

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 December 31, 2018

20181231
(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)

January 30, 2019

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.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCFD	Amount		
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin ⁽¹⁾			0081	6,407,440	1.a.	
b. Interest-bearing balances ⁽²⁾			0071	14,962,069	1.b.	
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A).....			1754	46,050,280	2.a.	
b. Available-for-sale securities (from Schedule RC-B, column D).....			1773	65,191,091	2.b.	
c. Equity securities with readily determinable fair values not held for trading ⁽³⁾			JA22	5,380	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....		RCON	B987	101,423	3.a.	
b. Securities purchased under agreements to resell ⁽⁴⁾		RCFD	B989	0	3.b.	
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale.....			5369	2,055,802	4.a.	
b. Loans and leases held for investment.....		B528		286,717,919	4.b.	
c. LESS: Allowance for loan and lease losses.....		3123		3,972,737	4.c.	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	282,745,182	4.d.	
5. Trading assets (from Schedule RC-D).....			3545	1,093,733	5.	
6. Premises and fixed assets (including capitalized leases).....			2145	2,450,069	6.	
7. Other real estate owned (from Schedule RC-M).....			2150	110,943	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	66,603	8.	
9. Direct and indirect investments in real estate ventures.....			3656	0	9.	
10. Intangible assets (from Schedule RC-M)			2143	12,896,259	10.	
11. Other assets (from Schedule RC-F).....			2160	25,340,330	11.	
12. Total assets (sum of items 1 through 11).....			2170	459,476,604	12.	
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....			RCON			
(1) Noninterest-bearing ⁽⁵⁾		RCON	6631	82,303,610	13.a.(1)	
(2) Interest-bearing.....		RCON	6636	245,520,895	13.a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....			RCFN			
(1) Noninterest-bearing.....		RCFN	6631	230,653	13.b.(1)	
(2) Interest-bearing.....		RCFN	6636	28,241,964	13.b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices ⁽⁶⁾		RCON	B993	457,624	14.a.	
b. Securities sold under agreements to repurchase ⁽⁷⁾		RCFD	B995	1,968,710	14.b.	
15. Trading liabilities (from Schedule RC-D).....			RCFD	3548	783,326	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....			RCFD			
17. and 18. Not applicable			3190	34,725,959	16.	

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

2. Includes time certificates of deposit not held for trading.

3. Item 2.c is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

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

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

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

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	0022	5,574,621			
1. Cash items in process of collection, unposted debits, and currency and coin					1.
a. Cash items in process of collection and unposted debits.....			0020	2,769,515	1.a.
b. Currency and coin.....			0080	2,805,106	1.b.
2. Balances due from depository institutions in the U.S.	0082	480,137	0082	480,137	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	7,783,043	0070	93,083	3.
4. Balances due from Federal Reserve Banks.....	0090	7,531,708	0090	7,531,708	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010	21,369,509	0010	13,679,549	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	4,733,158	0213	4,593,977	1286	18,212,982	1287	17,890,639	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	368,644	HT51	367,323	HT52	689,654	HT53	671,895	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	5,511	8497	6,875	8498	6,835,688	8499	6,701,541	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	7,577,688	G301	7,413,743	G302	8,305,811	G303	8,157,375	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	21,502,030	G305	20,981,277	G306	17,885,476	G307	17,352,512	4.a.(2)
(3) Other pass-through securities.....	G308	420	G309	420	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G312	11,839,877	G313	11,574,707	G314	14,113,983	G315	14,011,810	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	343	G321	449	G322	0	G323	0	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	K150	0	K151	0	K152	2,290	K153	2,282	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	5,443	C988	6,895	C989	397,001	C027	403,037	5.a.
b. Structured financial products.....	HT58	0	HT59	1,187	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	8,166	1738	8,036	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	9,000	1743	9,038	1744	0	1746	0	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ^(2, 3)					A510	NA	A511	NA	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	46,050,280	1771	44,963,927	1772	66,442,885	1773	65,191,091	8.

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

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

3. **Item 7 is to be completed only by institution that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities ⁽¹⁾		0416	10,701,691	M.1.
2. Maturity and repricing data for debt securities ^{(1),(2)} (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{(3),(4)}				
(1) Three months or less.....	A549		869,555	M.2.a.(1)
(2) Over three months through 12 months.....	A550		2,156,285	M.2.a.(2)
(3) Over one year through three years.....	A551		8,987,722	M.2.a.(3)
(4) Over three years through five years.....	A552		10,768,355	M.2.a.(4)
(5) Over five years through 15 years.....	A553		2,057,105	M.2.a.(5)
(6) Over 15 years.....	A554		5,950,221	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: ^{(3),(5)}				
(1) Three months or less.....	A555		194,255	M.2.b.(1)
(2) Over three months through 12 months.....	A556		26,705	M.2.b.(2)
(3) Over one year through three years.....	A557		113,076	M.2.b.(3)
(4) Over three years through five years.....	A558		39,497	M.2.b.(4)
(5) Over five years through 15 years.....	A559		31,705,296	M.2.b.(5)
(6) Over 15 years.....	A560		22,511,196	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁽⁶⁾				
(1) Three years or less.....	A561		6,767,147	M.2.c.(1)
(2) Over three years.....	A562		19,087,165	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		2,645,071	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		1,451,032	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		400,000	M.4.a.
b. Fair value.....	8783		382,838	M.4.b.

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	5,443	B843	6,895	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	397,001	B853	403,037	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	1,187	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.g.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: ⁽¹⁾	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	2,106,914	F158	2,106,914	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	8,493,225	F159	8,493,225	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	992,644	1420	992,644	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	1797	14,399,666	1797	14,399,666	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	67,068,625	5367	67,068,625	1.c.(2)(a)
(b) Secured by junior liens.....	5368	1,722,911	5368	1,722,911	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	3,588,737	1460	3,588,737	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	8,139,806	F160	8,139,806	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	14,129,965	F161	14,086,119	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	33,605	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	0			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	33,605			2.a.(2)
b. To other depository institutions in the U.S.....	B534	5	B534	5	2.b.
c. To banks in foreign countries:			B535	54,903	2.c.
(1) To foreign branches of other U.S. banks.....	B536	41,735			2.c.(1)
(2) To other banks in foreign countries.....	B537	20,835			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	793,207	1590	793,207	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	77,365,005	1763	77,365,005	4.a.
b. To non-U.S. addressees (domicile).....	1764	1,030,068	1764	605,444	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	23,362,869	B538	23,362,869	6.a.
b. Other revolving credit plans.....	B539	3,087,906	B539	3,087,906	6.b.
c. Automobile loans.....	K137	18,718,592	K137	18,718,592	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	9,951,923	K207	9,951,923	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	10,854,490	2107	10,854,490	8.

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:.....	1563	8,729,804			9.
a. Loans to nondepository financial institutions.....			J454	2,581,931	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	1,212,360	9.b.(1)
(2) All other loans (exclude consumer loans).....			J451	4,935,513	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	14,133,431	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	8,545,625			10.a.
b. All other leases.....	F163	5,595,559			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale ⁽¹⁾ (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	288,773,721	2122	288,289,831	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans.....	K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K159	26,284	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....	F576	2,195,467	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	10,378	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	56,489	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162	41,612	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile).....	K163	208,371	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	274,671	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices.....	RCON K166	0	M.1.f.(1)
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit card.....	K098	0	M.1.f.(4)(a)
(b) Automobile loans.....	K203	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	0	M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	2,813,272	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ⁽¹⁾ ⁽²⁾				
(1) Three months or less	A564		537,950	M.2.a.(1)
(2) Over three months through 12 months	A565		2,481,431	M.2.a.(2)
(3) Over one year through three years	A566		3,922,382	M.2.a.(3)
(4) Over three years through five years.....	A567		5,458,433	M.2.a.(4)
(5) Over five years through 15 years	A568		19,734,627	M.2.a.(5)
(6) Over 15 years	A569		34,637,403	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ⁽¹⁾ ⁽³⁾		RCFD		
(1) Three months or less.....	A570		144,321,409	M.2.b.(1)
(2) Over three months through 12 months.....	A571		6,992,609	M.2.b.(2)
(3) Over one year through three years.....	A572		22,123,109	M.2.b.(3)
(4) Over three years through five years.....	A573		23,334,574	M.2.b.(4)
(5) Over five years through 15 years.....	A574		19,361,132	M.2.b.(5)
(6) Over 15 years.....	A575		5,052,102	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247		48,493,295	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A ⁽⁴⁾	2746		14,883,602	M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON			
	5370		22,925,777	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD			
	B837		315,088	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391		650,157	M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		836,669	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780		344,297	M.7.b.

- Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
- Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
- Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
- Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>				
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....				
		F230	419,564	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....				
		F231	229	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....				
		F232	25	M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....				
		F577	1,523,056	M.9.
10. and 11. Not applicable				

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>						
13. Construction, land development, and other land loans in domestic offices with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....						
		G376	0			M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....						
		RIAD				
		G377	0			M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>						
		RCFD				
14. Pledged loans and leases.....						
		G378	158,751,609			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>						
15. Reverse mortgages in domestic offices:						
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):						
		RCON				
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	0			M.15.a.(1)
	(2) Proprietary reverse mortgages.....	J467	0			M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:						
					Number	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	0			M.15.b.(1)
	(2) Proprietary reverse mortgages.....	J469	0			M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:						
					Amount	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	0			M.15.c.(1)
	(2) Proprietary reverse mortgages.....	J471	0			M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

Report the number and amount currently outstanding as of the report date of business loans with “original amounts” of \$1,000,000 or less and farm loans with “original amounts” of \$500,000 or less. The following guidelines should be used to determine the “original amount” of a loan:

- (1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was *most recently* approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date.
- (2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender.
- (3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount <i>currently outstanding</i> of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5564	2,122	5565	94,472	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	6,417	5567	769,418	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	10,743	5569	4,164,928	3.c.
4. Number and amount <i>currently outstanding</i> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	1,179,174	5571	8,051,192	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	22,813	5573	1,811,822	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	8,592	5575	2,079,347	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount <i>currently outstanding</i> of “Loans secured by farmland (including farm residential and other improvements)” in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5578	4,115	5579	149,290	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580	2,672	5581	290,460	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582	651	5583	155,138	7.c.
8. Number and amount <i>currently outstanding</i> of “Loans to finance agricultural production and other loans to farmers” in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5584	2,658	5585	60,614	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586	632	5587	70,826	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588	345	5589	77,179	8.c.

Schedule RC-D—Trading Assets and Liabilities

Schedule RC-D is to be completed by banks that (1) reported total trading assets of \$10 million or more in any of the four preceding calendar quarters, or (2) meet the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
Assets			
1. U.S. Treasury securities.....	3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	37,584	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾ (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	0	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties.....	HT63	0	6.a.(1)
(2) All other loans secured by real estate.....	HT64	0	6.a.(2)
b. Commercial and industrial loans.....	F614	23,879	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	0	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	0	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	1,032,270	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	1,093,733	12.
Liabilities			
13. a. Liability for short positions.....	3546	0	13.a.
b. Other trading liabilities.....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	783,326	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	783,326	15.

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

Schedule RC-D—Continued

Memoranda

Dollar Amounts in Thousands	Consolidated Bank				
	RCFD	Amount			
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1 - 4 family residential properties.....	HT66	0	M.1.a.(1)		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.(2)		
b. Commercial and industrial loans.....	F632	23,879	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	0	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets. (1)</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	NA	M.2.a.		
b. Unpaid principal balance.....	F640	NA	M.2.b.		
<i>Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	NA	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	NA	M.3.b.		
c. Corporate and similar loans.....	G333	NA	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	NA	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	NA	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	NA	M.3.f.		
g. Other collateral or reference assets.....	G652	NA	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	NA	M.4.a.		
b. Pledged loans.....	G388	NA	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	NA	M.5.a.		
b. Home equity lines.....	F644	NA	M.5.b.		
c. Automobile loans.....	F645	NA	M.5.c.		
d. Other consumer loans.....	F646	NA	M.5.d.		
e. Commercial and industrial loans.....	F647	NA	M.5.e.		
f. Other.....	F648	NA	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	NA	M.7.a.		
b. Other.....	F653	NA	M.7.b.		
8. Loans pending securitization.....	F654	NA	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (1)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table>	TEXT	F655	F655	0	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table>	TEXT	F656	F656	0	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table>	TEXT	F657	F657	0	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table>	TEXT	F658	F658	0	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table>	TEXT	F659	F659	0	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table>	TEXT	F660	F660	0	M.10.c.
TEXT					
F660					

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

2. Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ⁽¹⁾ (Included In Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	39,160,321			B550	276,698,925	1.
2. U.S. Government.....	2202	219,796			2520	531,604	2.
3. States and political subdivisions in the U.S.....	2203	1,669,458			2530	8,284,770	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	1,209,797			B552	5,477	4.
5. Banks in foreign countries.....	2213	43,218			2236	595	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	543			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	42,303,133	2210	37,912,766	2385	285,521,371	7.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	2,896,709	M.1.a.
b. Total brokered deposits.....	2365	36,365,714	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ⁽²⁾	HK05	27,663,889	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	27,663,889	M.1.d.(1)
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	K220	8,701,825	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law (to be completed for the December report only).....	5590	5,727,587	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits (as of the report date)	JH83	471,092	M.1.g.

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

2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limits in effect on the report date.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	213,421,261			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	44,720,063			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	7,422,281			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	4,673,368			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	15,284,398			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	763,779			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: ^{(1), (2)}					
(1) Three months or less.....	HK07	1,638,637			M.3.a.(1)
(2) Over three months through 12 months.....	HK08	5,037,603			M.3.a.(2)
(3) Over one year through three years.....	HK09	4,212,131			M.3.a.(3)
(4) Over three years.....	HK10	1,207,278			M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ⁽³⁾	HK11	6,676,240			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: ^{(1), (4)}					
(1) Three months or less.....	HK12	4,489,005			M.4.a.(1)
(2) Over three months through 12 months.....	HK13	9,934,770			M.4.a.(2)
(3) Over one year through three years.....	HK14	740,452			M.4.a.(3)
(4) Over three years.....	HK15	120,171			M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ⁽³⁾	K222	14,423,775			M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	Yes	No		
	P752	x			M.5.

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

	Dollar Amounts in Thousands		RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753	829,610			M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754	2,762,107			M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- The \$1 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	62,011,686	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	144,772,552	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	44,278,587	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	429,030	M.7.b.(2)

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	28,378,018	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	37,280	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	57,320	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	28,472,618	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	21,961,120	M.1.

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount			
1.	Accrued interest receivable ⁽¹⁾			B556	1,320,255	1.		
2.	Net deferred tax assets ⁽²⁾			2148	0	2.		
3.	Interest-only strips receivable (not in the form of a security) ⁽³⁾			HT80	0	3.		
4.	Equity investments without readily determinable fair values ⁽⁴⁾			1752	1,287,439	4.		
5.	Life insurance assets:							
	a. General account life insurance assets.....			K201	548,818	5.a.		
	b. Separate account life insurance assets.....			K202	4,887,335	5.b.		
	c. Hybrid account life insurance assets.....			K270	480,057	5.c.		
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2168	16,816,426	6.		
	a. Prepaid expenses.....	2166	0			6.a.		
	b. Repossessed personal property (including vehicles).....	1578	0			6.b.		
	c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.		
	d. FDIC loss-sharing indemnification assets.....	J448	0			6.d.		
	e. Computer software.....	FT33	0			6.e.		
	f. Accounts receivable.....	FT34	0			6.f.		
	g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.		
	h. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3549</td></tr></table>	TEXT	3549	3549	0			6.h.
TEXT	3549							
	i. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3550</td></tr></table>	TEXT	3550	3550	0			6.i.
TEXT	3550							
	j. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3551</td></tr></table>	TEXT	3551	3551	0			6.j.
TEXT	3551							
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	25,340,330	7.		

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount			
1.	a. Interest accrued and unpaid on deposits in domestic offices ⁽⁵⁾			3645	156,828	1.a.		
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD				
				3646	4,217,476	1.b.		
2.	Net deferred tax liabilities ⁽²⁾			3049	1,283,329	2.		
3.	Allowance for credit losses on off-balance-sheet credit exposures.....			B557	468,255	3.		
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	6,790,344	4.		
	a. Accounts payable.....	3066	0			4.a.		
	b. Deferred compensation liabilities.....	C011	0			4.b.		
	c. Dividends declared but not yet payable.....	2932	0			4.c.		
	d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.		
	e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3552</td></tr></table>	TEXT	3552	3552	0			4.e.
TEXT	3552							
	f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3553</td></tr></table>	TEXT	3553	3553	0			4.f.
TEXT	3553							
	g. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3554</td></tr></table>	TEXT	3554	3554	0			4.g.
TEXT	3554							
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	12,916,232	5.		

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

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices		
			RCON	Amount	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell.....	B989	0			3.
4. Securities sold under agreements to repurchase.....	B995	1,968,710			4.
5. Other borrowed money.....	3190	34,607,718			5.
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2163	0			6.
<i>OR</i>					
7. Net due <i>to</i> own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	19,962,640			7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	449,993,780			8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	381,503,506			9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	4,733,158	1287	17,890,639	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	368,644	8495	671,895	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	5,511	8499	6,701,541	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	29,079,718	G390	25,509,887	13.a.(1)
(2) Other mortgage pass-through securities.....	1709	420	1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G393	11,839,877	G394	14,014,092	13.b.(1)
(2) All other mortgage-backed securities.....	1733	343	1736	0	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	13,609	G398	403,037	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	9,000	G400	0	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values ⁽²⁾			A511	NA	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	46,050,280	1773	65,191,091	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values ⁽³⁾	JA22	5,380	18.a.
b. Equity investments without readily determinable fair values.....	1752	1,287,439	18.b.

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

2. Item 16 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 the instructions for further detail on ASU 2016-01.

3. Item 18.a is to be completed only by institutions that have adopted ASU 2016-01. See the instructions for further detail on ASU 2016-01.

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	1,093,733	19.
20. Total trading liabilities.....	3548	783,326	20.
21. Total loans held for trading.....	HT71	23,879	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	2,034,936	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	13,647,845	1.
2. U.S. Treasury securities and U.S. Government agency obligations ⁽²⁾ (excluding mortgage-backed securities).....		B558	24,562,674	2.
3. Mortgage-backed securities ⁽²⁾		B559	81,357,671	3.
4. All other debt securities ⁽²⁾ and equity securities with readily determinable fair values not held for trading ⁽³⁾		B560	7,274,678	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	19,705	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	272,049,993	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	83,677,690	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	38,001,115	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	728,758	6.a.(3)
(4) Commercial and industrial loans.....		3387	76,498,367	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	22,396,468	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	31,583,887	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3360	529,003	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	1,227,605	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	13,979,648	8.
9. Total assets ⁽⁴⁾		RCFD 3368	455,948,086	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	7,359,213	10.
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs).....		B563	210,101,025	11.a.
	b. Time deposits of \$250,000 or less.....		HK16	11,875,894	11.b.
	c. Time deposits of more than \$250,000.....		HK17	13,230,071	11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3404	20,761,765	12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	3,028,607	13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		RCFD 3355	40,743,289	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	23,223,316	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	0	1.a.(1)
				RCFD		
b.	Credit card lines.....			3815	137,637,333	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	110,845,061	1.b.(1)
	(2) Other unused credit card lines			J456	26,792,272	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	2,165,431	1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....			F165	7,279,541	1.c.(1)(b)
	(2) NOT secured by real estate.....			6550	13,721,825	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans			J457	92,359,676	1.e.(1)
	(2) Loans to financial institutions			J458	8,180,741	1.e.(2)
	(3) All other unused commitments			J459	30,868,523	1.e.(3)
2.	Financial standby letters of credit.....			3819	11,506,141	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	1,350,772			2.a.
3.	Performance standby letters of credit.....			3821	1,428,536	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	278,478			3.a.
4.	Commercial and similar letters of credit.....			3411	457,632	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	3,600,363	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	4,922,623	C975	2,317,937	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	
	7. b. Gross fair values:				
(1) Gross positive fair value.....	C219	0	C221	453	7. b.(1)
(2) Gross negative fair value.....	C220	2,162	C222	0	7. b.(2)
7. c. Notional amounts by regulatory capital treatment: ⁽¹⁾					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection.....					G401 0 7. c.(1)(a)
(b) Purchased protection.....					G402 0 7. c.(1)(b)
(2) All other positions:					
(a) Sold protection.....					G403 4,922,623 7. c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....					G404 2,317,937 7. c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....					G405 0 7. c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: ⁽²⁾							
(a) Investment grade.....							G406 511,104 G407 1,322,577 G408 529,578 7. d.(1)(a)
(b) Subinvestment grade.....							G409 321,307 G410 1,746,083 G411 491,974 7. d.(1)(b)
(2) Purchased credit protection: ⁽³⁾							
(a) Investment grade.....							G412 4,750 G413 709,951 G414 47,500 7. d.(2)(a)
(b) Subinvestment grade.....							G415 217,381 G416 878,224 G417 460,131 7. d.(2)(b)

	RCFD		Amount	
8. Spot foreign exchange contracts.....	8765	663,939		8.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....	3430	10,302,820		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	302,727,391	11.a.	
b. Sales for which the reporting bank is the agent bank with risk.....		C224	22,383,375	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	RCFD 8694	RCFD 8695	RCFD 8696	
	17,250,000	0	0	0	12.a.
b. Forward contracts.....					
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
	8,340,865	47,722,838	0	0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....					
	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
	0	0	0	0	12.c.(1)
(2) Purchased options.....					
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
	375,000	0	0	0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....					
	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
	42,185,612	2,778,960	0	0	12.d.(1)
(2) Purchased options.....					
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
	48,355,831	2,778,960	0	0	12.d.(2)
e. Swaps.....					
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
	241,171,754	5,589,847	114,654	1,456,659	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	308,426,172	56,674,145	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	49,252,890	2,196,460	114,654	1,456,659	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....					
	RCFD A589				
	11,742,000				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 1,126,903	RCFD 8734 727,911	RCFD 8735 0	RCFD 8736 0	15.a.(1)
(2) Gross negative fair value.....	RCFD 8737 959,660	RCFD 8738 710,089	RCFD 8739 0	RCFD 8740 0	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 141,653	RCFD 8742 11,475	RCFD 8743 467	RCFD 8744 0	15.b.(1)
(2) Gross negative fair value.....	RCFD 8745 35,425	RCFD 8746 8,124	RCFD 8747 2,466	RCFD 8748 83,512	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	99,860		G420	0	G421	0	G422	72,575	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	197,116	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	2,790,766	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590			2,790,766	2.a.(1)
b. Goodwill			3163	9,373,457	2.b.
c. All other intangible assets.....			JF76	732,036	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....			2143	12,896,259	2.d.
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices.....			5508	3,650	3.a.
b. Farmland in domestic offices.....			5509	0	3.b.
c. 1–4 family residential properties in domestic offices.....			5510	105,899	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....			5512	1,394	3.e.
f. In foreign offices.....			RCFN		
(1) In foreign offices.....			5513	0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....			RCFD		
(1) In foreign offices.....			2150	110,943	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	4,472,000	5.a.(1)(a)
(b) Over one year through three years.....			F056	104,072	5.a.(1)(b)
(c) Over three years through five years.....			F057	137	5.a.(1)(c)
(d) Over five years.....			F058	2,425	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	1,200,000	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	20,501,512	5.b.(1)(a)
(b) Over one year through three years.....			F061	5,775,472	5.b.(1)(b)
(c) Over three years through five years.....			F062	2,021,617	5.b.(1)(c)
(d) Over five years.....			F063	1,848,724	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	15,037,627	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	34,725,959	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	58,601,080		

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	x			

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	3,622,251		

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

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	X	
N518		X
N519		X
N520		X
N521		

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

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

- c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....
- 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	1
N523	16,837
	Amount
N524	278,655
	Number
N527	841

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	907	F174	160	F176	930	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	27,995	F175	0	F177	38,055	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	1,224	3494	116	3495	4,356	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	84,717	5399	55,654	5400	137,029	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	610,945	C237	1,788,805	C229	296,399	1.c.(2)(a)
(b) Secured by junior liens.....	C238	5,626	C239	967	C230	8,370	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	3,568	3500	0	3501	10,558	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	22,191	F180	0	F182	44,165	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	13,227	F181	0	F183	14,370	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	4,898	1597	0	1583	4,632	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	248,250	1252	68,580	1253	177,053	4.a.
b. To non-U.S. addressees (domicile).....	1254	3,545	1255	193	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	324,567	B576	292,990	B577	34	5.a.
b. Automobile loans.....	K213	191,644	K214	17,479	K215	26,161	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	83,790	K217	31,058	K218	13,714	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	4,809	5460	0	5461	6,401	7.

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	2,174,235	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	
	91,471	106,694	67,597	115,843	98,098	60,785,528	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	
	15,577	15,181	6,345	6,439	115	1,722,782	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	
	28,926	24,812	14,665	12,327	18,347	14,142,721	1	M.18.d.
	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	
e. Credit cards.....	66,662	45,137	23,290	35,140	15,262	23,310,404	1	M.18.e.
	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	
f. Automobile loans.....	9	82	34	0	12,175	18,718,592	1	M.18.f.
	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	
g. Student loans.....	18	24	37	3	22,549	281,219	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	
	5,108	3,055	2,083	7,863	209,149	12,702,746	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	4,464	8,545,625	1	M.18.i.
	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		
j. Total.....	207,771	194,985	114,051	177,615	380,159	142,383,852		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	1,688,603	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale ⁽¹⁾	HT82	3,706,096	2.
3. 1–4 family residential mortgage loans sold during the quarter.....	HT83	8,677,258	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	2,034,936	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	185,078	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i>	HT86	11,374	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	9,134	7.a.
b. For representations and warranties made to other parties	L192	863	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	9,997	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	65,196,471	G474	0	G475	17,896,008	G476	47,300,463	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	2,034,936	G484	0	G485	0	G486	2,034,936	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	1,032,270	G493	822,545	G494	32	G495	1,295,130	G496	559,653	5.a.
b. Other trading assets.....	G497	61,463	G498	0	G499	0	G500	61,463	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	2,826,299	G392	125,038	G395	0	G396	137,828	G804	2,813,509	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	71,151,439	G503	947,583	G504	17,896,040	G505	50,829,820	G506	3,373,162	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	783,326	G512	886,423	G513	1,422	G514	1,253,472	G515	414,855	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	65,665	G806	53,171	G807	7	G808	31,171	G809	87,658	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	848,991	G532	939,594	G533	1,429	G534	1,284,643	G535	502,513	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	2,790,766	G537	0	G538	0	G539	0	G540	2,790,766	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	65,665	G567	53,171	G568	7	G569	31,171	G570	87,658	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	2,034,936	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	1,972,358	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	35,720,953	2.	
			RCFA			
3.	Accumulated other comprehensive income (AOCI).....		B530	(2,277,731)	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	47,728,337	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	8,565,691	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	732,035	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	112,409	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	14	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	38,318,188	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	38,318,188	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	35,566	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	35,566	23.
24. LESS: Additional tier 1 capital deductions.....		P864	2,272	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	33,294	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	38,351,482	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	3,150,000	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	17,185	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	4,440,992	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW 5310	1,364,144	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	7,608,177	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	4,531,329	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	7,608,177	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	4,531,329	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		RCFA 3792	45,959,659	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW 3792	42,882,811	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	455,948,086	36.
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).....					
37.			RCFA		
			P875	9,299,998	37.
38.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	1,986,584	38.
39.	Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	444,661,504	39.
Total Risk-Weighted Assets					
40. a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	374,298,607	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	287,896,852	40. b.

Risk-Based Capital Ratios *

		(Column A)		(Column B)		
		RCFA	Percentage	RCFW	Percentage	
41.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	10.2373%	P793	13.3097%	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	10.2462%	7206	13.3213%	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	12.2789%	7205	14.8952%	43.

Leverage Capital Ratios *

		RCFA	Percentage	
44.	Tier 1 leverage ratio (item 26 divided by item 39).....	7204	8.6249%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:				
a. Total leverage exposure.....				
		H015	558,408,568	45. a.
b. Supplementary leverage ratio.....				
		H036	6.8680%	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	4.2462%	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	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398		
	21,369,509	0	17,469,564				3,896,234	2,545	877	289		1.
2. Securities:												
a. Held-to-maturity securities.....	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400		
	46,044,495	0	20,872,180	0	0		25,158,218	3,939	10,158	0		2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77		RCFD D968	RCFD D969	RCFD D970	RCFD S403		
	64,793,334	0	30,768,454	0	0		31,068,679	2,945,880	10,321	0		2.b.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold in domestic offices.....	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411		
	101,423		0				101,423	0	0	0		3.a.
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172										
	0	0										3.b.
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417			
	2,034,936	0	0				386,606	1,011,820	636,510			4.a.
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421		
	0	0	0				0	0	0	0		4.b.

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	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....							RCFD H273	RCFD H274	4.a.
							0	0	
b. High volatility commercial real estate exposures.....							RCFD H275	RCFD H276	4.b.
							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
	20,866	0	0	0	0		0	0	20,866	0
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	81,156,266	0	0				3,771,091	58,801,781	18,583,394	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	4,169,796	0	0				0	0	0	4,169,796
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
	726,726	0	0	0	0		0	0	0	726,726
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	200,374,858	0	970,907	0	0		6,140,288	2,126,918	191,136,745	0
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	3,972,737	3,972,737								

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.....									6.

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.....	1,093,733	1,093,733	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⁾	40,371,664	10,151,209	587,245	0	0		2,093,387	57,488	19,778,147	19,339
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⁾	2,791,847	0	0	0				0	0
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								4,885,391	977,078
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								7,611	4,035

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)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
			(Exposure Amount)	1250%	Gross-Up	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities.....	5,785	5,785	0	9,202	0	9.a.
b. Available-for-sale securities.....	403,137	403,137	0	80,627	0	9.b.
c. Trading assets.....	0	0	0	0	0	9.c.
d. All other on-balance sheet securitization exposures.....	782,813	773,667	9,146	212,589	0	9.d.
10. Off-balance sheet securitization exposures.....	112,047	109,236	2,811	27,061	0	10.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ⁽¹⁶⁾	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
	459,476,604	8,454,794	70,668,350	0	0		72,615,926	64,950,371	230,177,018	4,916,150	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250% ⁽¹⁷⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ⁽¹⁶⁾	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
	2,791,847	0	0	0			9,146	4,893,002	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		
	11,505,046		11,505,046	161,208	0	0	3,965,859	540,652	6,831,987	5,340	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		
	1,428,536		714,268	60,368			180,253	7,306	465,453	888	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		
	454,865		90,973	0	0	0	34,375	0	56,598	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		
	10,575		10,575	0			10,575	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
	3,600,363	1.0	3,600,363	3,282,427	0	0		317,936	0	0	0
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	79,362	1.0	79,362	0				0	70,232	9,130	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
	24,059,600	0.2	4,811,920	3,938	0	0		104,862	51,564	4,641,183	10,373
b. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	132,691,246	0.5	66,345,623	79,319	0	0		926,708	857,851	63,648,481	833,264
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541								
	158,580,167	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
			3,491,178	1,146,459	0	0	0	442,338	0	1,902,381	0
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
			3,184,301	0	3,184,301	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).....	75,402,069	3,184,301	0	0	78,598,832	66,477,976	307,732,231	5,766,015	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).....	0	63,686	0	0	15,719,766	33,238,988	307,732,231	8,649,023	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.
	2,791,847	0	0	0	0	0	11,957	
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.
	6,979,618	0	0	0	0	0	149,463	

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	373,845,639	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	455,240	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽²⁹⁾	B704	374,298,607	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	374,298,607	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			1,614,784

	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	32,960,821	S583	58,357,297	S584	30,455,510	M.2.a.
b. Foreign exchange rate and gold.....	S585	44,818,018	S586	8,339,518	S587	2,491,612	M.2.b.
c. Credit (investment grade reference asset).....	S588	515,854	S589	2,032,528	S590	577,078	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	538,688	S592	2,624,307	S593	952,105	M.2.d.
e. Equity.....	S594	114,654	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	1,456,659	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	26,673,722	S604	82,645,386	S605	67,150,714	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 9.
<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 0	RCFD B789 0 10.
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 70,232						RCFD B796 10,973 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797 70,232						RCFD B803 10,973 12.

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	70,232	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	231,397,240	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	A591	791,227	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	480,971	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)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	28,869,696	4,906,208	17,739	1,440	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	1,648,799	8,104,830	112	57	5.a.
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	1,479,036	50,231,651	79	291	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	5,630,835	26,900,369	9,917	361,958	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	1,018,997	945,992,010	2,763	138,054	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	33,728,697	0	15,924	0	7.
	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts.....	9,823,804	1,966,037	4,269	75	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	1,499,959	27,079,145	282	3,008	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	83,699,823	1,065,180,250	51,085	504,883	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		1,518,721,552		596,709	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 55,910,991	RCFN B902 0	RCFN B903 5,017	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 5,630,835	RCFD J260 33,999,673	RCFD J261 9,917	RCFD J262 362,530	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	230,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	2,350	15.a.
b. Employee benefit-defined benefit.....			B906	16,912	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	49,051	15.c.
16. Corporate trust and agency accounts.....			A479	328,515	16.
17. Investment management and investment advisory agency accounts.....			J315	309,291	17.
18. Foundation and endowment trust and agency accounts.....			J316	56,601	18.
19. Other fiduciary accounts.....			A480	2,091	19.
20. Custody and safekeeping accounts.....			B909	238,435	20.
21. Other fiduciary and related services income.....			B910	87,243	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	1,320,489	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	29,656			22.a.
23. Less: Expenses.....			C058	1,623,895	23.
24. Less: Net losses from fiduciary and related services.....			A488	60,811	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	1,233,371	25.
26. Net fiduciary and related services income.....			A491	869,154	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	(3,443)	J264	5,445	J265	18,712	M.1.a.
b. Interest-bearing deposits.....	J266	9,622	J267	2,825	J268	52,860	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	3,139,312	J270	249,642	J271	831,957	M.1.c.
d. State, county, and municipal obligations.....	J272	4,579,608	J273	10,081	J274	33,620	M.1.d.
e. Money market mutual funds.....	J275	4,266,555	J276	532,308	J277	1,255,836	M.1.e.
f. Equity mutual funds.....	J278	11,349,261	J279	3,566,139	J280	2,869,383	M.1.f.
g. Other mutual funds.....	J281	6,324,207	J282	2,239,927	J283	1,582,248	M.1.g.
h. Common trust funds and collective investment funds.....	J284	0	J285	0	J286	3,995	M.1.h.
i. Other short-term obligations.....	J287	435,868	J288	41,766	J289	27,269	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	3,311,228	J291	583,164	J292	1,153,909	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	3,471,848	J294	642,328	J295	917,601	M.1.k.
l. Other common and preferred stocks.....	J296	18,429,113	J297	696,204	J298	1,964,275	M.1.l.
m. Real estate mortgages.....	J299	113,386	J300	86	J301	14,080	M.1.m.
n. Real estate.....	J302	3,674,007	J303	185,878	J304	413,709	M.1.n.
o. Miscellaneous assets.....	J305	3,497,821	J306	2,877	J307	1,203,306	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	62,598,393	J309	8,758,670	J310	12,342,760	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	4,956,593	J312	42,875	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	96,676			3,956,471,749
					RCFD J314
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	965			25,497,372
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	45,018			

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	2	B948	1,148	B949	79	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	0	B951	19,583	B952	26	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	0	B954	5	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	26	B957	40,173	B958	21	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	28	B960	60,909	B961	126	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)

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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	2,412,522	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	3,651,659	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	970,022	2.a.
b. Other liabilities	JF93	0	JF86	1,479,289	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	2,311,160	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)