

Federal Financial Institutions Examination Council



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

Report at the close of business September 30, 2018

20180930
(RCON 9999)

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

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

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

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

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

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

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

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

October 30, 2018

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.

U.S. Bank National Association

Legal Title of Bank (RSSD 9017)

Cincinnati

City (RSSD 9130)

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

FDIC Certificate Number

6548

(RSSD 9050)

OH

State Abbreviation (RSSD 9200)

45202

Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

6BYL5QZYBDK8S7L73M02

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

The estimated average burden associated with this information collection is 122.38 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.

Schedule RC-H—Continued

Dollar Amounts in Thousands

	RCON	Amount	
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	1,191,658	19.
20. Total trading liabilities.....	3548	977,478	20.
21. Total loans held for trading.....	HT71	57,483	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	3,227,697	22.

Schedule RC-I—Assets and Liabilities of IBFs

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

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

Schedule RC-K—Quarterly Averages ⁽¹⁾

	Dollar Amounts in Thousands	RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	11,945,223	1.
2. U.S. Treasury securities and U.S. Government agency obligations ⁽²⁾ (excluding mortgage-backed securities).....		B558	24,956,817	2.
3. Mortgage-backed securities ⁽²⁾		B559	80,343,557	3.
4. All other debt securities ⁽²⁾ and equity securities with readily determinable fair values not held for trading ⁽³⁾		B560	7,294,949	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	17,242	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	269,339,054	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	83,473,602	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	37,367,413	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	705,872	6.a.(3)
(4) Commercial and industrial loans.....		3387	74,937,948	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	21,773,995	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	31,513,482	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3360	519,240	6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
7. Trading assets.....		RCFD 3401	1,174,248	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	13,889,843	8.
9. Total assets ⁽⁴⁾		RCFD 3368	450,296,795	9.

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

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

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

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

a) Debt securities at amortized cost.

b) For institutions that have adopted ASU 2016-01, equity securities with readily determinable fair values at fair value. For institutions that have not adopted ASU 2016-01, equity securities with readily determinable fair values at the lower of cost or fair value.

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

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

		Dollar Amounts in Thousands	RCFD	Amount	
Liabilities					
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RCON 3485	5,987,136	10.
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs).....		B563	211,024,031	11.a.
	b. Time deposits of \$250,000 or less.....		HK16	11,423,225	11.b.
	c. Time deposits of more than \$250,000.....		HK17	8,440,448	11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3404	22,375,557	12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	3,244,945	13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		RCFD 3355	40,126,288	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).

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	23,077,586	1.a.
	<i>Item 1.a.(1) is to be completed for the December report only.</i>					
	(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices.....			RCON HT72	NA	1.a.(1)
b.	Credit card lines.....			3815	137,333,906	1.b.
	<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
	(1) Unused consumer credit card lines			J455	NA	1.b.(1)
	(2) Other unused credit card lines			J456	NA	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	2,067,065	1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....			F165	6,928,652	1.c.(1)(b)
	(2) NOT secured by real estate.....			6550	14,159,141	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans			J457	91,942,752	1.e.(1)
	(2) Loans to financial institutions			J458	8,837,860	1.e.(2)
	(3) All other unused commitments			J459	31,812,194	1.e.(3)
2.	Financial standby letters of credit.....			3819	11,020,711	2.
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of financial standby letters of credit conveyed to others.....	3820	1,284,334			2.a.
3.	Performance standby letters of credit.....			3821	1,425,008	3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of performance standby letters of credit conveyed to others.....	3822	281,970			3.a.
4.	Commercial and similar letters of credit.....			3411	390,814	4.
5.	Not applicable					
6.	Securities lent and borrowed:					
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....			3433	4,535,682	6.a.
b.	Securities borrowed.....			3432	0	6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
	(1) Credit default swaps.....	C968	0	C969	0	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	4,957,710	C975	2,190,380	7.a.(4)

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount		
	RCFD	Amount	RCFD	Amount				
7. b. Gross fair values:								
(1) Gross positive fair value.....	C219	0	C221	159			7.b.(1)	
(2) Gross negative fair value.....	C220	1,342	C222	0			7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: ⁽¹⁾					RCFD	Amount		
(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	4,957,710					7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	2,190,380					7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	0					7.c.(2)(c)	
	Remaining Maturity of:							
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: ⁽²⁾								
(a) Investment grade.....	G406	165,038	G407	1,333,018	G408	663,862	7.d.(1)(a)	
(b) Subinvestment grade.....	G409	641,420	G410	1,776,341	G411	378,031	7.d.(1)(b)	
(2) Purchased credit protection: ⁽³⁾								
(a) Investment grade.....	G412	4,750	G413	733,895	G414	130,750	7.d.(2)(a)	
(b) Subinvestment grade.....	G415	285,948	G416	880,086	G417	154,951	7.d.(2)(b)	
8. Spot foreign exchange contracts.....					RCFD	Amount	8.	
					8765	812,068		
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	9,730,595	9.	
a. Not applicable								
b. Commitments to purchase when-issued securities.....			3434	0			9.b.	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....			C978	0			9.c.	
d. <small>TEXT 3555</small>			3555	0			9.d.	
e. <small>TEXT 3556</small>			3556	0			9.e.	
f. <small>TEXT 3557</small>			3557	0			9.f.	
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					5591	0	10.	
a. Commitments to sell when-issued securities.....			3435	0			10.a.	
b. <small>TEXT 5592</small>			5592	0			10.b.	
c. <small>TEXT 5593</small>			5593	0			10.c.	
d. <small>TEXT 5594</small>			5594	0			10.d.	
e. <small>TEXT 5595</small>			5595	0			10.e.	

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Amount		
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>					
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank.....		C223	NA	11.a.	
b. Sales for which the reporting bank is the agent bank with risk.....		C224	NA	11.b.	
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators					
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):					
a. Futures contracts.....	RCFD 8693 20,203,600	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a.
b. Forward contracts.....	RCFD 8697 9,362,837	RCFD 8698 46,855,053	RCFD 8699 0	RCFD 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 0	RCFD 8702 0	RCFD 8703 0	RCFD 8704 0	12.c.(1)
(2) Purchased options.....	RCFD 8705 350,000	RCFD 8706 0	RCFD 8707 0	RCFD 8708 0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 36,430,540	RCFD 8710 3,263,006	RCFD 8711 0	RCFD 8712 0	12.d.(1)
(2) Purchased options.....	RCFD 8713 44,665,969	RCFD 8714 3,263,006	RCFD 8715 0	RCFD 8716 0	12.d.(2)
e. Swaps.....	RCFD 3450 229,472,159	RCFD 3826 4,391,391	RCFD 8719 133,066	RCFD 8720 1,351,810	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126 288,600,556	RCFD A127 55,555,950	RCFD 8723 0	RCFD 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD 8725 51,884,549	RCFD 8726 2,216,506	RCFD 8727 133,066	RCFD 8728 1,351,810	14.
	RCFD A589 11,942,000				14.a.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 1,015,076	RCFD 8734 701,090	RCFD 8735 0	RCFD 8736 0	15.a.(1)
(2) Gross negative fair value.....	RCFD 8737 1,241,427	RCFD 8738 682,151	RCFD 8739 0	RCFD 8740 0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 153,657	RCFD 8742 17,090	RCFD 8743 602	RCFD 8744 0	15.b.(1)
(2) Gross negative fair value.....	RCFD 8745 16,697	RCFD 8746 4,864	RCFD 8747 535	RCFD 8748 88,925	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) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	96,318		G420	0	G421	0	G422	73,814	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	0		G425	0	G426	0	G427	0	16.b.(1)
(2) Cash—Other currencies.....	G428	0		G430	0	G431	0	G432	0	16.b.(2)
(3) U.S. Treasury securities.....	G433	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		G440	0	G441	0	G442	0	16.b.(4)
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	16.b.(5)
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral.....	G453	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		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, 2017, Report of Condition.

Schedule RC-M—Memoranda

	Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....			6164	197,084	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	6165	Number 7			1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....			3164	2,917,004	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590	2,917,004			2.a.(1)
b. Goodwill			3163	9,534,294	2.b.
c. All other intangible assets.....			JF76	782,200	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....			2143	13,233,498	2.d.
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices.....			5508	4,019	3.a.
b. Farmland in domestic offices.....			5509	0	3.b.
c. 1–4 family residential properties in domestic offices.....			5510	113,704	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....			5512	1,060	3.e.
			RCFN		
f. In foreign offices.....			5513	0	3.f.
			RCFD		
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....			2150	118,783	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ⁽¹⁾			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: ⁽²⁾					
(a) One year or less.....			F055	9,372,000	5.a.(1)(a)
(b) Over one year through three years.....			F056	204,150	5.a.(1)(b)
(c) Over three years through five years.....			F057	138	5.a.(1)(c)
(d) Over five years.....			F058	2,501	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) ⁽³⁾			2651	6,100,000	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: ⁽⁴⁾					
(a) One year or less.....			F060	18,763,364	5.b.(1)(a)
(b) Over one year through three years.....			F061	6,722,019	5.b.(1)(b)
(c) Over three years through five years.....			F062	2,018,226	5.b.(1)(c)
(d) Over five years.....			F063	1,799,176	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) ⁽⁵⁾			B571	13,339,563	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	38,881,574	5.c.

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

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

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....	RCFD	Yes		No	6.
	B569	x			

7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFD	Amount		7.
	B570	56,462,391		

8. Internet website addresses and physical office trade names:

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

TEXT 4087	http:// www.usbank.com	8.a.
--------------	------------------------	------

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

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

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

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

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

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount		10.a.
	F064	0		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	RCFD			10.b.
	F065	3,594,308		

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

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	12.
	G464	x			

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans.....		K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....		K170	0	13.a.(1)(a)(2)
(b) Secured by farmland.....		K171	0	13.a.(1)(b)
(c) Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....		K172	99,299	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens.....		K173	2,209,832	13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....		K174	238	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....		K175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....		K177	0	13.a.(1)(e)(2)
		RCFD		
(2)-(4) Not applicable				
(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	18,868	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....		K190	0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....		K191	0	13.b.(5)
		RCFN		
(6) In foreign offices.....		K260	0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....				
		RCFD		
		K192	15,094	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....				
		J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....				
		J462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries ⁽¹⁾				
		K193	NA	14.a.
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾				
		K194	NA	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).....
- b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?

RCON	Number	
L133	NA	
	Yes	No
L135		

15.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?
 - (1) International wire transfers.....
 - (2) International ACH transactions.....
 - (3) Other proprietary services operated by your institution.....
 - (4) Other proprietary services operated by another party.....
- b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....

RCON	Yes	No
N517		
N518		
N519		
N520		

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

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

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

RCON	Number
N522	NA
N523	NA
	Amount
N524	NA
	Number
N527	NA

16.c.
16.d.(1)
16.d.(2)
16.d.(3)

- 1. Report information about international electronic transfers of funds offered to consumers in the United States that:
 - (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
 - (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
 For purposes of this item 16, such transfers are referred to as international remittance transfers.

Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	1,682	F174	2,955	F176	1,298	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	697	F175	0	F177	26,672	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	742	3494	42	3495	7,058	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	68,154	5399	55,095	5400	116,704	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	625,117	C237	1,904,626	C229	322,587	1.c.(2)(a)
(b) Secured by junior liens.....	C238	5,788	C239	675	C230	8,611	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	1,587	3500	238	3501	17,018	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	12,496	F180	0	F182	39,889	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	11,453	F181	78	F183	10,078	1.e.(2)
RCFN			RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
5377		0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	3,007	1597	0	1583	5,984	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	167,113	1252	61,542	1253	179,180	4.a.
b. To non-U.S. addressees (domicile).....	1254	3,528	1255	363	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	309,234	B576	259,378	B577	106	5.a.
b. Automobile loans.....	K213	180,335	K214	14,836	K215	25,630	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	81,915	K217	29,395	K218	13,232	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	1,972	5460	19	5461	10,722	7.

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	32,045	F167	2,319	F168	11,112	8.a.
b. All other leases.....	F169	55,726	F170	0	F171	23,036	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	1406	1,562,591	1407	2,331,561	1403	818,917	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	1,217	3506	0	3507	8,104	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	418,925	K037	1,672,301	K038	49,751	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	3,992	K040	0	K041	36,968	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	413,603	K043	1,672,301	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K054	3,330	K055	5,265	K056	194	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens.....	K057	44,404	K058	114,861	K059	5,920	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	1	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)

Schedule RC-N—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.- d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	38,188	K103	96,101	K104	4,891	12.f.

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	649	K109	0	K110	32	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	144,931	F662	839,104	F663	262,899	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	4,408	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	727	K115	0	K116	18,999	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	7,806	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	6,367	K121	4,737	K122	120,299	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures).....	K126	30,484	K127	16,153	K128	24,553	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f.) ⁽¹⁾	HK26	183,158	HK27	859,994	HK28	438,996	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	809	6559	2	6560	2,064	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	42,187	C241	108,967	C226	7,297	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410	NA	M.7.
8. Nonaccrual assets sold during the previous six months	C411	NA	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....	L183	NA	L184	NA	L185	NA	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	NA	L187	NA	L188	NA	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	352,368,376	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	35,996,873	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	35,206,582	3.
4.	Average consolidated total assets for the calendar quarter.....		RCFD		
			K652	450,296,795	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
				Amount	
5.	Average tangible equity for the calendar quarter ⁽¹⁾		K654	38,724,039	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):				
a.	One year or less.....		G465	10,672,305	7.a.
b.	Over one year through three years.....		G466	11,248,354	7.b.
c.	Over three years through five years.....		G467	1,995,431	7.c.
d.	Over five years.....		G468	1,792,387	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
a.	One year or less.....		G469	0	8.a.
b.	Over one year through three years.....		G470	500,000	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.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated reciprocal brokered deposits.....		L190	NA	9.a.
10.	Banker's bank certification:				
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	Yes	No
			K656		x
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
				Amount	
a.	Banker's bank deduction.....		K657	NA	10.a.
b.	Banker's bank deduction limit.....		K658	NA	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	x	
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. ⁽²⁾</i>				
				Amount	
a.	Custodial bank deduction.....		K660	94,778,374	11.a.
b.	Custodial bank deduction limit.....		K661	10,543,953	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	133,488,566			M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	24,214,855			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	179,916,681			M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	90,580			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	2,829,467			M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	176,300			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	136,789			M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	309			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	157,331,220			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 A545		RCON A545	FDIC Cert. No. 0			M.3.
		RCFN				
4. Dually payable deposits in the reporting institution's foreign branches.....		GW43	0			M.4.
5. Not applicable						

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

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

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

Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, 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	2,750,000	M.6.a.
b. Substandard.....	K664	3,803,000	M.6.b.
c. Doubtful.....	K665	142,000	M.6.c.
d. Loss.....	K666	0	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	2,109,676	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	N026	0	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans.....	N027	706,159	M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028	0	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	37,366,321	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030	0	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	7,457,544	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677	5,500	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	6,930	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON K678	7,499,123	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	12,220	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178	931,095	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	5,095,923	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	80,978	M.13.d.
e. Commercial and industrial loans.....	N181	308,991	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	0	M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	0	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	K673	NA	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674	NA	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	844,189	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	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NA	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	NA	M.17.d.

Schedule RC-O—Continued

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

Dollar Amounts in Thousands		Two-Year Probability of Default (PD)							
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)
		≤ 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%
Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations.....									
	RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	
	958,126	919,400	207,705	21,072	3,373	0	0	0	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties.....									
	RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	
	16,993,863	27,145,112	9,776,781	3,603,242	1,450,875	332,254	218,964	117,203	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....									
	RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	
	13,138	531,916	411,828	288,883	200,553	49,603	36,779	23,039	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....									
	RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	
	3,869,393	6,290,228	2,190,959	1,082,616	586,506	140,714	84,292	45,248	M.18.d.
	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	
e. Credit cards.....	6,462,263	5,948,786	3,971,867	3,151,013	1,385,420	359,288	208,409	159,180	M.18.e.
	RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	
f. Automobile loans.....	11,913,502	6,103,731	487,099	27,136	3,388	413	315	4	M.18.f.
	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	
g. Student loans.....	138,320	106,532	26,262	2,858	91	57	42	32	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards.....									
	RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	
	8,047,413	3,295,689	819,032	208,745	112,511	17,421	8,395	4,160	M.18.h.
	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	
i. Consumer leases.....	6,133,850	2,178,475	125,552	4,541	135	0	0	0	M.18.i.
	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	
j. Total.....	54,529,868	52,519,869	18,017,085	8,390,106	3,742,852	899,750	557,196	348,866	M.18.j.

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)						(Column O) PDs Were Derived Using ⁽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	RCFD M973	RCFD M974	RCFD M975	RCFD M976	RCFD M977	RCFD M978	
	0	0	0	0	0	2,109,676	1	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties.....	RCFD M987	RCFD M988	RCFD M989	RCFD M990	RCFD M991	RCFD M992	RCFD M993	
	93,811	110,616	69,816	121,302	102,011	60,135,850	1	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFD N003	RCFD N004	RCFD N005	RCFD N006	RCFD N007	RCFD N008	RCFD N009	
	15,763	14,533	6,375	6,399	62	1,598,871	1	M.18.c.
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	RCFD N018	RCFD N019	RCFD N020	RCFD N021	RCFD N022	RCFD N023	RCFD N024	
	29,329	26,314	14,951	12,281	14,078	14,386,909	1	M.18.d.
	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	
e. Credit cards.....	65,049	42,460	20,901	28,070	14,320	21,817,026	1	M.18.e.
	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	
f. Automobile loans.....	14	7	38	0	11,686	18,547,333	1	M.18.f.
	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	
g. Student loans.....	19	31	41	3	23,784	298,072	1	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFD N093	RCFD N094	RCFD N095	RCFD N096	RCFD N097	RCFD N098	RCFD N099	
	6,114	2,840	2,054	8,148	203,640	12,736,162	1	M.18.h.
	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	
i. Consumer leases.....	0	0	0	0	4,416	8,446,969	1	M.18.i.
	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		
j. Total.....	210,099	196,801	114,176	176,203	373,997	140,076,868		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 banks at which either 1–4 family residential mortgage loan originations and purchases for resale ⁽¹⁾ 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 ⁽¹⁾	HT81	1,896,834	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale ⁽¹⁾	HT82	5,233,808	2.
3. 1–4 family residential mortgage loans sold during the quarter.....	HT83	7,362,448	3.
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	HT84	4,523,447	4.
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	179,888	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i>	HT86	10,586	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	9,585	7.a.
b. For representations and warranties made to other parties	L192	932	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	10,517	7.c.

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

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

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

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

	(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			
	Dollar Amounts in Thousands											
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount		
Assets												
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading ⁽¹⁾	JA36	63,987,853	G474	0	G475	18,221,544	G476	45,766,309	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	3,227,697	G484	0	G485	0	G486	3,227,697	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	905,964	G493	810,049	G494	10,402	G495	1,295,347	G496	410,264	5.a.	
b. Other trading assets.....	G497	285,694	G498	0	G499	0	G500	285,694	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	2,992,289	G392	96,637	G395	5,585	G396	144,133	G804	2,939,208	6.	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	71,399,497	G503	906,686	G504	18,237,531	G505	50,719,180	G506	3,349,472	7.	

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

Schedule RC-Q—Continued

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	
	Liabilities										
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	977,478	G512	946,023	G513	0	G514	1,229,065	G515	694,436	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	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	90,952	G806	20,939	G807	0	G808	15,902	G809	95,989	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	1,068,430	G532	966,962	G533	0	G534	1,244,967	G535	790,425	14.

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	2,917,004	G537	0	G538	0	G539	0	G540	2,917,004	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>TEXT</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>TEXT</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>TEXT</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>TEXT</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$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	90,952	G567	20,939	G568	0	G569	15,902	G570	95,989	M.2.b.
c. <small>TEXT</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>TEXT</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>TEXT</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>TEXT</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT87	3,227,697	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT91	3,158,699	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands	RCFA	Amount		
Common Equity Tier 1 Capital						
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	35,324,155	2.	
			RCFA			
3.	Accumulated other comprehensive income (AOCI).....		B530	(2,531,102)	3.	
	a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCOA P838	0	3.a.
			RCFA	Amount		
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	47,078,168	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	8,700,747	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	782,200	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) ⁽¹⁾		P844	NA	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) ⁽²⁾		P845	NA	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	NA	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	NA	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	NA	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	202,158	9.f.	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
	a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	7	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	37,393,056	12.	

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

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

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....		P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	37,393,056	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	35,722	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	35,722	23.
24. LESS: Additional tier 1 capital deductions.....		P864	2,854	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	32,868	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	37,425,924	26.
Tier 2 Capital				
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	17,371	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	4,426,496	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW 5310	1,353,075	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 (1).....		RCFA Q257	NA	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	7,743,867	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	4,670,446	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	7,743,867	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	4,670,446	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		RCFA 3792	45,169,791	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW 3792	42,096,370	35.b.

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

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....		3368	450,296,795	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	9,485,801	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	1,665,064	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	439,145,930	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	369,880,755	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	282,429,854	40.b.

Risk-Based Capital Ratios *

	(Column A)	(Column B)			
	RCFA	Percentage	RCFW		
	Percentage		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	10.1095%	P793	13.2398%	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	10.1184%	7206	13.2514%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....					
	7205	12.2120%	7205	14.9051%	43.

Leverage Capital Ratios *

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	8.5224%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			
a. Total leverage exposure.....			
	H015	553,014,169	45.a.
b. Supplementary leverage ratio.....			
	H036	6.7676%	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	4.1184%	46.a.	
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....				
	RCFW	H312	6.3750%	46.b.

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

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Balance Sheet Asset Categories ⁽²⁾												
1. Cash and balances due from depository institutions.....	RCFD D957 20,003,448	RCFD S396 0	RCFD D958 17,081,516				RCFD D959 2,917,437	RCFD S397 3,416	RCFD D960 832	RCFD S398 247		1.
2. Securities:												
a. Held-to-maturity securities.....	RCFD D961 46,040,337	RCFD S399 0	RCFD D962 20,775,147	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 25,247,259	RCFD D964 3,939	RCFD D965 13,992	RCFD S400 0		2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....												
	RCFD JA21 63,579,765	RCFD S402 0	RCFD D967 30,277,972	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 30,384,381	RCFD D969 2,907,108	RCFD D970 10,304	RCFD S403 0		2.b.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold in domestic offices.....	RCON D971 31,434		RCON D972 0				RCON D973 31,434	RCON S410 0	RCON D974 0	RCON S411 0		3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 0	RCFD H172 0										3.b.
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCFD S413 4,523,447	RCFD S414 0	RCFD H173 0				RCFD S415 1,654,083	RCFD S416 1,950,483	RCFD S417 918,881			4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0		4.b.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽³⁾	
	250% ⁽⁴⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....									
	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
	0	0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCFD H273	RCFD H274
								0	0
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
								0	0

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual ⁽⁵⁾	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	9,959	0	0	0	0		0	0	9,959	0
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	79,883,623	0	0				4,306,730	56,948,186	18,628,707	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	4,374,392	0	0				0	0	0	4,374,392
c. Exposures past due 90 days or more or on nonaccrual ⁽⁶⁾	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	702,341	0	0	0	0		0	0	0	702,341
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	195,817,438	0	1,064,230	0	0		6,525,880	2,182,176	186,045,152	0
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	3,954,648	3,954,648								

5. 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.

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁷⁾	
	250% ⁽⁸⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual ⁽⁹⁾								RCFD H277 0	RCFD H278 0 4.c.
d. All other exposures.....								RCFD H279 0	RCFD H280 0 4.d.
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281 0	RCFD H282 0 5.a.
b. High volatility commercial real estate exposures.....								RCFD H283 0	RCFD H284 0 5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽¹⁰⁾								RCFD H285 0	RCFD H286 0 5.c.
d. All other exposures.....								RCFD H287 0	RCFD H288 0 5.d.
6. LESS: Allowance for loan and lease losses.....									

7. 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.

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

9. 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.

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

Schedule RC-R—Continued
Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	1,191,658	1,191,658	0	0	0		0	0	0	0
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets ⁽¹¹⁾	42,588,242	10,123,182	627,725	0	0		4,210,649	63,463	19,712,217	26,485
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽¹²⁾	
	250% ⁽¹³⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....	0	0	0	0				0	0
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets ⁽¹⁴⁾	2,926,051	0	0	0				0	0
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								4,853,073	970,615
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								45,397	3,643

12. 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.

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

14. 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 ⁽¹⁵⁾	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities.....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	9.a.
	5,914	5,914	0	9,776	0	
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	9.b.
	408,088	408,088	0	81,618	0	
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	9.d.
	805,593	796,215	9,378	224,499	0	
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	10.
	197,299	194,488	2,811	82,121	0	

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
assets ⁽¹⁶⁾	456,011,031	8,570,409	69,826,590	0	0		75,277,853	64,058,771	225,340,044	5,103,465	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
								Application of Other Risk- Weighting Approaches	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
assets ⁽¹⁶⁾	2,926,051	0	0	0			9,378	4,898,470	11.

15. Simplified Supervisory Formula Approach.

16. 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.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁸⁾	(Column B) Credit Equivalent Amount ⁽¹⁹⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽²⁰⁾												
12. Financial standby letters of credit.....	RCFD D991	1.0	RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93	RCFD D994	RCFD D995	RCFD D996	RCFD S511		
	11,019,616		11,019,616	163,663	0	0	3,862,441	560,319	6,428,559	4,634	12.	
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997	0.5	RCFD D998	RCFD D999			RCFD G603	RCFD G604	RCFD G605	RCFD S512		
	1,425,008		712,504	50,064			177,284	13,689	470,585	882	13.	
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606	0.2	RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95	RCFD G609	RCFD G610	RCFD G611	RCFD S513		
	388,050		77,610	0	0	0	30,389	0	47,221	0	14.	
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612	1.0	RCFD G613	RCFD G614			RCFD G615	RCFD G616	RCFD G617	RCFD S514		
	11,243		11,243	0			11,243	0	0	0	15.	

18. Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽²¹⁾	(Column B) Credit Equivalent Amount ⁽²²⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions ⁽²³⁾	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523
	4,535,682	1.0	4,535,682	4,147,567	0	0		388,115	0	0	0
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	82,167	1.0	82,167	0				0	72,318	9,849	0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531
	25,484,220	0.2	5,096,844	3,756	0	0		121,582	70,522	4,891,895	9,089
b. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	132,282,810	0.5	66,141,405	94,961	0	0		933,585	1,002,604	63,224,569	885,686
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541								
	158,201,501	0.0	0								
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548
			3,268,930	1,047,794	0	0	0	473,709	0	1,747,427	0
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
			3,835,226	0	3,835,226	0		0	0	0	0
22. Unsettled transactions (failed trades) ⁽²⁴⁾	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197
	0			0				0	0	0	0

21. Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ⁽²⁵⁾		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions ⁽²⁶⁾				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) ⁽²⁷⁾	RCFD H198	RCFD H199	RCFD H200			22.
	0	0	0			

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....									
	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	
	75,334,395	3,835,226	0	0	81,276,201	65,778,223	302,160,149	6,003,756	23.
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....									
	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	
	0	76,705	0	0	16,255,240	32,889,112	302,160,149	9,005,634	25.

Schedule RC-R—Continued
Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% ⁽²⁸⁾	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
	2,926,051	0	0	0	0	0	12,189	
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.
	7,315,128	0	0	0	0	0	152,363	

Dollar Amounts in Thousands	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	369,229,457	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	654,152	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽²⁹⁾	B704	369,880,755	28.
29. LESS: Excess allowance for loan and lease losses.....	A222	0	29.
30. LESS: Allocated transfer risk reserve.....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	369,880,755	31.

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

	Dollar Amounts in Thousands		RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	G642			1,546,461	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	28,981,947	S583	57,926,623	S584	26,837,153	M.2.a.
b. Foreign exchange rate and gold.....	S585	43,118,564	S586	8,465,533	S587	2,180,736	M.2.b.
c. Credit (investment grade reference asset).....	S588	169,788	S589	2,066,913	S590	794,612	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	927,368	S592	2,656,427	S593	532,982	M.2.d.
e. Equity.....	S594	133,066	S595	0	S596	0	M.2.e.
f. Precious metals (except gold).....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	0	S601	1,351,810	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	29,171,143	S604	77,257,847	S605	63,676,252	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	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
	0	0	0	0	0	0	0	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets (1).</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due.....	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs.....	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	0	0	0	0	0	0	0	5.b.

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	6.
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....							
	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....							
	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 75,000	RCFD B789 0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....							
	RCFD B790 72,318						RCFD B796 11,705
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							
	RCFD B797 72,318						RCFD B803 11,705

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

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	72,318	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	232,572,641	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	A591	795,080	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	400,275	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets ⁽²⁾.</i>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company.....	B806	0	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank’s holding company.....	B808	0	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ^{(2), (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. The \$10 billion asset-size test is based on the total assets reported on the *June 30, 2017*, Report of Condition.

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

Schedule RC-T—Fiduciary and Related Services

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$250 million (as of the preceding December 31) or with gross fiduciary and related services income greater than 10 percent of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

- Items 4 through 22.a and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	31,287,306	5,103,373	18,002	1,431	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	1,749,249	8,941,487	121	60	5.a.
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	1,574,585	52,830,035	77	289	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	6,105,864	29,938,540	9,780	365,534	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	1,071,720	908,089,738	2,745	135,624	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	35,727,734	0	15,783	0	7.
	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts.....	10,653,714	999,074	4,229	74	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	1,523,453	26,972,763	283	2,917	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	89,693,625	1,032,875,010	51,020	505,929	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		1,638,834,830		593,610	11.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900 0	RCFN B901 53,793,792	RCFN B902 0	RCFN B903 4,854	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 6,105,864	RCFD J260 37,456,590	RCFD J261 9,780	RCFD J262 366,107	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	174,376	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	1,872	15.a.
b. Employee benefit-defined benefit.....			B906	12,468	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	36,652	15.c.
16. Corporate trust and agency accounts.....			A479	240,600	16.
17. Investment management and investment advisory agency accounts.....			J315	229,943	17.
18. Foundation and endowment trust and agency accounts.....			J316	42,543	18.
19. Other fiduciary accounts.....			A480	1,653	19.
20. Custody and safekeeping accounts.....			B909	179,936	20.
21. Other fiduciary and related services income.....			B910	65,638	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	985,681	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	21,466			22.a.
23. Less: Expenses.....			C058	NA	23.
24. Less: Net losses from fiduciary and related services.....			A488	NA	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NA	25.
26. Net fiduciary and related services income.....			A491	NA	26.

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	NA	J291	NA	J292	NA	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	NA	J294	NA	J295	NA	M.1.k.
l. Other common and preferred stocks.....	J296	NA	J297	NA	J298	NA	M.1.l.
m. Real estate mortgages.....	J299	NA	J300	NA	J301	NA	M.1.m.
n. Real estate.....	J302	NA	J303	NA	J304	NA	M.1.n.
o. Miscellaneous assets.....	J305	NA	J306	NA	J307	NA	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NA	J309	NA	J310	NA	M.1.p.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:					RCFD B928
a. Corporate and municipal trusteeships.....	B927	NA			NA
					RCFD J314
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	NA			NA
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	NA			M.2.b.

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

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

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	B931	NA	B932	NA	M.3.a.
b. International/Global equity.....	B933	NA	B934	NA	M.3.b.
c. Stock/Bond blend.....	B935	NA	B936	NA	M.3.c.
d. Taxable bond.....	B937	NA	B938	NA	M.3.d.
e. Municipal bond.....	B939	NA	B940	NA	M.3.e.
f. Short-term investments/Money market.....	B941	NA	B942	NA	M.3.f.
g. Specialty/Other.....	B943	NA	B944	NA	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	0	B946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947	NA	B948	NA	B949	NA	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	NA	B951	NA	B952	NA	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	NA	B954	NA	B955	NA	M.4.c.
d. Other fiduciary accounts and related services.....	B956	NA	B957	NA	B958	NA	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	NA	B960	NA	B961	NA	M.4.e.

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

Choua Lor, Reg. Reporting Coordinator

Name and Title (TEXT B962)

choua.lor@usbank.com

E-mail Address (TEXT B926)

(612) 303-4807

Area Code / Phone Number / Extension (TEXT B963)

(612) 303-4804

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	2,382,201	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	3,583,491	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	0	JF85	908,266	2.a.
b. Other liabilities.....	JF93	0	JF86	1,563,608	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	2,313,110	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

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

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

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

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

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

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

Comments?.....

RCON	Yes		No
6979			X

BANK MANAGEMENT STATEMENT (please type or print clearly; 750 character limit):
(TEXT 6980)