1
(2) Other construction loans and all land development and other land loans	C893	988	C894	3,899	1.a.2
b. Secured by farmland in domestic offices	3584	721	3585	6	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	13,411	5412	12,400	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	33,186	C217	12,881	1.c.2.a
(b) Secured by junior liens	C235	3,558	C218	6,837	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	942	3589	7,066	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	1,435	C896	3,228	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	C897	1,234	C898	1,241	1.e.2
f. In foreign offices	B512	0	B513	0	1.f

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

**Schedule RI-B—Continued**

**Part I. Continued**

	( Column A )		( Column B )		
	Charge-offs (1)		Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers	4655	12,714	4665	325	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	168,006	4617	39,661	4.a
b. To non-U.S. addressees (domicile)	4646	2,253	4618	34	4.b
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	439,737	B515	45,466	5.a
b. Automobile Loans	K129	53,132	K133	17,483	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K205	98,877	K206	18,471	5.c
6. Loans to foreign governments and official institutions	4643	0	4627	0	6
7. All other loans	4644	3,887	4628	1,464	7
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	7,367	F187	2,808	8.a
b. All other leases	C880	12,572	F188	5,662	8.b
9. Total (sum of items 1 through 8)	4635	<b>854,020</b>	4605	<b>178,932</b>	9

**Memoranda**

	( Column A )		( Column B )		
	Charge-offs (1)		Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above	5409	125	5410	33	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	3	4662	6	M.2
3. Not applicable					
<i>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.</i>					
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			82,118	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, 2016, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) _____	B522	3,813,053	1
2. Recoveries (must equal part I, item 9, column B, above) _____	4605	178,932	2
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4) _____	C079	852,743	3
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account _____	5523	1,277	4
5. Provision for loan and lease losses (must equal Schedule RI, item 4) _____	4230	717,694	5
6. Adjustments* (see instructions for this schedule) _____	C233	15	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	3,855,674	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 _____ <i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	C435	0	M.1
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges _____	C389	81,750	M.2
3. Amount of allowance for loan and leases losses attributable to retail credit card fees and finance charges _____ <i>Memorandum item 4 is to be completed by all banks.</i>	C390	0	M.3
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	36,439	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)

	(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
Dollar Amounts in Thousands												
1. Real estate loans:												
a. Construction loans	M708	56,603	M709	3,098	M710	11,651,946	M711	466,519	M712	1,559	M713	350
b. Commercial real estate loans	M714	151,976	M715	4,410	M716	29,969,726	M717	283,892	M719	76,069	M720	4,403
c. Residential real estate loans	M721	3,812,165	M722	151,854	M723	55,428,536	M724	303,631	M725	2,114,396	M726	31,686
2. Commercial loans(2)	M727	586,771	M728	47,346	M729	96,248,852	M730	920,103	M731	0	M732	0
3. Credit cards	M733	229,921	M734	63,842	M735	20,631,157	M736	926,610	M737	0	M738	0
4. Other consumer loans	M739	168,026	M740	19,392	M741	55,479,369	M742	628,538	M743	1,201	M744	0
5. Unallocated, if any							M745	0				
6. Total (sum of items 1.a through 5)(3)	M746	5,005,462	M747	289,942	M748	269,409,586	M749	3,529,293	M750	2,193,225	M751	36,439

- The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.
- Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1,3, or 4 of Schedule RI-C.
- The sum of item 6, column 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.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices _____	C899	0	1
2. Total interest expense in foreign offices _____	C900	0	2
3. Provision for loan and lease losses in foreign offices _____	C901	0	3
4. Noninterest income in foreign offices:			
a. Trading revenue _____	C902	0	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	0	4.d
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices _____	C906	0	5
6. Total noninterest expense in foreign offices _____	C907	0	6
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs _____	C908	0	7
8. Applicable income taxes (on items 1 through 7) _____	C909	0	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	0	10
11. Not applicable.			
12. Eliminations arising from the consolidation of foreign offices with domestic offices _____	C913	0	12
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) _____	C914	0	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 Schedules RI-A and RI-B, all discontinued operations in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
<b>1. Other noninterest income (from Schedule RI, item 5.l)</b>						
<b>Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:</b>						
a.	Income and fees from the printing and sale of checks	C013	0			1.a
b.	Earnings on/increase in value of cash surrender value of life insurance	C014	0			1.b
c.	Income and fees from automated teller machines (ATMs)	C016	174,756			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	610,547			1.g
h.	Gains on bargain purchases	J447	0			1.h
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts	T047	0			1.i.
<b>TEXT</b>						
j.	4461 Merchant processing services	4461	785,329			1.j.
k.	4462 Corporate payment products revenue	4462	363,304			1.k.
l.	4463 Change in fair value of mortgage banking related derivatives	4463	-88,634			1.l.
<b>2. Other noninterest expense (from Schedule RI, item 7.d)</b>						
<b>Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:</b>						
a.	Data processing expenses	C017	192,001			2.a
b.	Advertising and marketing expenses	0497	151,418			2.b
c.	Directors' fees	4136	0			2.c
d.	Printing, stationery, and supplies	C018	0			2.d
e.	Postage	8403	102,386			2.e
f.	Legal fees and expenses	4141	0			2.f
g.	FDIC deposit insurance assessments	4146	CONF			2.g
h.	Accounting and auditing expenses	F556	0			2.h
i.	Consulting and advisory expenses	F557	154,471			2.i
j.	Automated teller machine (ATM) and interchange expenses	F558	0			2.j
k.	Telecommunications expenses	F559	58,432			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.
<b>TEXT</b>						
n.	4464 Capitalized computer software expense	4464	206,899			2.n.
o.	4467 Costs of affordable housing and other tax-advantage projects	4467	160,874			2.o.
p.	4468 Mortgage servicing expense	4468	103,465			2.p
<b>3. Discontinued operations and applicable income tax effect</b>						
(from Schedule RI, item 11) (itemize and describe each discontinued operation):						
<b>TEXT</b>						
a.(1)	FT29	FT29	0			3.a.1
	(2) Applicable income tax effect	FT30	0			3.a.2
b.(1)	FT31	FT31	0			3.b.1
	(2) Applicable income tax effect	FT32	0			3.b.2



## Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2017

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	5,126,818	1.a
b. Interest-bearing balances (2)				0071	23,803,645	1.b
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A)				1754	43,659,025	2.a
b. Available-for-sale securities (from Schedule RC-B, column D)				1773	66,455,676	2.b
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices				RCON		
				B987	38,550	3.a
				RCFD		
b. Securities purchased under agreements to resell (3)				B989	12,668	3.b
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale				5369	3,661,186	4.a
b. Loans and leases held for investment		B528	276,608,273			4.b
c. LESS: Allowance for loan and lease losses		3123	3,855,674			4.c
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	<b>272,752,599</b>	4.d
5. Trading assets (from Schedule RC-D)						
				3545	1,795,326	5
6. Premises and fixed assets (including capitalized leases)						
				2145	2,405,980	6
7. Other real estate owned (from Schedule RC-M)						
				2150	182,170	7
8. Investments in unconsolidated subsidiaries and associated companies						
				2130	94,517	8
9. Direct and indirect investments in real estate ventures						
				3656	0	9
10. Intangible assets:						
a. Goodwill				3163	9,365,652	10.a
b. Other intangible assets (from Schedule RC-M)				0426	3,493,398	10.b
11. Other assets (from Schedule RC-F)						
				2160	24,062,996	11
12. Total assets (sum of items 1 through 11)						
				2170	<b>456,910,206</b>	12

(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.



**Schedule RC—Continued**

Dollar Amounts in Thousands			RCON	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)			2200	329,468,253	13.a
(1) Noninterest-bearing (4)			6631	93,323,461	13.a.1
(2) Interest-bearing			6636	236,144,792	13.a.2
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)			RCFN		
			2200	28,288,034	13.b
(1) Noninterest-bearing			6631	330,516	13.b.1
(2) Interest-bearing			6636	27,957,518	13.b.2
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (5)			RCON		
			B993	221,514	14.a
b. Securities sold under agreements to repurchase (6)			RCFD		
			B995	776,670	14.b
15. Trading liabilities (from Schedule RC-D)			3548	878,885	15
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)			3190	33,876,373	16
17. and 18. Not applicable					

(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	
<b>Liabilities—Continued</b>			
19. Subordinated notes and debentures (1)	3200	3,800,000	19
20. Other liabilities (from Schedule RC-G)	2930	12,866,522	20
21. Total liabilities (sum of items 13 through 20)	2948	<b>410,176,251</b>	21
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus	3838	0	23
24. Common stock	3230	18,200	24
25. Surplus (excludes all surplus related to preferred stock)	3839	14,266,915	25
26. a. Retained earnings	3632	32,568,470	26.a
b. Accumulated other comprehensive income (2)	B530	-918,915	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	<b>45,934,670</b>	27.a
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	799,285	27.b
28. Total equity capital (sum of items 27.a and 27.b)	G105	<b>46,733,955</b>	28
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	<b>456,910,206</b>	29

**Memoranda**

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

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

RCFD	Number
6724	N/A

M.1

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

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

- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

RCON	MMDD
8678	N/A

M.2

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	1. Cash items in process of collection, unposted debits, and currency and coin _____				
	0022	3,670,163			
a. Cash items in process of collection and unposted debits _____			0020	1,439,847	1.a
b. Currency and coin _____			0080	2,230,316	1.b
2. Balances due from depository institutions in the U.S. _____			0082	1,020,369	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	1,020,369			2.b
3. Balances due from banks in foreign countries and foreign central banks _____			0070	189,012	3
a. Foreign branches of other U.S. banks _____	0073	0			3.a
b. Other banks in foreign countries and foreign central banks _____	0074	8,471,552			3.b
4. Balances due from Federal Reserve Banks _____	0090	15,768,379	0090	15,768,379	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	28,930,463	0010	20,647,923	5

### Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities _____	0211	4,953,056	0213	4,892,827	1286	19,174,209	1287	19,076,233	1
2. U.S. Government agency obligations (exclude mortgage-backed securities):									
a. Issued by U.S. Government agencies (1) _____	1289	486,392	1290	492,029	1291	356,122	1293	361,928	2.a
b. Issued by U.S. Government-sponsored agencies (2) _____	1294	0	1295	0	1297	402,016	1298	398,612	2.b
3. Securities issued by states and political subdivisions in the U.S. _____	8496	6,028	8497	7,185	8498	5,468,933	8499	5,469,107	3

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

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	5,222,615	G301	5,213,303	G302	5,322,867	G303	5,317,950	4.a.1
(2) Issued by FNMA and FHLMC	G304	14,950,916	G305	14,827,606	G306	17,643,417	G307	17,497,038	4.a.2
(3) Other pass-through securities	G308	927	G309	927	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	18,007,138	G313	17,910,707	G314	17,934,649	G315	17,879,698	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	443	G321	544	G322	0	G323	0	4.b.3
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a). Issued or guaranteed by FNMA, FHLMC or GNMA	K142	0	K143	0	K144	0	K145	0	4.c.1.a
(b). Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c .(2) Other commercial MBS:									
(a). Issued or guaranteed by U.S. Government agencies or sponsored agencies(1)	K150	0	K151	0	K152	9,993	K153	10,065	4.c.2.a
(b). All other commercial MBS	K154	0	K155	0	K156	0	K157	0	4.c.2.b
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	7,363	C988	9,784	C989	430,210	C027	437,339	5.a
b. Structured financial products:									
(1) Cash	G336	0	G337	5,253	G338	0	G339	0	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	15,147	1738	14,864	1739	0	1741	0	6.a
b. Other foreign debt securities	1742	9,000	1743	9,000	1744	0	1746	0	6.b
7. Investments in mutual funds and other equity securities with readily determinable fair values (2)					A510	7,717	A511	7,706	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	<b>43,659,025</b>	1771	<b>43,384,029</b>	1772	<b>66,750,133</b>	1773	<b>66,455,676</b>	8

(1) U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).  
 (2) Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.

**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Pledged securities (1) _____	0416	14,010,633	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	1,760,875	M.2.a.1
(2) Over three months through 12 months _____	A550	4,149,468	M.2.a.2
(3) Over one year through three years _____	A551	6,626,583	M.2.a.3
(4) Over three years through five years _____	A552	5,470,471	M.2.a.4
(5) Over five years through 15 years _____	A553	7,933,610	M.2.a.5
(6) Over 15 years _____	A554	5,272,543	M.2.a.6

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

**Schedule RC-B—Continued**

**Memoranda-Continued**

2. 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	247,024		M.2.b.1
(2) Over three months through 12 months	A556	34,398		M.2.b.2
(3) Over one year through three years	A557	227,990		M.2.b.3
(4) Over three years through five years	A558	160,652		M.2.b.4
(5) Over five years through 15 years	A559	29,595,137		M.2.b.5
(6) Over 15 years	A560	12,724,245		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	13,132,351		M.2.c.1
(2) Over three years	A562	22,764,993		M.2.c.2
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)		A248	5,448,264	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	400,000		M.4.a
b. Fair value	8783	396,595		M.4.b

- (3) Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.
- (5) Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- (6) Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables _____	B838	0	B839	0	B840	0	B841	0	M.5.a
b. Home equity lines _____	B842	7,363	B843	9,784	B844	0	B845	0	M.5.b
c. Automobile loans _____	B846	0	B847	0	B848	0	B849	0	M.5.c
d. Other consumer loans _____	B850	0	B851	0	B852	430,210	B853	437,339	M.5.d
e. Commercial and industrial loans _____	B854	0	B855	0	B856	0	B857	0	M.5.e
f. Other _____	B858	0	B859	0	B860	0	B861	0	M.5.f

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



**Schedule RC-B—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
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	0	G359	0	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	5,253	G370	0	G371	0	M.6.f
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g

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

#### Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (1)	1410	N/A			1
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	F158	1,854,838	F158	1,854,838	1.a.1
(2) Other construction loans and all land development and other land loans	F159	9,703,049	F159	9,703,049	1.a.2
b. Secured by farmland (including farm residential and other improvements)	1420	1,084,382	1420	1,084,382	1.b
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	15,082,456	1797	15,082,456	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	65,011,248	5367	65,011,248	1.c.2.a
(b) Secured by junior liens	5368	1,430,696	5368	1,430,696	1.c.2.b
d. Secured by multifamily (5 or more) residential properties	1460	4,170,199	1460	4,170,199	1.d
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	8,772,543	F160	8,772,543	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F161	14,011,908	F161	13,969,151	1.e.2
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	21,733	2.a
(1) To U.S. branches and agencies of foreign banks	B532	204			2.a.1
(2) To other commercial banks in the U.S.	B533	21,529			2.a.2
b. To other depository institutions in the U.S.	B534	303	B534	303	2.b
c. To banks in foreign countries			B535	21,882	2.c
(1) To foreign branches of other U.S. banks	B536	16,486			2.c.1
(2) To other banks in foreign countries	B537	5,396			2.c.2
3. Loans to finance agricultural production and other loans to farmers	1590	930,431	1590	930,431	3
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	70,937,605	1763	70,937,605	4.a
b. To non-U.S. addressees (domicile)	1764	951,924	1764	401,849	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	20,861,078	B538	20,861,077	6.a
b. Other revolving credit plans	B539	3,208,867	B539	3,208,867	6.b
c. Automobile Loans	K137	17,694,986	K137	17,694,986	6.c
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	10,635,313	K207	10,635,313	6.d
7. Loans to foreign government and official institutions (including foreign central banks)	2081	0	2081	0	7
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	12,156,150	2107	12,156,150	8

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

**Schedule RC-C—Continued**

**Part I—Continued**

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans	1563	8,535,150			9
a. Loans to nondepository financial institutions			J454	2,647,898	9.a
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	1,525,717	9.b.1
(2) All other loans (exclude consumer loans)			J451	4,361,535	9.b.2
10. Lease financing receivables (net of unearned income)			2165	13,188,654	10
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	7,569,072			10.a
b. All other leases	F163	5,623,646			10.b
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11
12. Total loans and leases held for investment and held for sale(1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	280,269,459	2122	279,672,562	12

**Memoranda**

Dollar Amounts in Thousands	RCON	Amount	
1.Loans restructured in troubled debt restructurings that are in compliance with their modified terms(included in Schedule RC-C, Part I) and not reported as past due or nonaccrual in Schedule RC-N,Memorandum item 1):			
a.Construction, land development, and other land loans in domestic offices:			
(1)1 - 4 family residential construction loans	K158	1,163	M.1.a.1
(2)Other construction loans and all land development and other land loans	K159	22,845	M.1.a.2
b. Loans secured by 1-4 residential properties in domestic offices	F576	2,324,053	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K160	9,997	M.1.c
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	63,175	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K162	37,978	M.1.d.2
e. Commercial and Industrial loans:	RCFD		
(1) To U.S.addressees (domicile)	K163	294,094	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	252,763	M.1.f
<i>Itemize loan categories included in memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms(sum of memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices	K166	0	M.1.f.1
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers	K168	0	M.1.f.3
(4) Loans to individuals for household, family, and other personal expenditure:			
(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)
<b>g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)</b>	HK25	3,006,068	M.1.g

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

## Schedule RC-C—Continued

### Part I— Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1, 2)	RCON		
(1) Three months or less	A564	1,798,088	M.2.a.1
(2) Over three months through 12 months	A565	3,177,087	M.2.a.2
(3) Over one year through three years	A566	3,791,972	M.2.a.3
(4) Over three years through five years	A567	4,836,659	M.2.a.4
(5) Over five years through 15 years	A568	16,770,005	M.2.a.5
(6) Over 15 years	A569	34,096,178	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	138,977,777	M.2.b.1
(2) Over three months through 12 months	A571	7,350,610	M.2.b.2
(3) Over one year through three years	A572	19,912,011	M.2.b.3
(4) Over three years through five years	A573	23,398,212	M.2.b.4
(5) Over five years through 15 years	A574	19,593,007	M.2.b.5
(6) Over 15 years	A575	5,425,970	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	46,832,129	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	13,787,001	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	20,641,416	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 1, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD B837	267,818	M.5
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a., column A	C391	596,798	M.6
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	C779	3,077,655	M.7.a
b. Amount included in Schedule RC-C, part I, items 1 through 9	C780	2,193,225	M.7.b
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))	RCON F230	562,465	M.8.a

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

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

(4) Exclude loans secured by real estate that are included in Schedule RC-C, part I, item 1, column A.

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of December 31, 2016, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale, in domestic offices (as reported in Schedule RC-C, part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties _____	F231	558	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	24	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	1,933,097	M.9
10. and 11. Not applicable			

**Schedule RC-C—Continued**

**Part I. Continued**

**Memoranda — Continued**

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

Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2016.

Dollar Amounts in Thousands	RCON		Amount	
	RCFD	Amount		
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 1a.(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	150,988,248		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	Amount		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	N/A		M.15.a.1
(2) Proprietary reverse mortgages	J467	N/A		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	N/A		M.15.b.1
(2) Proprietary reverse mortgages	J469	N/A		M.15.b.2
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	N/A		M.15.c.1
(2) Proprietary reverse mortgages	J471	N/A		M.15.c.2

### Schedule RC-C—Continued

#### Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan: (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

#### Loans to Small Businesses

1. and 2. Not applicable

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	2,602	5565	117,947	3.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5566	7,484	5567	930,771	3.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5568	11,955	5569	4,726,547	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	1,138,090	5571	7,567,203	4.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5572	20,610	5573	1,622,005	4.b
c. With original amounts of more than \$250,000 through \$1,000,000 _____	5574	8,338	5575	1,968,626	4.c

**Schedule RC-C—Continued**

**Part II. Continued**

**Agricultural Loans to Small Farms**

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	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	4,037	5579	156,554	7.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5580	2,627	5581	304,080	7.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5582	660	5583	168,310	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	3,066	5585	70,246	8.a
b. With original amounts of more than \$100,000 through \$250,000 _____	5586	735	5587	79,550	8.b
c. With original amounts of more than \$250,000 through \$500,000 _____	5588	441	5589	103,542	8.c



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

Schedule RC-D is to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more in any of the four preceding calendar quarters.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
<b>Assets</b>					
1. U.S. Treasury securities	3531	0	3531	0	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	306,097	3533	306,097	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	0	G386	0	5.b
6. Loans:					
a. Loans secured by real estate	F610	0			6.a
(1) Construction, land development, and other land loans			F604	0	6.a.1
(2) Secured by farmland (including farm residential and other improvements)			F605	0	6.a.2
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			F606	0	6.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F607	0	6.a.3.b.1
(2) Secured by junior liens			F611	0	6.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F612	0	6.a.4
(5) Secured by nonfarm nonresidential properties			F613	0	6.a.5
b. Commercial and industrial loans	F614	14,790	F614	14,790	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		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Other trading assets	3541	0	3541	0	9
10. Not applicable					
11. Derivatives with a positive fair value	3543	1,474,439	3543	1,474,439	11
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)	3545	<b>1,795,326</b>	3545	<b>1,795,326</b>	12
<b>Liabilities</b>					
13. a. Liability for short positions	3546	12,545	3546	12,545	13.a
b. Other trading liabilities	F624	0	F624	0	13.b
14. Derivatives with a negative fair value	3547	866,340	3547	866,340	14
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)	3548	<b>878,885</b>	3548	<b>878,885</b>	15

**Memoranda**

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	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	14,789	F632	14,789	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		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions	G299	0	G299	0	M.3.a
b. Trust preferred securities issued by real estate investment trusts	G332	0	G332	0	M.3.b
c. Corporate and similar loans	G333	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:			
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, <b>that are greater than \$1,000,000 and exceed 25 percent of the item): (1)</b>			
<b>TEXT</b>			
a. F655	F655	0	M.9.a
b. F656	F656	0	M.9.b
c. F657	F657	0	M.9.c
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item <b>13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):</b>			
<b>TEXT</b>			
a. F658	F658	0	M.10.a
b. F659	F659	0	M.10.b
c. F660	F660	0	M.10.c

(1) Exclude equity securities.

## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total transaction accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits(1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships and corporations	B549	45,566,718			B550	273,000,930	1
2. U.S. Government	2202	73,589			2520	147,713	2
3. States and political subdivisions in the U.S.	2203	1,765,254			2530	7,895,603	3
4. Commercial banks and other depository institutions in the U.S.	B551	803,124			B552	16,722	4
5. Banks in foreign countries	2213	195,571			2236	183	5
6. Foreign governments and official institutions (including foreign central banks)	2216	2,846			2377	0	6
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	48,407,102	2210	43,760,905	2385	281,061,151	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	3,263,962	M.1.a
b. Total brokered deposits	2365	32,896,778	M.1.b
<b>c. Brokered deposits of \$250,000 or less (fully insured brokered deposits)(2)</b>	HK05	31,819,937	M.1.c
d. Maturity data for brokered deposits:			
<b>(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above)</b>	HK06	31,819,937	M.1.d.1
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 or more with a remaining maturity of one year or less (included in Memorandum item 1.b above)	K220	1,076,841	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	N/A	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 item 1.c reflects the deposit insurance limits in effect on the report date.

**Schedule RC-E—Continued**

**Part I. Continued  
Memoranda—Continued**

	Dollar Amounts in Thousands		
	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	220,740,637	M.2.a.1
(2) Other savings deposits (excludes MMDAs)	0352	43,576,688	M.2.a.2
b. Total time deposits of less than \$100,000	6648	7,562,090	M.2.b
c. Total time deposits of \$100,000 through \$250,000	J473	4,024,221	M.2.c
d. Total time deposits of more than \$250,000	J474	5,157,515	M.2.d
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum item 2.c and 2.d above	F233	897,851	M.2.e
3. Maturity and repricing data for time deposits of \$250,000 or less:			
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1, 2)			
(1) Three months or less	HK07	1,506,551	M.3.a.1
(2) Over three months through 12 months	HK08	3,897,886	M.3.a.2
(3) Over one year through three years	HK09	4,240,559	M.3.a.3
(4) Over three years	HK10	1,941,315	M.3.a.4
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	HK11	5,404,437	M.3.b
4. Maturity and repricing data for time deposits of more than \$250,000:			
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1, 4)			
(1) Three months or less	HK12	1,976,279	M.4.a.1
(2) Over three months through 12 months	HK13	2,551,372	M.4.a.2
(3) Over one year through three years	HK14	326,162	M.4.a.3
(4) Over three years	HK15	303,702	M.4.a.4
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K222	4,527,651	M.4.b
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	RCON	YES / NO	
	P752	YES	M.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 and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	692,936	M.6.a
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	2,754,173	M.6.b

- (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, sum of Memorandum items 2.b and 2.c
- (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, Memorandum items 2.d.
- (5) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, Report of Condition.

**Schedule RC-E—Continued**

**Part I. Continued  
Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use _____	P756	60,023,692	M.7.a.1
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations _____	P757	154,029,554	M.7.a.2
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use _____	P758	43,163,095	M.7.b.1
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations _____	P759	397,579	M.7.b.2

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

Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets(1).

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) _____	B553	27,966,464	1
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions _____	B554	271,410	2
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) _____	2625	50,160	3
4. Foreign governments and official institutions (including foreign central banks) _____	2650	0	4
5. U.S. Government and states and political subdivisions in the U.S. _____	B555	0	5
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) _____	2200	<b>28,288,034</b>	6

**Memorandum**

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b) _____	A245	20,671,384	M.1

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

**Schedule RC-F—Other Assets**

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (1)			B556	1,209,463	1
2.	Net deferred tax assets (2)			2148	0	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	992,314	4
5.	Life insurance assets:					
a.	General account life insurance assets			K201	532,133	5.a
b.	Separate account life insurance assets			K202	4,784,697	5.b
c.	Hybrid account life insurance assets			K270	470,632	5.c
6.	<b>All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)</b>			2168	16,073,757	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.	Receivable from foreclosed government-guaranteed mortgage loans	FT35	0			6.h
	<b>TEXT</b>					
i.	3549	3549	0			6.i
j.	3550	3550	0			6.j
k.	3551	3551	0			6.k
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	24,062,996	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	57,350	1.a
b.	Other expenses accrued and unpaid (includes accrued income taxes payable)			RCFD		
				3646	3,697,622	1.b
2.	Net deferred tax liabilities (2)			3049	2,094,022	2
3.	Allowance for credit losses on off-balance sheet credit exposures			B557	521,007	3
4.	<b>All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)</b>			2938	6,496,521	4
a.	Accounts Payable	3066	0			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
	<b>TEXT</b>					
e.	3552	3552	0			4.e
f.	3553	3553	0			4.f
g.	3554	3554	0			4.g
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	12,866,522	5

- (1) Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
- (2) See discussion of deferred income taxes in Glossary entry on "income taxes."
- (3) Report interest-only strips receivable in the form of a security as available-for sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- (4) Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- (5) For savings banks, include "dividends" accrued and unpaid on deposits.





### Schedule RC-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	N/A	1
2. Total IBF liabilities (component of Schedule RC, item 21)		2898	N/A	2

### Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands	RCFD	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions		3381	8,859,977	1
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	25,106,503	2
3. Mortgage-backed securities (2)		B559	79,441,625	3
4. All other securities (2, 3) (includes securities issued by states and political subdivisions in the U.S.)		B560	5,830,019	4
5. Federal funds sold and securities purchased under agreements to resell		3365	29,187	5
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	264,274,761	6.a.1
(2) Loans secured by real estate:				
(a) Loans secured by 1-4 family residential properties		3465	80,411,064	6.a.2.a
(b) All other loans secured by real estate		3466	40,178,480	6.a.2.b
(3) Loans to finance agricultural production and other loans to farmers		3386	935,274	6.a.3
(4) Commercial and industrial loans		3387	71,149,848	6.a.4
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	20,631,179	6.a.5.a
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	31,167,816	6.a.5.b
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs		3360	583,138	6.b
7. Trading assets		RCFD		
		3401	2,234,870	7
8. Lease financing receivables (net of unearned income)		3484	12,757,818	8
9. Total assets (4)		3368	439,377,007	9
<b>Liabilities</b>				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON		
		3485	5,907,488	10
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	213,112,394	11.a
<b>b. Time deposits of \$250,000 or less</b>		HK16	12,109,282	11.b
<b>c. Time deposits of more than \$250,000</b>		HK17	3,316,136	11.c
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs		RCON		
		3404	17,251,719	12
13. Federal funds purchased and securities sold under agreements to repurchase		RCFD		
		3353	1,352,507	13
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)				
		3355	32,959,824	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	22,712,551	1.a
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>						
(1)	Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) _____			RCON J477		1.a.(1)
(2)	Unused commitments for proprietary reverse mortgages outstanding that are held for investment (included in item 1.a above) _____			J478	N/A	1.a.(2)
b. Credit card lines _____						
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines.<sup>1</sup></i>						
(Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)						
(1)	Unused consumer credit card lines _____			J455	105,194,517	1.b.(1)
(2)	Other unused credit card lines _____			J456	24,959,970	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	1,920,369	1.c.1.a
(b)	Commercial real estate, other construction loan, and land development loan commitments _____			F165	6,897,811	1.c.1.b
(2)	NOT secured by real estate _____			6550	11,914,742	1.c.2
d. Securities underwriting _____						
e. Other unused commitments:						
(1)	Commercial and industrial loans _____			J457	84,845,839	1.e.(1)
(2)	Loans to financial institutions _____			J458	7,201,415	1.e.(2)
(3)	All other unused commitments _____			J459	30,230,871	1.e.(3)
2. Financial standby letters of credit _____						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others _____	3820	1,356,374			2.a
3. Performance standby letters of credit _____						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others _____	3822	337,646			3.a
4. Commercial and similar letters of credit _____						
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	3,771,939	6.a.
b.	Securities borrowed _____			3432	0	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps _____	C968	0	C969	25,000	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	3,721,356	C975	1,490,918	7.a.4
b. Gross fair values:						
(1)	Gross positive fair value _____	C219	0	C221	193	7.b.1
(2)	Gross negative fair value _____	C220	2,200	C222	127	7.b.2

(1) The asset size test and the \$300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2016, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands		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	0	7.c.(1)(b)
(2) All other positions:				
(a) Sold protection		G403	3,721,356	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes		G404	1,490,918	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes		G405	25,000	7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7.d. Notional amounts by remaining maturity:							
(1) Sold credit protection:(2)							
(a) Investment grade	G406	251,312	G407	870,190	G408	199,025	7.d.(1)(a)
(b) Subinvestment grade	G409	206,970	G410	1,885,980	G411	307,879	7.d.(1)(b)
(2) Purchased credit protection:(3)							
(a) Investment grade	G412	41,350	G413	311,680	G414	77,005	7.d.(2)(a)
(b) Subinvestment grade	G415	99,990	G416	928,239	G417	57,654	7.d.(2)(b)

		RCFD	Amount	
8. Spot foreign exchange contracts		8765	2,017,975	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	11,101,510	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
<b>TEXT</b>				
d.	3555	3555	0	9.d
e.	3556	3556	0	9.e
f.	3557	3557	0	9.f
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC item 27.a., "Total bank equity capital")		5591	0	10
<b>TEXT</b>				
a.	Commitments to sell when-issued securities	3435	0	10.a
b.	5592	5592	0	10.b
c.	5593	5593	0	10.c
d.	5594	5594	0	10.d
e.	5595	5595	0	10.e

		RCFD	Amount	
11. Year-to-date merchant credit card sales volume:				
a.	Sales for which the reporting bank is the acquiring bank	C223	139,912,662	11.a
b.	Sales for which the reporting bank is the agent bank with risk	C224	10,116,302	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**

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands					
<b>Derivatives Position Indicators</b>	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 _____	3,460,000	0	0	0	12.a
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts _____	15,350,047	39,290,201	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 _____	510,000	0	0	0	12.c.2
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options _____	18,281,452	3,319,738	0	0	12.d.1
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options _____	22,255,565	3,319,739	0	0	12.d.2
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps _____	191,507,345	2,227,515	113,100	1,014,234	12.e
13. Total gross notional amount of derivative contracts held for trading _____	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	206,562,507	46,004,349	0	0	13
14. Total gross notional amount of derivative contracts held for purposes other than trading _____	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	44,801,902	2,152,844	113,100	1,014,234	14
a. Interest rate swaps where the bank has agreed to pay a fixed rate _____	RCFD A589				
	5,279,000				14.a
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	
(1) Gross positive fair value _____	1,399,389	716,572	0	0	15.a.1
	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
(2) Gross negative fair value _____	1,308,145	669,284	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	
(1) Gross positive fair value _____	149,969	1,121	510	0	15.b.1
	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
(2) Gross negative fair value _____	129,250	34,601	321	122,084	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	72,460	G419	0	G420	0	G421	0	G422	69,568	16.a
b. Fair value of collateral:											
(1) Cash - U.S. dollar	G423	0	G424	0	G425	0	G426	0	G427	0	16.b(1)
(2) Cash - Other currencies	G428	0	G429	0	G430	0	G431	0	G432	0	16.b(2)
(3) U.S. Treasury securities	G433	0	G434	0	G435	0	G436	0	G437	0	16.b(3)
(4) U.S. Government agency and U.S. Government- sponsored agency debt securities	G438	0	G439	0	G440	0	G441	0	G442	0	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	0	G454	0	G455	0	G456	0	G457	0	16.b(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	0	G459	0	G460	0	G461	0	G462	0	16.b(8)

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

**Schedule RC-M—Memoranda**

Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests _____				
		6164	166,825	1.a
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations _____				
	Number	6165	8	1.b
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets _____				
		3164	2,581,575	2.a
(1) Estimated fair value of mortgage servicing assets _____				
	A590	2,581,575		2.a.1
b. Purchased credit card relationships and nonmortgage servicing assets _____				
		B026	205,080	2.b
c. All other identifiable intangible assets _____				
		5507	706,743	2.c
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) _____				
		0426	3,493,398	2.d
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices _____				
		RCON		
		5508	6,283	3.a
b. Farmland in domestic offices _____				
		5509	0	3.b
c. 1-4 family residential properties in domestic offices _____				
		5510	150,357	3.c
d. Multifamily (5 or more) residential properties in domestic offices _____				
		5511	0	3.d
e. Nonfarm nonresidential properties in domestic offices _____				
		5512	2,070	3.e
f. Foreclosed properties from "GNMA loans" _____				
		C979	23,460	3.f
g. In foreign offices _____				
		RCFN		
		5513	0	3.g
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) _____				
		RCFD		
		2150	182,170	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	9,780,356	5.a.1.a
(b) Over one year through three years _____				
		F056	2,545	5.a.1.b
(c) Over three years through five years _____				
		F057	1,976	5.a.1.c
(d) Over five years _____				
		F058	3,021	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	4,508,356	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	18,121,843	5.b.1.a
(b) Over one year through three years _____				
		F061	4,059,239	5.b.1.b
(c) Over three years through five years _____				
		F062	71,176	5.b.1.c
(d) Over five years _____				
		F063	1,836,217	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	15,411,363	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	33,876,373	5.c

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

**Schedule RC-M—Continued**

Dollar Amounts in Thousands

		RCFD	YES / NO					
6.	Does the reporting bank sell private label or third party mutual funds and annuities? _____	B569	YES	6				
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities _____	RCFD	Amount					
		B570	49,677,761	7				
8.	Internet Web site addresses and physical office trade names:							
	a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com)							
	<table border="1"> <tr> <td>TEXT</td> <td></td> </tr> <tr> <td>4087</td> <td>http://www.usbank.com</td> </tr> </table>	TEXT		4087	http://www.usbank.com			8.a
TEXT								
4087	http://www.usbank.com							
	b. URLs of all other public-facing Internet Websites that the reporting institution uses to accept or solicit deposit from the public, if any (Example: www.examplebank.biz):(1)							
(1)	<table border="1"> <tr> <td>TE01</td> <td>N528</td> <td></td> </tr> </table>	TE01	N528				8.b.1	
TE01	N528							
(2)	<table border="1"> <tr> <td>TE02</td> <td>N528</td> <td></td> </tr> </table>	TE02	N528				8.b.2	
TE02	N528							
(3)	<table border="1"> <tr> <td>TE03</td> <td>N528</td> <td></td> </tr> </table>	TE03	N528				8.b.3	
TE03	N528							
(4)	<table border="1"> <tr> <td>TE04</td> <td>N528</td> <td></td> </tr> </table>	TE04	N528				8.b.4	
TE04	N528							
(5)	<table border="1"> <tr> <td>TE05</td> <td>N528</td> <td></td> </tr> </table>	TE05	N528				8.b.5	
TE05	N528							
(6)	<table border="1"> <tr> <td>TE06</td> <td>N528</td> <td></td> </tr> </table>	TE06	N528				8.b.6	
TE06	N528							
(7)	<table border="1"> <tr> <td>TE07</td> <td>N528</td> <td></td> </tr> </table>	TE07	N528				8.b.7	
TE07	N528							
(8)	<table border="1"> <tr> <td>TE08</td> <td>N528</td> <td></td> </tr> </table>	TE08	N528				8.b.8	
TE08	N528							
(9)	<table border="1"> <tr> <td>TE09</td> <td>N528</td> <td></td> </tr> </table>	TE09	N528				8.b.9	
TE09	N528							
(10)	<table border="1"> <tr> <td>TE10</td> <td>N528</td> <td></td> </tr> </table>	TE10	N528				8.b.10	
TE10	N528							
	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)	<table border="1"> <tr> <td>TE01</td> <td>N529</td> <td></td> </tr> </table>	TE01	N529				8.c.1	
TE01	N529							
(2)	<table border="1"> <tr> <td>TE02</td> <td>N529</td> <td></td> </tr> </table>	TE02	N529				8.c.2	
TE02	N529							
(3)	<table border="1"> <tr> <td>TE03</td> <td>N529</td> <td></td> </tr> </table>	TE03	N529				8.c.3	
TE03	N529							
(4)	<table border="1"> <tr> <td>TE04</td> <td>N529</td> <td></td> </tr> </table>	TE04	N529				8.c.4	
TE04	N529							
(5)	<table border="1"> <tr> <td>TE05</td> <td>N529</td> <td></td> </tr> </table>	TE05	N529				8.c.5	
TE05	N529							
(6)	<table border="1"> <tr> <td>TE06</td> <td>N529</td> <td></td> </tr> </table>	TE06	N529				8.c.6	
TE06	N529							
9.	Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site? _____	RCFD	YES / NO					
		4088	YES	9				
10.	Secured liabilities:							
	a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) _____	RCON	Amount					
		F064	0	10.a				
	b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) _____	RCFD						
		F065	2,917,825	10.b				
11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? _____	RCON	YES / NO					
		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? _____	RCON	YES / NO					
		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 developmentand 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	202,609	13.a.1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens	K173	2,559,107	13.a.1.c.2.a
(b) Secured by junior liens	K174	580	13.a.1.c.2.b
(d) Secured by multifamily(5 or more) residential properties	K175	0	13.a.1.d
(e) Secured by nonfarm, nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.1.e(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.1.e(2)
(2)-(4) Not applicable	RCFD		
(5) All other loans and all leases	K183	0	13.a.5
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.1
(2) Farmland in domestic offices	K188	0	13.b.2
(3) 1-4 family residential properties in domestic offices	K189	25,191	13.b.3
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.4
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.5
(6) In foreign offices	RCFN		
	K260	0	13.b.6
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is proteced by FDIC loss-sharing agreements	RCFD		
	K192	20,153	13.b.7
c. Debt securities (included in Schdule 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	0	14.a
b. Total assets of captive reinsurance subsidiaries(1)	K194	87,289	14.b

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



**Schedule RC-M—Continued**

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

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners’ Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)

RCON	<b>Number</b>
L133	N/A

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?

RCON	<b>YES / NO</b>
L135	N/A

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	<b>YES / NO</b>

(1) International wire transfers

N517	YES
------	-----

16.a.1

(2) International ACH transactions

N518	NO
------	----

16.a.2

(3) Other proprietary services operated by your institution

N519	NO
------	----

16.a.3

(4) Other proprietary services operated by another party

N520	NO
------	----

16.a.4

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

N521	YES

16.b

(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-M—Continued**

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.)



RC0N	<b>Number</b>
N522	1

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	16,801
------	--------

16.d.1

	<b>Amount</b>
--	---------------

(2) Estimated dollar value of international remittance transfers

N524	263,228
------	---------

16.d.2

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

	<b>Number</b>
N527	842

16.d.3

**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	3,007	F174	1,945	F176	2,344	1.a.1
(2) Other construction loans and all land development and other land loans	F173	1,692	F175	0	F177	32,277	1.a.2
b. Secured by farmland in domestic offices	3493	2,492	3494	46	3495	11,789	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	56,980	5399	42,558	5400	106,698	1.c.1
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens	C236	408,729	C237	2,356,732	C229	541,259	1.c.2.a
(b) Secured by junior liens	C238	5,266	C239	841	C230	13,748	1.c.2.b
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	3,412	3500	279	3501	3,848	1.d
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	13,143	F180	0	F182	44,862	1.e.1
(2) Loans secured by other nonfarm nonresidential properties	F179	10,307	F181	0	F183	18,328	1.e.2
f. In foreign offices							
	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	0	1.f
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions							
	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a
b. To foreign banks							
	5380	0	5381	0	5382	0	2.b
3. Loans to finance agricultural production and other loans to farmers							
	1594	12,300	1597	61	1583	8,117	3
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)							
	1251	196,114	1252	50,448	1253	273,149	4.a
b. To non-U.S. addressees (domicile)							
	1254	3,434	1255	150	1256	1,737	4.b
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards							
	B575	254,176	B576	229,235	B577	1,453	5.a
b. Automobile loans							
	K213	124,631	K214	9,170	K215	20,626	5.b
c. Other (includes revolving credit plans other than credit cards and other consumer loans)							
	K216	121,187	K217	95,149	K218	12,260	5.c
6. Loans to foreign governments and official institutions							
	5389	0	5390	0	5391	0	6
7. All other loans							
	5459	1,000	5460	0	5461	5,856	7

**Schedule RC-N—Continued**

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables:						
a. Leases to individuals for household, family, and other personal expenditures	F166	16,804	F167	1,489	F168	4,868	8.a
b. All other leases	F169	45,000	F170	0	F171	38,664	8.b
<b>9. Total loans and leases (sum of items 1 through 8.b)</b>	1406	<b>1,279,674</b>	1407	<b>2,788,103</b>	1403	<b>1,141,883</b>	9
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)							
	3505	1,345	3506	0	3507	7,771	10
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC							
	K036	286,611	K037	2,148,969	K038	33,782	11
a. Guaranteed portion of loans and leases included in item 10 above, excluding rebooked "GNMA loans"	K039	44,963	K040	67,070	K041	25,072	11.a
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	K042	239,644	K043	2,080,125	K044	0	11.b
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
	RCON		RCON		RCON		
(a) 1-4 family residential construction loans	K045	0	K046	0	K047	0	12.a.1.a
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.1.b
(2) Secured by farmland	K051	0	K052	0	K053	0	12.a.2
(3) Secured by 1-4 family residential properties							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	K054	6,745	K055	3,275	K056	178	12.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens	K057	42,731	K058	158,533	K059	11,471	12.a.3.b.1
(2) Secured by junior liens	K060	16	K061	0	K062	4	12.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties							
	K063	0	K064	0	K065	0	12.a.4

**Schedule RC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
12.a.(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties	K066	0	K067	0	K068	0	12.a.5.a
(b) Loans secured by other nonfarm nonresidential properties	K069	0	K070	0	K071	0	12.a.5.b
b. - d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases	K087	0	K088	0	K089	0	12.e
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements	K102	39,593	K103	129,446	K104	9,321	12.f

**Schedule RC-N—Continued**

**Memoranda**

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 restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	542	K106	0	K107	7	M.1.a.1
(2) Other construction loans and all land development and other land loans	K108	807	K109	0	K110	0	M.1.a.2
b. Loans secured by 1-4 family residential properties in domestic offices	F661	81,780	F662	1,123,653	F663	413,967	M.1.b
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	490	K112	0	K113	196	M.1.c
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	261	K115	0	K116	10,109	M.1.d.1
(2) Loans secured by other nonfarm nonresidential properties	K117	723	K118	0	K119	10,426	M.1.d.2
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	5,698	K121	3,999	K122	213,633	M.1.e.1
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	1,737	M.1.e.2
f. All other loans (Include loans to individuals for household, family, and other personal expenditures)	K126	32,792	K127	15,338	K128	21,190	M.1.f
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.1
(2) Not applicable							
(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	
	<b>1.g. Total loans restructured in troubled debt re-structurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f.(1))</b>						
	HK26	123,093	HK27	1,142,990	HK28	671,265	M.1.g
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	607	6559	5	6560	286	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	1,717	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	233,490	M.7
8. Nonaccrual assets sold during the quarter	C411	58,415	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 balance	L183	72,682	L184	256,157	L185	25,781	M.9.a
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	41,033	L187	158,647	L188	615	M.9.b

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

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

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

Dollar Amounts in Thousands		RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	364,346,707	1
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	33,954,758	2
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	33,100,040	3
4. Average consolidated total assets for the calendar quarter		RCFD K652	439,377,007	4
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1		Amount	4.a
5. Average tangible equity for the calendar quarter(1)		K654	37,935,705	5
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	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):		RCFD		
a. One year or less		G465	13,490,195	7.a
b. Over one year through three years		G466	5,981,359	7.b
c. Over three years through five years		G467	0	7.c
d. Over five years		G468	1,699,096	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	500,000	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	3,300,000	8.d
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b)		RCON 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	N/A	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	N/A	10.a
b. Banker's bank deduction limit		K658	N/A	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	93,208,368	11.a
b. Custodial bank deduction limit		K661	13,251,654	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	140,759,129	M.1.a.1
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less		RCON	Number	F050	19,950,756	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	186,364,354	M.1.b.1
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000		RCON	Number	F052	85,236	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	3,082,642	M.1.c.1
(2) Number of retirement deposit accounts of \$250,000 or less		RCON	Number	F046	190,107	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	185,824	M.1.d.1
(2) Number of retirement deposit accounts of more than \$250,000		RCON	Number	F048	342	M.1.d.2
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)						
				5597	165,155,677	M.2
3. Has the reporting institution been consolidated with a parent bank or Savings association in that parent bank's or parent Savings association's Call Report?						
If so, report the legal title and FDIC Certificate Number of the parent bank or parent Savings association:						
Text				RCON	FDIC Cert No.	
A545				A545	0	M.3
				RCFN	Amount	
				GW43	0	M.4
4. Dually payable deposits in the reporting institution's foreign branches						
5. Not Applicable						

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

(2) The \$1 billion asset size test is based on the total assets reported on the June 30, 2016, 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, and 15 will not be made available to the public on an individual institution basis.

**Memoranda—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention _____	K663	CONF		M.6.a
b. Substandard _____	K664	CONF		M.6.b
c. Doubtful _____	K665	CONF		M.6.c
d. Loss _____	K666	CONF		M.6.d
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans _____	N025	CONF		M.7.a
b. Securitizations of nontraditional 1-4 family residential mortgage loans _____	N026	CONF		M.7.b
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans _____	N027	CONF		M.8.a
b. Securitizations of higher-risk consumer loans _____	N028	CONF		M.8.b
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities _____	N029	CONF		M.9.a
b. Securitizations of higher-risk commercial and industrial loans and securities _____	N030	CONF		M.9.b
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments _____	K676	7,519,221		M.10.a
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) _____	K677	12,013		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	8,278		M.11
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part 1 Memorandum item 2.d) _____				
	RCON			
	K678	4,986,555		M.12
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
	RCFD			
a. Construction, land development, and other land loans secured by real estate _____	N177	16,956		M.13.a
b. Loans secured by multifamily residential and nonfarm nonresidential properties _____	N178	972,043		M.13.b
c. Closed-end loans secured by first liens on 1-4 family residential properties _____	N179	5,501,352		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	172,600		M.13.d
e. Commercial and industrial loans _____	N181	298,694		M.13.e
f. Credit card loans to individuals for household, family, and other personal expenditures _____	N182	0		M.13.f
g. Revolving credit plans other than credit cards, automobile loans, and other consumer loans _____	N183	1,666,020		M.13.g
h. Non-agency residential mortgage-backed securities _____	M963	0		M.13.h
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure _____				
	K673	CONF		M.14
15. Total amount of the institution's 20 largest counterparty exposures _____				
	K674	CONF		M.15

**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	687,112	M.16
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	N/A	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	N/A	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	N/A	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	N/A	M.17.d



**Schedule RC-O—Continued**

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							Column O PDs were Derived Using(1) Number
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
	20.01–22% Amount	22.01–26% Amount	26.01–30% Amount	> 30% Amount	Unscoreable Amount	Total Amount		
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972 CONF	RCFD M973 CONF	RCFD M974 CONF	RCFD M975 CONF	RCFD M976 CONF	RCFD M977 CONF	RCFD M978 CONF	M.18.a
b. Closed-end loans secured by first liens on 1-4 family residential properties	RCFD M987 CONF	RCFD M988 CONF	RCFD M989 CONF	RCFD M990 CONF	RCFD M991 CONF	RCFD M992 CONF	RCFD M993 CONF	M.18.b
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 CONF	RCFD N004 CONF	RCFD N005 CONF	RCFD N006 CONF	RCFD N007 CONF	RCFD N008 CONF	RCFD N009 CONF	M.18.c
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 CONF	RCFD N019 CONF	RCFD N020 CONF	RCFD N021 CONF	RCFD N022 CONF	RCFD N023 CONF	RCFD N024 CONF	M.18.d
e. Credit cards	RCFD N048 CONF	RCFD N049 CONF	RCFD N050 CONF	RCFD N051 CONF	RCFD N052 CONF	RCFD N053 CONF	RCFD N054 CONF	M.18.e
f. Automobile loans	RCFD N063 CONF	RCFD N064 CONF	RCFD N065 CONF	RCFD N066 CONF	RCFD N067 CONF	RCFD N068 CONF	RCFD N069 CONF	M.18.f
g. Student loans	RCFD N078 CONF	RCFD N079 CONF	RCFD N080 CONF	RCFD N081 CONF	RCFD N082 CONF	RCFD N083 CONF	RCFD N084 CONF	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 CONF	RCFD N094 CONF	RCFD N095 CONF	RCFD N096 CONF	RCFD N097 CONF	RCFD N098 CONF	RCFD N099 CONF	M.18.h
i. Consumer leases	RCFD N108 CONF	RCFD N109 CONF	RCFD N110 CONF	RCFD N111 CONF	RCFD N112 CONF	RCFD N113 CONF	RCFD N114 CONF	M.18.i
j. Total	RCFD N123 CONF	RCFD N124 CONF	RCFD N125 CONF	RCFD N126 CONF	RCFD N127 CONF	RCFD N128 CONF		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 assets<sup>1</sup> and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale<sup>2</sup> from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (2):				
a. Closed-end first liens		F066	2,091,822	1.a
b. Closed-end junior liens		F067	66	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	5,991,941	2.a
b. Closed-end junior liens		F069	13,037	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	7,402,600	3.a
b. Closed-end junior liens		F071	11,971	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, item 4.a and 5):				
a. Closed-end first liens		F072	3,649,945	4.a
b. Closed-end junior liens		F073	6,206	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	190,162	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	15,728	6.a
b. Closed-end junior liens		F679	0	6.b
c. Open-end loans extended under line of credit:				
(1) Total commitment under the lines of credit		F680	0	6.c.1
(2) Principal amount funded under the lines of credit		F681	0	6.c.2
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies		L191	CONF	7.a
b. For representations and warranties made to other parties		L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b)		M288	13,622	7.c

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	<b>Assets</b>										
1. Available-for-sale securities _____	1773	66,455,676	G474	0	G475	19,083,920	G476	47,371,756	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	3,656,151	G484	0	G485	0	G486	3,656,151	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	1,474,439	G493	641,726	G494	204	G495	1,586,666	G496	529,295	5.a
b. Other trading assets _____	G497	320,887	G498	0	G499	242	G500	320,645	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	2,613,920	G392	119,843	G395	0	G396	116,532	G804	2,617,231	6
7. Total assets measured at fair value on a recurring basis(sum of items 1 through 5b plus item 6.) _____	G502	<b>74,521,073</b>	G503	<b>761,569</b>	G504	<b>19,084,366</b>	G505	<b>53,051,750</b>	G506	<b>3,146,526</b>	7

**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands											
<b>Liabilities</b>											
8. Deposits	F252	0	F686	0	F694	0	F253	0	F254	0	8
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9
10. Trading liabilities:											
a. Derivative liabilities	3547	866,340	G512	1,111,294	G513	549	G514	1,781,090	G515	195,995	10.a
b. Other trading liabilities	G516	12,545	G517	0	G518	12,545	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	211,922	G806	76,622	G807	0	G808	159,522	G809	129,022	13
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	<b>1,090,807</b>	G532	<b>1,187,916</b>	G533	<b>13,094</b>	G534	<b>1,940,612</b>	G535	<b>325,017</b>	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	
<b>Memoranda</b>											
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	2,581,575	G537	0	G538	0	G539	0	G540	2,581,575	M.1.a
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b
<b>TEXT</b>											
c.	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c
d.	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d
e.	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e
f.	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	211,922	G567	76,622	G568	0	G569	159,522	G570	129,022	M.2.b
<b>TEXT</b>											
c.	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c
d.	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d
e.	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e
f.	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f

**Schedule RC-Q - Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
3. Loans measured at fair value (included in Schedule RC-C, part I, items 1 through 9):					
a. Loans secured by real estate	F608	3,656,151			M.3.a
(1) Construction, land development, and other land loans			F578	0	M.3.a.1
(2) Secured by farmland (including farm residential and other improvements)			F579	0	M.3.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.3.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F581	3,649,945	M.3.a.3.b.1
(2) Secured by junior liens			F582	6,206	M.3.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F583	0	M.3.a.4
(5) Secured by nonfarm nonresidential properties			F584	0	M.3.a.5
b. Commercial and industrial loans	F585	0	F585	0	M.3.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.3.c.1
(2) Other revolving credit plans	F587	0	F587	0	M.3.c.2
(3) Automobile loans	K196	0	K196	0	M.3.c.3
(4) Other consumer loans	K208	0	K208	0	M.3.c.4
d. Other loans	F589	0	F589	0	M.3.d
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):					
a. Loans secured by real estate	F609	3,550,428			M.4.a
(1) Construction, land development, and other land loans			F590	0	M.4.a.1
(2) Secured by farmland (including farm residential and other improvements)			F591	0	M.4.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.4.a.3.a
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens			F593	3,544,222	M.4.a.3.b.1
(2) Secured by junior liens			F594	6,206	M.4.a.3.b.2
(4) Secured by multifamily (5 or more) residential properties			F595	0	M.4.a.4
(5) Secured by nonfarm nonresidential properties			F596	0	M.4.a.5
b. Commercial and industrial loans	F597	0	F597	0	M.4.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.4.c.1
(2) Other revolving credit plans	F599	0	F599	0	M.4.c.2
(3) Automobile loans	K195	0	K195	0	M.4.c.3
(4) Other consumer loans	K209	0	K209	0	M.4.c.4
d. Other loans	F601	0	F601	0	M.4.d

## Schedule RC-R—Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCFA	Amount	
<b>Common equity tier 1 capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares		P742	14,285,115	1
		RCFD		
2. Retained earnings		3632	32,568,470	2
		RCFA		
3. Accumulated other comprehensive income (AOCI)		B530	-737,917	3
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes	RCOA P838		3.a
			0	
		RCFA		
4. Common equity tier 1 minority interest includable in common equity tier 1 capital		P839	0	4
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)		P840	46,115,668	5
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)		P841	8,198,099	6
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs		P842	729,458	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	0	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	N/A	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	N/A	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	N/A	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	N/A	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	N/A	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	51,615	9.f

**Schedule RC-R—Continued**

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	11	10.a
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	0	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	<b>37,136,485</b>	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
<b>19. Common equity tier 1 capital (item 12 minus item 18)</b>		P859	<b>37,136,485</b>	19
<b>Additional tier 1 capital</b>				
20. Additional tier 1 capital instruments plus related surplus		P860	0	20
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		P861	0	21
22. Tier 1 minority interest not included in common equity tier 1 capital		P862	118,709	22
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)		P863	<b>118,709</b>	23
24. LESS: Additional tier 1 capital deductions		P864	2,135	24
<b>25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)</b>		P865	<b>116,574</b>	25
<b>Tier 1 capital</b>				
<b>26. Tier 1 capital (sum of items 19 and 25)</b>		8274	<b>37,253,059</b>	26
<b>Tier 2 capital</b>				
27. Tier 2 capital instruments plus related surplus		P866	3,300,000	27
28. Non-qualifying capital instruments subject to phase out from tier 2 capital		P867	0	28
29. Total capital minority interest that is not included in tier 1 capital		P868	50,319	29
30. a. Allowance for loan and lease losses includable in tier 2 capital		5310	4,376,681	30.a
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital		RCFW 5310	1,363,161	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	-1	31
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31)		P870	<b>7,726,999</b>	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	<b>4,713,479</b>	32.b
33. LESS: Tier 2 capital deductions		RCFA P872	0	33
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero)		5311	<b>7,726,999</b>	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	<b>4,713,479</b>	34.b
<b>Total capital</b>				
<b>35. a. Total capital (sum of items 26 and 34.a)</b>		RCFA 3792	<b>44,980,058</b>	35.a
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b)		RCFW 3792	<b>41,966,538</b>	35.b

### Schedule RC-R—Continued

**Part I — Continued**

	Dollar Amounts in Thousands		
	RCFD	Amount	
<b>Total assets for the leverage ratio</b>			
36. Average total consolidated assets	3368	439,377,007	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	8,929,692	37
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	200,294	38
<b>39. Total assets for the leverage ratio (item 36 minus items 37 and 38)</b>	A224	<b>430,247,021</b>	<b>39</b>
<b>Total Risk-Weighted Assets</b>			
<b>40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)</b>	A223	354,041,642	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	281,551,381	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	<b>10.4893%</b>	P793	<b>13.1899%</b>	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	<b>10.5222%</b>	7206	<b>13.2314%</b>	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	<b>12.7047%</b>	7205	<b>14.9055%</b>	43

**Leverage Capital Ratios**

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	<b>8.6585%</b>	44
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure	H015	<b>537,126,914</b>	45.a
b. Supplementary leverage ratio	H036	<b>6.9356%</b>	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	<b>4.5222%</b>	46.a
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCFW H312	<b>5.7500%</b>	46.b

Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:

	Dollar Amounts in Thousands		
	RCFA	Amount	
47. Eligible retained income	H313	N/A	47
48. Distributions and discretionary bonus payments during the quarter	H314	N/A	48

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

### Schedule RC-R—Continued

#### Part II. Risk-Weighted Assets

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

Dollar Amounts in Thousands	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category						
	Amount	Amount	0%	2%	4%	10%	20%	50%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories(2)</b>									
1. Cash and balances due from depository institutions	RCFD D957 <b>28,930,463</b>	RCFD S396 0	RCFD D958 25,760,951				RCFD D959 3,156,867	RCFD S397 7,114	1
2. Securities :									
a. Held-to-maturity securities	RCFD D961 <b>43,651,219</b>	RCFD S399 0	RCFD D962 23,492,394	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 20,136,723	RCFD D964 4,016	2.a.
b. Available-for-sale securities	RCFD D966 <b>66,018,336</b>	RCFD S402 0	RCFD D967 30,674,043	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 32,362,279	RCFD D969 2,963,680	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices	RCFD H171 <b>12,668</b>	RCFD H172 12,668		RCFD H173 0			RCFD S415 806,112	RCFD S416 1,941,767	4.a.
b. Securities purchased under agreements to resell	RCFD H171 <b>12,668</b>	RCFD H172 12,668		RCFD H174 0			RCFD H175 0	RCFD H176 0	4.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures	RCFD S413 <b>3,656,151</b>	RCFD S414 0	RCFD H173 0				RCFD S415 806,112	RCFD S416 1,941,767	4.a.
b. High volatility commercial real estate exposures	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S423 0	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 0	RCFD S427 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

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

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100% Amount	150% Amount	
<b>Balance Sheet Asset Categories(2)</b>			
	RCFD D960	RCFD S398	
1. Cash and balances due from depository institutions	4,179	1,352	1
2. Securities :			
a. Held-to-maturity securities	RCFD D965	RCFD S400	
	18,086	0	2.a.
b. Available-for-sale securities	RCFD D970	RCFD S403	
	18,334	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCON D974	RCON S411	
	0	0	3.a.
b. Securities purchased under agreements to resell			3.b.
4. Loans and leases held for sale:			
a. Residential mortgage exposures	RCFD S417		
	908,272		4.a.
b. High volatility commercial real estate exposures	RCFD H177	RCFD S421	
	0	0	4.b.
c. Exposures past due 90 days or more or on nonaccrual(3)	RCFD S428	RCFD S429	
	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)
	Allocation by Risk-Weight Category						
	250%(5) Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount
<b>Balance Sheet Asset Categories (continued)</b>							
1. Cash and balances due from depository institutions							
2. Securities :							
a. Held-to-maturity securities							
b. Available-for-sale securities	RCFD H270	RCFD S405		RCFD S406			
		0		0			
3. Federal funds sold and securities purchased under agreements to resell:							
a. Federal funds sold in domestic offices							
b. Securities purchased under agreements to resell							
4. Loans and leases held for sale:							
a. Residential mortgage exposures							
b. High volatility commercial real estate exposures							
c. Exposures past due 90 days or more or on nonaccrual(6)							

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

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

## Schedule RC-R—Continued

### Part II — Continued

		(Column R)	(Column S)	
		Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Amount	Amount	
<b>Balance Sheet Asset Categories (continued)</b>				
1. Cash and balances due from depository institutions				1.
2. Securities:				
a. Held-to-maturity securities				2.a.
b. Available-for-sale securities		RCFD H271	RCFD H272	2.b.
		0	0	
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold in domestic offices				3.a
b. Securities purchased under agreements to resell				3.b
4. Loans and leases held for sale:				
a. Residential mortgage exposures		RCFD H273	RCFD H274	4.a.
		0	0	
b. High volatility commercial real estate exposures		RCFD H275	RCFD H276	4.b.
		0	0	
c. Exposures past due 90 days or more or on nonaccrual(6)		RCFD H277	RCFD H278	4.c.
		0	0	

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Totals from Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category					
	Amount	Amount	0%	2%	4%	10%	20%	50%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435
d. All other exposures	5,035	0	0	0	0		0	0
5. Loans and leases held for investment:								
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442
	61,355,097	0	0				5,593,753	52,397,681
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181
	3,762,080	0	0				0	0
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453
	788,797	0	0	0	0		0	0
d. All other exposures	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461
	210,298,900	0	692,768	0	0		8,888,594	2,329,820
6. LESS: Allowance for loan and lease losses	RCFD 3123	RCFD 3123						
	3,855,674	3,855,674						
7. Trading assets	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979
	1,795,326	1,795,326	0	0	0		0	0
8. All other assets(8)	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984
	39,089,545	10,161,855	569,517	0	0		2,568,145	56,520
a. Separate account bank-owned life insurance								
b. Default fund contributions to central counterparties								

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

Dollar Amounts in Thousands	(Column I)	(Column J)	
	Allocation by Risk-Weight Category		
	100% Amount	150% Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD S436	RCFD S437	4.d.
	5,035	0	
5. Loans and leases held for investment:			
a. Residential mortgage exposures	RCFD S443		5.a.
	3,363,663		
b. High volatility commercial real estate exposures	RCFD H182	RCFD S447	5.b.
	0	3,762,080	
c. Exposures past due 90 days or more or on nonaccrual(7)	RCFD S454	RCFD S455	5.c.
	1,428	787,369	
d. All other exposures	RCFD S462	RCFD S463	5.d.
	198,387,718	0	
6. LESS: Allowance for loan and lease losses			6.
	RCFD D980	RCFD S467	
	0	0	7.
7. Trading assets	RCFD D985	RCFD H185	
	20,927,462	12,800	8.
8. All other assets(8)			
a. Separate account bank-owned life insurance			8.a.
b. Default fund contributions to central counterparties			8.b.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)						
	Allocation by Risk-Weight Category												
	250%(10)	300%	400%	600%	625%	937.5%	1250%						
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount						
4. Loans and leases held for sale (continued):								4.d.					
d. All other exposures													
5. Loans and leases held for investment :													
a. Residential mortgage exposures													
b. High volatility commercial real estate exposures							5.a.						
c. Exposures past due 90 days or more or on nonaccrual(11)							5.b.						
d. All other exposures							5.c.						
6. LESS: Allowance for loan and lease losses							5.d.						
							6.						
7. Trading assets	RCFD H289	RCFD H186	RCFD H290	RCFD H187			7.						
		0	0	0									
8. All other assets(12)	RCFD H293	RCFD H188	RCFD S470	RCFD S471			8.						
		0	0	0									
a. Separate account bank-owned life insurance							8.a.						
b. Default fund contributions to central counterparties							8.b.						

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

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

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

## Schedule RC-R—Continued

### Part II — Continued

	(Column R)	(Column S)	
	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	
4. Loans and leases held for sale (continued):			
d. All other exposures	RCFD H279	RCFD H280	4.d.
	0	0	
5. Loans and leases held for investment :			
a. Residential mortgage exposures	RCFD H281	RCFD H282	5.a.
	0	0	
b. High volatility commercial real estate exposures	RCFD H283	RCFD H284	5.b.
	0	0	
c. Exposures past due 90 days or more or on nonaccrual(11)	RCFD H285	RCFD H286	5.c.
	0	0	
d. All other exposures	RCFD H287	RCFD H288	5.d.
	0	0	
6. LESS: Allowance for loan and lease losses			6.
	RCFD H291	RCFD H292	
	0	0	7.
7. Trading assets	RCFD H294	RCFD H295	
	0	0	8.
8. All other assets(12)			
a. Separate account bank-owned life insurance	RCFD H296	RCFD H297	8.a.
	4,741,211	948,242	
b. Default fund contributions to central counterparties	RCFD H298	RCFD H299	8.b.
	52,035	4,588	

(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.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	Column Q			(Column T)	(Column U)		
			Allocation by Risk-Weight Category (Exposure Amount)					Total Risk-Weighted Asset Amount by Calculation Methodology	
			1250%					SSFA(13)	Gross-Up
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount			
<b>Securitization Exposures: On- and Off-Balance Sheet</b>									
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479				
a. Held-to-maturity securities	7,807	7,807	0	14,045	0	9.a.			
b. Available-for-sale securities	437,339	437,339	0	87,468	0	9.b.			
c. Trading assets	0	0	0	0	0	9.c.			
d. All other on-balance sheet securitization exposures	918,568	918,568	0	295,404	0	9.d.			
10. Off-balance sheet securitization exposures	162,264	162,264	0	58,726	0	10.			

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)		
			0%	2%	4%	10%	20%	50%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet Assets(14)	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989		
	456,910,206	9,477,889	81,189,673	0	0		73,551,022	59,700,598		11.

	Allocation by Risk-Weight Category	
	(Column I)	(Column J)
	100%	150%
Dollar Amounts in Thousands	Amount	Amount
11. Total balance sheet Assets(14)	RCFD D990	RCFD S503
	223,634,177	4,563,601
		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.

### Schedule RC-R—Continued

Part II — Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category								Application of Other Risk-Weighting Approaches
	250%(15)	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
11. Total balance sheet Assets(14)		0	0	0			0	<b>4,793,246</b>	

(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)	CCF (16)	(Column B)		(Column C)		(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
	Face, Notional, or Other Amount		Credit Equivalent Amount(17)		Allocation by Risk-Weight Category						
	Amount		Amount		0%		2%	4%	10%	20%	50%
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)</b>											
12. Financial standby letters of credit	RCFD D991		RCFD D992		RCFD D993		RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995
	11,912,122	1.0	11,912,122		108,267		0	0		4,036,155	1,005,468
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998		RCFD D999					RCFD G603	RCFD G604
	1,349,850	0.5	674,925		35,605					196,502	13,692
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607		RCFD G608		RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610
	367,380	0.2	73,476		0		0	0		18,959	0
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613		RCFD G614					RCFD G615	RCFD G616
	16,681	1.0	16,681		0					16,681	0

(16) Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column I)   (Column J)		
	Allocation by Risk-Weight Category		
	100%	150%	
	Amount	Amount	
Dollar Amounts in Thousands			
<b>Derivatives and Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)(18)</b>			
12. Financial standby letters of credit_____	RCFD D996	RCFD S511	12.
	6,761,622	610	
13. Performance standby letters of credit and transaction-related contingent items_____	RCFD G605	RCFD S512	13.
	428,750	376	
14. Commercial and similar letters of credit with an original maturity of one year or less_____	RCFD G611	RCFD S513	14.
	54,517	0	
15. Retained recourse on small business obligations sold with recourse_____	RCFD G617	RCFD S514	15.
	0	0	

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column A)	CCF (19)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)		
	Face, Notional, or Other Amount		Credit Equivalent Amount(20)		Allocation by Risk-Weight Category					
	Amount		Amount	0%	2%	4%	10%	20%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions(21)	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	16.	
	3,784,607	1.0	<b>3,784,607</b>	3,432,783	0	0		351,824		
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	17.	
	79,867	1.0	<b>79,867</b>	0				0		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):										
a. Original maturity of one year or less	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	18.a.	
	21,884,033	0.2	<b>4,376,807</b>	1,115	0	0		87,337		
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	18.b.	
	125,900,259	0.5	<b>62,950,130</b>	130,169	0	0		974,507		
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541						19.	
	147,851,320	0.0	<b>0</b>							
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	20.	
			<b>3,271,405</b>	796,017	0	0	0	668,967		
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	21.	
			<b>1,898,707</b>	0	1,898,707	0		0		
22. Unsettled transactions (failed trades)(22)	RCFD H191			RCFD H193				RCFD H194	22.	
	<b>0</b>			0				0		

(19) Credit conversion factor.

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

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

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

## Schedule RC-R—Continued

### Part II — Continued

Dollar Amounts in Thousands	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category			
	50%	100%	150%	
	Amount	Amount	Amount	
16. Repo-style transactions <sup>(21)</sup>	RCFD S521 0	RCFD S522 0	RCFD S523 0	16.
17. All other off-balance sheet liabilities	RCFD G622 75,091	RCFD G623 4,776	RCFD S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):				
a. Original maturity of one year or less	RCFD S529 48,885	RCFD S530 4,235,676	RCFD S531 3,794	18.a.
b. Original maturity exceeding one year	RCFD G628 981,850	RCFD G629 59,596,919	RCFD S539 1,266,685	18.b.
19. Unconditionally cancelable commitments				19.
20. Over-the-counter derivatives	RCFD S546 0	RCFD S547 1,806,421	RCFD S548 0	20.
21. Centrally cleared derivatives	RCFD S555 0	RCFD S556 0	RCFD S557 0	21.
22. Unsettled transactions (failed trades) <sup>(22)</sup>	RCFD H195 0	RCFD H196 0	RCFD H197 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.

## Schedule RC-R—Continued

### Part II — Continued

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

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

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

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

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 <b>85,693,629</b>	RCFD S558 <b>1,898,707</b>	RCFD S559 <b>0</b>	RCFD S560 <b>0</b>	RCFD G631 <b>79,901,954</b>	RCFD G632 <b>61,825,584</b>	RCFD G633 <b>296,522,858</b>	RCFD S561 <b>5,835,066</b>		
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%		
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 <b>0</b>	RCFD S569 <b>37,974</b>	RCFD S570 <b>0</b>	RCFD S571 <b>0</b>	RCFD G635 <b>15,980,391</b>	RCFD G636 <b>30,912,792</b>	RCFD G637 <b>296,522,858</b>	RCFD S572 <b>8,752,599</b>		

**Schedule RC-R—Continued**

**Part II — Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
Dollar Amounts in Thousands	250%(26) Amount	300% Amount	400% Amount	600% Amount	625% Amount	937.5% Amount	1250% Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk-weighting by risk-weight category (for each of column 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	0	0	0	0
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
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	0	0	0	0

Dollar Amounts in Thousands	Totals
	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold	RCFD S580 353,617,222
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	RCFD S581 426,555
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (27)	RCFD B704 <b>354,041,642</b>
29. LESS: Excess allowance for loan and lease losses	RCFD A222 0
30. LESS: Allocated transfer risk reserve	RCFD 3128 0
31. Total risk-weighted assets (item 28 minus items 29 and 30)	RCFD G641 <b>354,041,642</b>

(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		Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules		RCFD G642
		858,287

M.1.

Dollar Amounts in Thousands		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:								
a. Interest rate		S582	25,346,171	S583	42,913,586	S584	20,191,866	M.2.a.
b. Foreign exchange rate and gold		S585	32,580,819	S586	9,932,556	S587	1,476,852	M.2.b.
c. Credit (investment grade reference asset)		S588	292,662	S589	1,181,870	S590	276,030	M.2.c.
d. Credit (non-investment grade reference asset)		S591	306,960	S592	2,814,219	S593	365,533	M.2.d.
e. Equity		S594	85,898	S595	27,202	S596	0	M.2.e.
f. Precious metals (except gold)		S597	0	S598	0	S599	0	M.2.f.
g. Other		S600	0	S601	1,014,234	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate		S603	34,955,803	S604	51,817,760	S605	54,397,771	M.3.a.
b. Foreign exchange rate and gold		S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)		S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)		S612	0	S613	0	S614	0	M.3.d.
e. Equity		S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)		S618	0	S619	0	S620	0	M.3.f.
g. Other		S621	0	S622	0	S623	0	M.3.g.



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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 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 0	RCFD B713 0	RCFD B714 0	RCFD B715 0	RCFD B716 0	RCFD B717 0	RCFD B718 0	2.a
b. Subordinated securities and other residual interests	RCFD C393 0	RCFD C394 0	RCFD C395 0	RCFD C396 0	RCFD C397 0	RCFD C398 0	RCFD C399 0	2.b
c. Standby letters of credit and other enhancements	RCFD C400 0	RCFD C401 0	RCFD C402 0	RCFD C403 0	RCFD C404 0	RCFD C405 0	RCFD C406 0	2.c
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0	3
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0	4.a
b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 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):								
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0	5.a
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
6. Amount of ownership (or seller's) interest carried as:							
a. Securities (included in Schedule RC-B or or in Schedule RC, item 5) _____		RCFD B761 0	RCFD B762 0			RCFD B763 0	6.a
b. Loans (included in Schedule RC-C) _____		RCFD B500 0	RCFD B501 0			RCFD B502 0	6.b
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due _____		RCFD B764 0	RCFD B765 0			RCFD B766 0	7.a
b. 90 days or more past due _____		RCFD B767 0	RCFD B768 0			RCFD B769 0	7.b
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs _____		RIAD B770 0	RIAD B771 0			RIAD B772 0	8.a
b. Recoveries _____		RIAD B773 0	RIAD B774 0			RIAD B775 0	8.b
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements _____	RCFD B776 0	RCFD B777 0	RCFD B778 0	RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures _____	RCFD B783 0	RCFD B784 0	RCFD B785 0	RCFD B786 0	RCFD B787 0	RCFD B788 80,000	RCFD B789 0

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 75,091	RCFD B791 0	RCFD B792 0	RCFD B793 0	RCFD B794 0	RCFD B795 0	RCFD B796 1,052
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11	RCFD B797 75,091	RCFD B798 0	RCFD B799 0	RCFD B800 0	RCFD B801 0	RCFD B802 0	RCFD B803 1,052

**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	16,681	M.1.a
b. Amount of retained recourse on these obligations as of the report date	A250	16,681	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	75,091	M.2.a
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	232,347,772	M.2.b
c. Other financial assets (includes home equity lines) (1)	A591	635,787	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	697,720	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. Unsecured commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	0	M.3.b.1
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.2
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (3)	C407	0	M.4

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

(2) Memorandum items 3.a.(1) through 3.b.(2) are to be completed by banks with \$1 billion or more in total assets.

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

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

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T.) _____	RCFD A345	YES / NO YES	1
2. Does the institution exercise the fiduciary powers it has been granted? _____	RCFD A346	YES / NO 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.) _____	RCFD B867	YES / NO 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% 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	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts _____	30,288,268	4,372,505	19,289	1,451	4
5. Employee benefit and retirement-related trust and agency accounts:	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
a. Employee benefit-defined contribution _____	1,586,643	8,500,817	131	63	5.a
b. Employee benefit-defined benefit _____	1,026,794	47,651,334	81	282	5.b
c. Other employee benefit and retirement-related accounts _____	5,337,889	22,416,357	9,143	366,627	5.c
6. Corporate trust and agency accounts _____	995,123	770,301,454	2,726	132,027	6
7. Investment management and investment advisory agency accounts _____	30,221,114	0	14,822	0	7
8. Foundation and endowment trust and agency accounts _____	9,028,626	958,253	4,099	76	8
9. Other fiduciary accounts _____	1,494,766	19,102,282	278	2,736	9
10. Total fiduciary accounts (sum of items 4 through 9) _____	<b>79,979,223</b>	<b>873,303,002</b>	<b>50,569</b>	<b>503,262</b>	10
11. Custody and safekeeping accounts _____		1,412,606,942		587,826	11

**Schedule RC-T—Continued**

	(Column A)		(Column B)		(Column C)		(Column D)	
	Managed Assets		Non-Managed Assets		Number of Managed Accounts		Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount		Amount		Number		Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900		RCFN B901		RCFN B902		RCFN B903	
	0		39,328,809		0		4,153	12
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259		RCFD J260		RCFD J261		RCFD J262	
	5,337,745		29,086,308		9,142		367,187	13

		Dollar Amounts in Thousands		
		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts		B904	116,665	14
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit—defined contribution		B905	1,325	15.a
b. Employee benefit—defined benefit		B906	8,495	15.b
c. Other employee benefit and retirement-related accounts		B907	22,215	15.c
16. Corporate trust and agency accounts		A479	145,743	16
17. Investment management and investment advisory agency accounts		J315	140,419	17
18. Foundation and endowment trust and agency accounts		J316	25,225	18
19. Other fiduciary accounts		A480	1,134	19
20. Custody and safekeeping accounts		B909	110,625	20
21. Other fiduciary and related services income		B910	40,436	21
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	<b>612,282</b>	22
a. Fiduciary and related services income-foreign offices (included in item 22)		B912	10,576	22.a
23. Less: Expenses		C058	N/A	23
24. Less: Net losses from fiduciary and related services		A488	N/A	24
25. Plus: Intracompany income credits for fiduciary and related services		B911	N/A	25
26. Net fiduciary and related services income		A491	<b>N/A</b>	26

**Memoranda**

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

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
2. Corporate trust and agency accounts:				RCFD B928	
a. Corporate and municipal trusteeships	B927	N/A		N/A	M.2.a
(1) Issues reported in Memorandum item 2.a. that are in default	J313	N/A		N/A	M.2.a.1
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	N/A			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	0	B932	0	M.3.a
b. International/Global equity	B933	0	B934	0	M.3.b
c. Stock/Bond blend	B935	0	B936	0	M.3.c
d. Taxable bond	B937	0	B938	0	M.3.d
e. Municipal bond	B939	0	B940	0	M.3.e
f. Short term investments/Money market	B941	0	B942	0	M.3.f
g. Specialty/Other	B943	1	B944	3,985	M.3.g
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	1	B946	3,985	M.3.h

**Schedule RC-T—Continued**

**Memoranda—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	N/A	B948	N/A	B949	N/A	M.4.a
b. Employee benefit and retirement-related trust and agency accounts _____	B950	N/A	B951	N/A	B952	N/A	M.4.b
c. Investment management and investment advisory agency accounts _____	B953	N/A	B954	N/A	B955	N/A	M.4.c
d. Other fiduciary accounts and related services _____	B956	N/A	B957	N/A	B958	N/A	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	N/A	B960	N/A	B961	N/A	M.4.e

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

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**Schedule RC-V— Variable Interest Entities**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:							
a. Cash and balances due from depository institutions	J981	0	J982	0	J983	0	1.a
b. Held-to-maturity securities	J984	0	J985	0	J986	22,954	1.b
c. Available-for-sale securities	J987	0	J988	0	J989	1,739,347	1.c
d. Securities purchased under agreements to resell	J990	0	J991	0	J992	0	1.d
e. Loans and leases held for sale	J993	0	J994	0	J995	0	1.e
f. Loans and leases held for investment	J996	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	3,525,659	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	944,734	2.d
e. Other liabilities	K027	0	K028	0	K029	1,591,864	2.e
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above)	K030	0	K031	0	K032	0	3
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above)	K033	0	K034	0	K035	1,639,820	4



