

**Federal Financial Institutions Examination Council**

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**Consolidated Reports of Condition and Income for A Bank With  
Domestic and Foreign Offices - FFIEC 031**

Institution Name	<b>SILICON VALLEY BANK</b>
City	<b>SANTA CLARA</b>
State	<b>CA</b>
Zip Code	<b>95054</b>
Call Report Report Date	<b>3/31/2018</b>
Report Type	<b>031</b>
RSSD-ID	<b>802866</b>
FDIC Certificate Number	<b>24735</b>
OCC Charter Number	<b>0</b>
ABA Routing Number	<b>121140399</b>
Last updated on	<b>5/15/2018</b>



## Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Report at the close of business March 31, 2018

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

(20180331)

(RCON 9999)

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

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.

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (<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 in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

FDIC Certificate Number **24735** (RSSD 9050)

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

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

**SILICON VALLEY BANK**

Legal Title of Bank (RSSD 9017)

**SANTA CLARA**

City (RSSD 9130)

**CA**

State Abbreviation (RSSD 9200)

**95054**

Zip Code (RSSD 9220)

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

# Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

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

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Area Code / Phone Number / Extension (TEXT C493)

CONF

Area Code / FAX Number (TEXT C494)

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

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

## Emergency Contact Information

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

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C369)

CONF

Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Area Code / Phone Number / Extension (TEXT C374)

CONF

Area Code / FAX Number (TEXT C375)

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

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

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

### **Primary Contact**

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

CONF  
Area Code / Phone Number / Extension (TEXT C440)

### **Secondary Contact**

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

CONF  
Area Code / Phone Number / Extension (TEXT 8902)

### **Third Contact**

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C873)

### **Fourth Contact**

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

CONF  
Area Code / Phone Number / Extension (TEXT C878)

## Bank Demographic Information

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20180331</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>24735</b>	2.
3. Legal title of bank.....	RSSD9017	<a href="#">Click here for value</a>	3.
4. City.....	RSSD9130	<a href="#">Click here for value</a>	4.
5. State abbreviation.....	RSSD9200	<b>CA</b>	5.
6. Zip code.....	RSSD9220	<b>95054</b>	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	<a href="#">Click here for value</a>	7.

**(RCON9224) 0K2D5AK28E3O5CC06E35**

**(RSSD9017) Silicon Valley Bank**

**(RSSD9130) Santa Clara**

## Contact Information

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	<b>CONF</b>	1.a.1.
2. Title.....	TEXTC491	<b>CONF</b>	1.a.2.
3. E-mail Address.....	TEXTC492	<b>CONF</b>	1.a.3.
4. Telephone.....	TEXTC493	<b>CONF</b>	1.a.4.
5. FAX.....	TEXTC494	<b>CONF</b>	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	<b>CONF</b>	1.b.1.
2. Title.....	TEXTC496	<b>CONF</b>	1.b.2.
3. E-mail Address.....	TEXT4086	<b>CONF</b>	1.b.3.
4. Telephone.....	TEXT8902	<b>CONF</b>	1.b.4.
5. FAX.....	TEXT9116	<b>CONF</b>	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	<b>CONF</b>	2.a.
b. E-mail Address.....	TEXTB926	<b>CONF</b>	2.b.
c. Telephone.....	TEXTB963	<b>CONF</b>	2.c.
d. FAX.....	TEXTB964	<b>CONF</b>	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	<b>CONF</b>	3.a.1.
2. Title.....	TEXTC367	<b>CONF</b>	3.a.2.
3. E-mail Address.....	TEXTC368	<b>CONF</b>	3.a.3.
4. Telephone.....	TEXTC369	<b>CONF</b>	3.a.4.
5. FAX.....	TEXTC370	<b>CONF</b>	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	<b>CONF</b>	3.b.1.
2. Title.....	TEXTC372	<b>CONF</b>	3.b.2.
3. E-mail Address.....	TEXTC373	<b>CONF</b>	3.b.3.
4. Telephone.....	TEXTC374	<b>CONF</b>	3.b.4.
5. FAX.....	TEXTC375	<b>CONF</b>	3.b.5.

Dollar amounts in thousands

4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.
1. Name.....	TEXTC437	<b>CONF</b>	4.a.1.
2. Title.....	TEXTC438	<b>CONF</b>	4.a.2.
3. E-mail Address.....	TEXTC439	<b>CONF</b>	4.a.3.
4. Telephone.....	TEXTC440	<b>CONF</b>	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	<b>CONF</b>	4.b.1.
2. Title.....	TEXTC443	<b>CONF</b>	4.b.2.
3. E-mail Address.....	TEXTC444	<b>CONF</b>	4.b.3.
4. Telephone.....	TEXTC445	<b>CONF</b>	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	<b>CONF</b>	4.c.1.
2. Title.....	TEXTC871	<b>CONF</b>	4.c.2.
3. E-mail Address.....	TEXTC872	<b>CONF</b>	4.c.3.
4. Telephone.....	TEXTC873	<b>CONF</b>	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	<b>CONF</b>	4.d.1.
2. Title.....	TEXTC876	<b>CONF</b>	4.d.2.
3. E-mail Address.....	TEXTC877	<b>CONF</b>	4.d.3.
4. Telephone.....	TEXTC878	<b>CONF</b>	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	<b>CONF</b>	5.a.1.
2. E-mail Address.....	TEXTFT44	<b>CONF</b>	5.a.2.
3. Telephone.....	TEXTFT43	<b>CONF</b>	5.a.3.
4. FAX.....	TEXTFT45	<b>CONF</b>	5.a.4.

## Schedule RI - Income Statement

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

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	17,423	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	8,578	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	6	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	155,882	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	19	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	1,076	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	0	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	97,042	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	17,048	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	297,074	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	5,353	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	35,176	1.d.1.
2. Mortgage-backed securities.....	RIADB489	88,544	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	5,092	1.d.3.
e. Interest income from trading assets.....	RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	377	1.f.
g. Other interest income.....	RIAD4518	305	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g).....	RIAD4107	431,921	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	6	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	3,961	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	3	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	4	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	123	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	89	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	343	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	RIAD4073	4,529	2.e.
3. Net interest income (item 1.h minus 2.e).....	RIAD4074	427,392	3.
4. Provision for loan and lease losses.....	RIAD4230	26,996	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>1</sup> .....	RIAD4070	0	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	16,712	5.b.

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

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

Dollar amounts in thousands		
c. Trading revenue <sup>2</sup> .....	RIADA220	<b>27,573</b>
d. Not available		
1. Fees and commissions from securities brokerage.....	RIADC886	<b>22,865</b>
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>0</b>
3. Fees and commissions from annuity sales.....	RIADC887	<b>0</b>
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>
5. Income from other insurance activities.....	RIADC387	<b>0</b>
e. Venture capital revenue.....	RIADB491	<b>-1,542</b>
f. Net servicing fees.....	RIADB492	<b>0</b>
g. Net securitization income.....	RIADB493	<b>0</b>
h. Not applicable		
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>0</b>
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>0</b>
k. Net gains (losses) on sales of other assets <sup>3</sup> .....	RIADB496	<b>0</b>
l. Other noninterest income * .....	RIADB497	<b>52,910</b>
m. Total noninterest income (sum of items 5.a through 5.l).....	RIAD4079	<b>118,518</b>
6. Not available		
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	<b>0</b>
7. Noninterest expense:		
a. Salaries and employee benefits.....	RIAD4135	<b>157,720</b>
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>16,036</b>
c. Not available		
1. Goodwill impairment losses.....	RIADC216	<b>0</b>
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>0</b>
d. Other noninterest expense * .....	RIAD4092	<b>76,855</b>
e. Total noninterest expense (sum of items 7.a through 7.d).....	RIAD4093	<b>250,611</b>
8. Not available		
a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	RIADHT69	<b>268,303</b>
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>4</sup> .....	RIADHT70	<b>8</b>
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	RIAD4301	<b>268,311</b>
9. Applicable income taxes (on item 8.c)	RIAD4302	<b>74,014</b>
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	RIAD4300	<b>194,297</b>
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) * .....	RIADFT28	<b>0</b>
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	<b>194,297</b>
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>194,297</b>
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	<b>19</b>
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>		
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>14,758</b>
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	<b>0</b>
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	<b>5,092</b>
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>2463</b>

2. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.  
 3. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.  
 \*. Describe on Schedule RI-E—Explanations.  
 4. Item 8.b 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.

Dollar amounts in thousands		
6. Not applicable		M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):		M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>		
a. Interest rate exposures.....		RIAD9106
b. Foreign exchange exposures.....	26,904	RIAD8757
c. Equity security and index exposures.....	0	RIAD8758
d. Commodity and other exposures.....	0	RIAD8759
e. Credit exposures.....	-85	RIAD8760
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.</i>		RIADF186
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):		
1. Gross credit valuation adjustment (CVA).....	0	RIADFT36
2. CVA hedge.....	0	RIADFT37
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):		
1. Gross debit valuation adjustment (DVA).....	0	RIADFT38
2. DVA hedge.....	0	RIADFT39
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	0	RIADFT40
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading.....	0	RIADC889
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	0	RIADC890
10. Credit losses on derivatives (see instructions).....		RIADA251
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	No	RIADA530
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c.</i>		RIADF228
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....		
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>		
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
a. Net gains (losses) on assets.....	0	RIADF551
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	0	RIADF552
b. Net gains (losses) on liabilities.....	0	RIADF553
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	0	RIADF554
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities.....	0	RIADJ321
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>		
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):		
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	11	RIADH032
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	0	RIADH033
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	0	RIADH034
d. All other service charges on deposit accounts.....	16,701	RIADH035

2. For example, a bank acquired on March 1, 2016, would report 20160301.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>3,762,542</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *	RIADB507	<b>0</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>3,762,542</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>194,297</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>6,189</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>0</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>-37,934</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *	RIAD4415	<b>-25,000</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>3,900,094</b>	12.

\*. Describe on Schedule RI-E—Explanations

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

## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

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

Dollar amounts in thousands	(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans in domestic offices:			1.a.
1. 1-4 family residential construction loans.....	0	RIADC892	0
2. Other construction loans and all land development and other land loans.....	0	RIADC894	0
b. Secured by farmland in domestic offices.....	0	RIAD3585	0
c. Secured by 1-4 family residential properties in domestic offices:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	0	RIAD5411	0
2. Closed-end loans secured by 1-4 family residential properties:			1.c.1.
a. Secured by first liens.....	0	RIADC234	0
b. Secured by junior liens.....	0	RIADC235	0
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	0	RIAD3588	0
e. Secured by nonfarm nonresidential properties in domestic offices:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	RIADC895	0
2. Loans secured by other nonfarm nonresidential properties.....	0	RIADC897	0
f. In foreign offices.....	0	RIADB512	0
2. Not applicable			2.
3. Loans to finance agricultural production and other loans to farmers.....	0	RIAD4655	0
4. Commercial and industrial loans:			3.
a. To U.S. addressees (domicile).....	10,582	RIAD4617	1,569
b. To non-U.S. addressees (domicile).....	0	RIAD4618	192
5. Loans to individuals for household, family, and other personal expenditures:			4.
a. Credit cards.....	0	RIADB514	1
b. Automobile loans.....	0	RIADK129	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	RIADK205	26
6. Loans to foreign governments and official institutions.....	0	RIAD4643	0
7. All other loans.....	5	RIAD4644	0
8. Lease financing receivables:			5.
a. Leases to individuals for household, family, and other personal expenditures.....	0	RIADF185	0
b. All other leases.....	0	RIADC880	0
9. Total (sum of items 1 through 8).....	10,587	RIAD4635	1,788
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....			6.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	0	RIAD5409	0
3. Not applicable			7.
			8.
			9.
			M.1.
			M.2.
			M.3.

Dollar amounts in thousands			
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.	RIADC388	0	M.4.
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....			

## Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	255,024	1.
2. Recoveries (must equal part I, item 9, column B, above).....	RIAD4605	1,788	2.
3. LESS: Charge-offs (must equal part I, item 9, column A, above less Schedule RI-B, part II, item 4).....	RIADC079	10,587	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	RIAD4230	26,996	5.
6. Adjustments (see instructions for this schedule) *	RIADC233	1,073	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	RIAD3123	274,294	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above.....	RIADC435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	0	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	0	M.3.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC781	0	M.4.

*Memorandum item 4 is to be completed by all banks.*

4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).

\*. Describe on Schedule RI-E—Explanations.

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

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

		(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
Dollar amounts in thousands							
1. Real estate loans:							
a. Construction loans.....		RCFDM708 0	RCFDM709 0	RCFDM710 135,819	RCFDM711 1,277	RCFDM712 0	RCFDM713 0
b. Commercial real estate loans.....		RCFDM714 0	RCFDM715 0	RCFDM716 122,411	RCFDM717 1,151	RCFDM719 0	RCFDM720 0
c. Residential real estate loans.....		RCFDM721 4,490	RCFDM722 1,225	RCFDM723 2,907,370	RCFDM724 27,338	RCFDM725 0	RCFDM726 0
2. Commercial loans <sup>2</sup> .....		RCFDM727 176,156	RCFDM728 42,347	RCFDM729 20,832,409	RCFDM730 196,444	RCFDM731 0	RCFDM732 0
3. Credit cards.....		RCFDM733 1,987	RCFDM734 438	RCFDM735 297,952	RCFDM736 2,804	RCFDM737 0	RCFDM738 0
4. Other consumer loans.....		RCFDM739 1,006	RCFDM740 251	RCFDM741 108,344	RCFDM742 1,019	RCFDM743 0	RCFDM744 0
5. Unallocated, if any.....				RCFDM745 0			
6. Total (for each column, sum of items 1.a through 5) <sup>3</sup> .....		RCFDM746 183,639	RCFDM747 44,261	RCFDM748 24,404,305	RCFDM749 230,033	RCFDM750 0	RCFDM751 0

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

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

## Schedule RI-D - Income from Foreign Offices

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

Dollar amounts in thousands	
1. Total interest income in foreign offices.....	RIADC899 <b>0</b> 1.
2. Total interest expense in foreign offices.....	RIADC900 <b>0</b> 2.
3. Provision for loan and lease losses in foreign offices.....	RIADC901 <b>0</b> 3.
4. Noninterest income in foreign offices:	
a. Trading revenue.....	RIADC902 <b>0</b> 4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903 <b>0</b> 4.b.
c. Net securitization income.....	RIADC904 <b>0</b> 4.c.
d. Other noninterest income.....	RIADC905 <b>0</b> 4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	RIADJA28 <b>0</b> 5.
6. Total noninterest expense in foreign offices.....	RIADC907 <b>0</b> 6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908 <b>0</b> 7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909 <b>0</b> 8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64 <b>0</b> 9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911 <b>0</b> 10.
11. Not applicable	
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913 <b>0</b> 12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914 <b>0</b> 13.

## Schedule RI-E - Explanations

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

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

Dollar amounts in thousands	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:	
a. Income and fees from the printing and sale of checks.....	RIADC013 <b>0</b> 1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014 <b>0</b> 1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016 <b>0</b> 1.c.
d. Rent and other income from other real estate owned.....	RIAD4042 <b>0</b> 1.d.
e. Safe deposit box rent.....	RIADC015 <b>0</b> 1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229 <b>0</b> 1.f.
g. Bank card and credit card interchange fees.....	RIADF555 <b>29,548</b> 1.g.
h. Gains on bargain purchases.....	RIADJ447 <b>0</b> 1.h.
i. Income and fees from wire transfers.....	RIADT047 <b>0</b> 1.i.
j. Disclose component and the dollar amount of that component:	
1. Describe component.....	TEXT4461 <b>Click here for value</b> 1.j.1.
2. Amount of component.....	RIAD4461 <b>8,254</b> 1.j.2.
k. Disclose component and the dollar amount of that component:	
1. Describe component.....	TEXT4462 <b>Click here for value</b> 1.k.1.
2. Amount of component.....	RIAD4462 <b>8,758</b> 1.k.2.
l. Disclose component and the dollar amount of that component:	
1. Describe component.....	TEXT4463 <b>Click here for value</b> 1.l.1.
2. Amount of component.....	RIAD4463 <b>6,931</b> 1.l.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:	
a. Data processing expenses.....	RIADC017 <b>2,482</b> 2.a.

Dollar amounts in thousands

b. Advertising and marketing expenses.....	RIAD0497	0	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	<a href="#">Click here for value</a>	2.n.1.
2. Amount of component.....	RIAD4464	23,801	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	<a href="#">Click here for value</a>	2.o.1.
2. Amount of component.....	RIAD4467	6,355	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	<a href="#">Click here for value</a>	2.p.1.
2. Amount of component.....	RIAD4468	10,297	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.
3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	<a href="#">Click here for value</a>	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	<a href="#">Click here for value</a>	5.a.1.
2. Amount of component.....	RIAD4498	-25,000	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521	<a href="#">Click here for value</a>	6.a.1.
2. Amount of component.....	RIAD4521	1,030	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.

Dollar amounts in thousands		
1. Describe component.....	TEXT4522	<a href="#">Click here for value</a> 6.b.1.
2. Amount of component.....	RIAD4522	<b>43</b> 6.b.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):		7.
a. Comments?.....	RIAD4769	<b>No</b> 7.a.
b. Other explanations.....	TEXT4769	<b>NR</b> 7.b.

**(TEXT4461)** Letter of Credit Fees

**(TEXT4462)** Commitment Fees

**(TEXT4463)** Gain on foreign currency revaluations

**(TEXT4464)** Professional Services

**(TEXT4467)** Conventions, meetings and travel

**(TEXT4468)** Computer Software Maintenance

**(TEXT4498)** Dividend to Parent Company

**(TEXT4521)** FX Adjustment

**(TEXT4522)** Correction of allowance year end balance

**(TEXTB526)** Adoption of Low Income Housing Tax Credit Fund

## Schedule RC - Balance Sheet

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):		1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	<b>704,540</b>	1.a.
b. Interest-bearing balances <sup>2</sup>	<b>1,434,491</b>	1.b.
2. Securities:		2.
a. Held-to-maturity securities (from Schedule RC-B, column A)	<b>14,548,855</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	<b>9,862,709</b>	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>7</sup>	<b>2,917</b>	2.c.
3. Federal funds sold and securities purchased under agreements to resell:		3.
a. Federal funds sold in domestic offices	<b>0</b>	3.a.
b. Securities purchased under agreements to resell <sup>3</sup>	<b>375,180</b>	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):		4.
a. Loans and leases held for sale	<b>0</b>	4.a.
b. Loans and leases held for investment	<b>24,587,944</b>	4.b.
c. LESS: Allowance for loan and lease losses	<b>274,294</b>	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c.)	<b>24,313,650</b>	4.d.
5. Trading assets (from Schedule RC-D)	<b>362,640</b>	5.
6. Premises and fixed assets (including capitalized leases)	<b>60,878</b>	6.
7. Other real estate owned (from Schedule RC-M)	<b>0</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies	<b>76,384</b>	8.
9. Direct and indirect investments in real estate ventures	<b>0</b>	9.
10. Intangible assets:		10.
a. Goodwill	<b>0</b>	10.a.
b. Other intangible assets (from Schedule RC-M)	<b>0</b>	10.b.
11. Other assets (from Schedule RC-F)	<b>1,698,896</b>	11.
12. Total assets (sum of items 1 through 11)	<b>53,441,140</b>	12.
13. Deposits:		13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I):	<b>43,654,282</b>	13.a.
1. Noninterest-bearing <sup>4</sup>	<b>37,779,788</b>	13.a.1.
2. Interest-bearing	<b>5,874,494</b>	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II):	<b>3,619,450</b>	13.b.
1. Noninterest-bearing	<b>1,072,766</b>	13.b.1.
2. Interest-bearing	<b>2,546,684</b>	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:		14.
a. Federal funds purchased in domestic offices <sup>5</sup>	<b>395,000</b>	14.a.
b. Securities sold under agreements to repurchase <sup>6</sup>	<b>0</b>	14.b.
15. Trading liabilities (from Schedule RC-D)	<b>491,936</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	<b>707,425</b>	16.
17. Not applicable		17.
18. Not applicable		18.
19. Subordinated notes and debentures <sup>1</sup>	<b>0</b>	19.

- Includes cash items in process of collection and unposted debits.
- Includes time certificates of deposit not held for trading.
- 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.
- Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.
- Includes noninterest-bearing demand, time, and savings deposits.
- Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
- Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.
- Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands		
20. Other liabilities (from Schedule RC-G).....	RCFD2930	672,953
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	49,541,046
22. Not applicable		
23. Perpetual preferred stock and related surplus.....	RCFD3838	0
24. Common stock.....	RCFD3230	4,750
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	1,388,564
26. Not available		
a. Retained earnings.....	RCFD3632	2,574,403
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	-67,623
c. Other equity capital components <sup>3</sup> .....	RCFDA130	0
27. Not available		
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	3,900,094
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	0
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	3,900,094
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	53,441,140
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....	RCFD6724	2a
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	1231

## 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	
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	77,058			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	76,266	1.a.
b. Currency and coin.....			RCON0080	792	1.b.
2. Balances due from depository institutions in the U.S. ....			RCON0082	359,578	2.
a. U.S. branches and agencies of foreign banks (including their IBFs).....	RCFD0083	15,096			2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs).....	RCFD0085	344,482			2.b.
3. Balances due from banks in foreign countries and foreign central banks.....			RCON0070	740,279	3.
a. Foreign branches of other U.S. banks.....	RCFD0073	0			3.a.
b. Other banks in foreign countries and foreign central banks.....	RCFD0074	1,324,033			3.b.
4. Balances due from Federal Reserve Banks.....	RCFD0090	378,362	RCON0090	378,362	4.
5. Total.....	RCFD0010	2,139,031	RCON0010	1,555,277	5.

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

## Schedule RC-B - Securities

*Exclude assets held for trading.*

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
1. U.S. Treasury securities.....	RCFD0211	<b>0</b>	RCFD0213	<b>0</b>	RCFD1286	<b>5,845,993</b>	RCFD1287	<b>5,799,203</b>	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):									2.
a. Issued by U.S. Government agencies <sup>1</sup> .....	RCFD1289	<b>714,008</b>	RCFD1290	<b>707,574</b>	RCFD1291	<b>0</b>	RCFD1293	<b>0</b>	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>2</sup> .....	RCFD1294	<b>0</b>	RCFD1295	<b>0</b>	RCFD1297	<b>1,569,943</b>	RCFD1298	<b>1,561,834</b>	2.b.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	<b>1,048,210</b>	RCFD8497	<b>1,021,814</b>	RCFD8498	<b>0</b>	RCFD8499	<b>0</b>	3.
4. Mortgage-backed securities (MBS):									4.
a. Residential mortgage pass-through securities:									4.a.
1. Guaranteed by GNMA.....	RCFDG300	<b>259,128</b>	RCFDG301	<b>249,780</b>	RCFDG302	<b>0</b>	RCFDG303	<b>0</b>	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	<b>7,784,314</b>	RCFDG305	<b>7,640,096</b>	RCFDG306	<b>0</b>	RCFDG307	<b>0</b>	4.a.2.
3. Other pass-through securities.....	RCFDG308	<b>0</b>	RCFDG309	<b>0</b>	RCFDG310	<b>0</b>	RCFDG311	<b>0</b>	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG312	<b>2,909,234</b>	RCFDG313	<b>2,828,335</b>	RCFDG314	<b>2,552,731</b>	RCFDG315	<b>2,501,672</b>	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	<b>0</b>	RCFDG317	<b>0</b>	RCFDG318	<b>0</b>	RCFDG319	<b>0</b>	4.b.2.
3. All other residential MBS.....	RCFDG320	<b>0</b>	RCFDG321	<b>0</b>	RCFDG322	<b>0</b>	RCFDG323	<b>0</b>	4.b.3.
c. Commercial MBS:									4.c.
1. Commercial mortgage pass-through securities:									4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	<b>0</b>	RCFDK143	<b>0</b>	RCFDK144	<b>0</b>	RCFDK145	<b>0</b>	4.c.1a
b. Other pass-through securities.....	RCFDK146	<b>0</b>	RCFDK147	<b>0</b>	RCFDK148	<b>0</b>	RCFDK149	<b>0</b>	4.c.1b
2. Other commercial MBS:									4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK150	<b>1,833,961</b>	RCFDK151	<b>1,781,841</b>	RCFDK152	<b>0</b>	RCFDK153	<b>0</b>	4.c.2a
b. All other commercial MBS.....	RCFDK154	<b>0</b>	RCFDK155	<b>0</b>	RCFDK156	<b>0</b>	RCFDK157	<b>0</b>	4.c.2b
5. Asset-backed securities and structured financial products:									5.
a. Asset-backed securities (ABS).....	RCFDC026	<b>0</b>	RCFDC988	<b>0</b>	RCFDC989	<b>0</b>	RCFDC027	<b>0</b>	5.a.
b. Structured financial products:									5.b.
1. Cash.....	RCFDG336	<b>0</b>	RCFDG337	<b>0</b>	RCFDG338	<b>0</b>	RCFDG339	<b>0</b>	5.b.1.
2. Synthetic.....	RCFDG340	<b>0</b>	RCFDG341	<b>0</b>	RCFDG342	<b>0</b>	RCFDG343	<b>0</b>	5.b.2.
3. Hybrid.....	RCFDG344	<b>0</b>	RCFDG345	<b>0</b>	RCFDG346	<b>0</b>	RCFDG347	<b>0</b>	5.b.3.
6. Other debt securities:									6.
a. Other domestic debt securities.....	RCFD1737	<b>0</b>	RCFD1738	<b>0</b>	RCFD1739	<b>0</b>	RCFD1741	<b>0</b>	6.a.
b. Other foreign debt securities.....	RCFD1742	<b>0</b>	RCFD1743	<b>0</b>	RCFD1744	<b>0</b>	RCFD1746	<b>0</b>	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....					RCFDA510	<b>NR</b>	RCFDA511	<b>NR</b>	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).....	RCFD1754	<b>14,548,855</b>	RCFD1771	<b>14,229,440</b>	RCFD1772	<b>9,968,667</b>	RCFD1773	<b>9,862,709</b>	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	<b>3,185,335</b>	M.1.
2. Maturity and repricing data for debt securities (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:			
1. Three months or less.....	RCFDA549	<b>752,491</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>2,154,293</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>4,403,625</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>214,882</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>1,219,651</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>378,312</b>	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:			
1. Three months or less.....	RCFDA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>718</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>83,776</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>114,770</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>3,416,822</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>4,427,356</b>	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: <sup>6</sup>			
1. Three years or less.....	RCFDA561	<b>2,132,392</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>5,112,476</b>	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).....	RCFDA248	<b>2,907,502</b>	M.2.d.
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	<b>0</b>	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.....	RCFD8782	<b>0</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>0</b>	M.4.b.

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

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets.</i>					M.5.				
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.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	RCFDB841	0	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	RCFDB849	0	M5c
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	0	RCFDB853	0	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0	M5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b(1) through(3)):					M.6.				
a. Trust preferred securities issued by financial institutions.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	RCFDG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	RCFDG359	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	RCFDG375	0	M6g

- Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 9, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-C 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
1. Loans secured by real estate <sup>1</sup>			RCFD1410	<b>NR</b>
a. Construction, land development, and other land loans:				
1. 1-4 family residential construction loans			RCFDF158	<b>0</b>
2. Other construction loans and all land development and other land loans			RCFDF159	<b>135,819</b>
b. Secured by farmland (including farm residential and other improvements)			RCFD1420	<b>557,572</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			RCFD1797	<b>62,163</b>
2. Closed-end loans secured by 1-4 family residential properties:				
a. Secured by first liens			RCFD5367	<b>2,285,609</b>
b. Secured by junior liens			RCFD5368	<b>0</b>
d. Secured by multifamily (5 or more) residential properties			RCFD1460	<b>6,516</b>
e. Secured by nonfarm nonresidential properties:				
1. Loans secured by owner-occupied nonfarm nonresidential properties			RCFDF160	<b>54,252</b>
2. Loans secured by other nonfarm nonresidential properties			RCFDF161	<b>68,159</b>
2. Loans to depository institutions and acceptances of other banks:				
a. To commercial banks in the U.S.				
1. To U.S. branches and agencies of foreign banks			RCFDB532	<b>0</b>
2. To other commercial banks in the U.S.			RCFDB533	<b>0</b>
b. To other depository institutions in the U.S.			RCFDB534	<b>0</b>
c. To banks in foreign countries:				
1. To foreign branches of other U.S. banks			RCFDB536	<b>0</b>
2. To other banks in foreign countries			RCFDB537	<b>6,094</b>
3. Loans to finance agricultural production and other loans to farmers			RCFD1590	<b>455</b>
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile)			RCFD1763	<b>9,320,921</b>
b. To non-U.S. addressees (domicile)			RCFD1764	<b>1,583,543</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			RCFDB538	<b>650</b>
b. Other revolving credit plans			RCFDB539	<b>82,556</b>
c. Automobile loans			RCFDK137	<b>0</b>
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)			RCFDK207	<b>22,077</b>
7. Loans to foreign governments and official institutions (including foreign central banks)			RCFD2081	<b>0</b>
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			RCFD2107	<b>0</b>
9. Loans to nondepository financial institutions and other loans:			RCFD1563	<b>10,559,367</b>
a. Loans to nondepository financial institutions				
b. Other loans:				
1. Loans for purchasing or carrying securities (secured and unsecured)				
2. All other loans (exclude consumer loans)				
10. Lease financing receivables (net of unearned income)				
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)				
b. All other leases				
11. LESS: Any unearned income on loans reflected in items 1-9 above			RCFD162	<b>0</b>
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)			RCFD163	<b>0</b>
			RCFD2123	<b>157,809</b>
			RCFD2122	<b>24,587,944</b>
			RCON2122	<b>22,986,694</b>

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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).

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	<b>0</b>		M.1.a.1.
2. Other construction loans and all land development and other land loans.....	<b>0</b>		M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	<b>326</b>		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	<b>0</b>		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	<b>0</b>		M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	<b>0</b>		M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	<b>50,369</b>		M.1.e.1.
2. To non-U.S. addressees (domicile).....	<b>15,350</b>		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	<b>1,615</b>		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.....	<b>0</b>		M.1.f.1.
2. Not applicable			M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	<b>0</b>		M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	<b>0</b>		M.1.f.4.a.
b. Automobile loans.....	<b>0</b>		M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	<b>0</b>		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).....	<b>67,660</b>		M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
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:			M.2.a.
1. Three months or less.....	<b>862</b>		M.2.a.1.
2. Over three months through 12 months.....	<b>15,115</b>		M.2.a.2.
3. Over one year through three years.....	<b>209,686</b>		M.2.a.3.
4. Over three years through five years.....	<b>619,144</b>		M.2.a.4.
5. Over five years through 15 years.....	<b>1,156,521</b>		M.2.a.5.
6. Over 15 years.....	<b>280,955</b>		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:			M.2.b.
1. Three months or less.....	<b>20,643,393</b>		M.2.b.1.
2. Over three months through 12 months.....	<b>501,279</b>		M.2.b.2.
3. Over one year through three years.....	<b>486,486</b>		M.2.b.3.
4. Over three years through five years.....	<b>286,920</b>		M.2.b.4.
5. Over five years through 15 years.....	<b>415,643</b>		M.2.b.5.
6. Over 15 years.....	<b>13,082</b>		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).....	<b>12,922,226</b>		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A <sup>4</sup> .....	<b>0</b>		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).....			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).....	<b>1,990,160</b>		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>			M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	<b>7,243</b>		
	<b>0</b>		

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

Dollar amounts in thousands

*Memorandum item 7 is to be completed by all banks.*

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):

a. Outstanding balance.....	0	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9.....	0	M.7.b.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:		M.8.
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 1.c.(2)(b)).....	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases, net of unearned income, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>		
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	0	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.....	0	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)).....	0	M.9.

Dollar amounts in thousands

10. Not applicable

11. Not applicable

		M.10.
		M.11.

Dollar amounts in thousands

12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:

	(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			
a. Loans secured by real estate.....	0	RCFDG092	0	RCFDG093	0	M12a
b. Commercial and industrial loans.....	0	RCFDG095	0	RCFDG096	0	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	0	RCFDG098	0	RCFDG099	0	M12c
d. All other loans and all leases.....	0	RCFDG101	0	RCFDG102	0	M12d

Dollar amounts in thousands

*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.*

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).....	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)).	0	M.13.b.

*Memorandum item 14 is to be completed by all banks.*

14. Pledged loans and leases.....

*Memorandum item 15 is to be completed for the December report only.*

15. Reverse mortgages in domestic offices:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):				
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	0	RCONG376	0	M.13.a.
2. Proprietary reverse mortgages.....	0	RIADG377	0	M.13.b.
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:		RCFDG378	1,992,626	M.14.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	0	RCONJ466	NR	M.15.a.1.
2. Proprietary reverse mortgages.....	0	RCONJ467	NR	M.15.a.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:		RCONJ468	NR	M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	0	RCONJ469	NR	M.15.b.2.
2. Proprietary reverse mortgages.....	0	RCONJ470	NR	M.15.c.
		RCONJ471	NR	M.15.c.1.
			NR	M.15.c.2.

## Schedule RC-C 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.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.

Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:			3.
a. With original amounts of \$100,000 or less.....	0	RCON5565	0
b. With original amounts of more than \$100,000 through \$250,000.....	0	RCON5567	0
c. With original amounts of more than \$250,000 through \$1,000,000.....	2	RCON5569	734
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:			4.
a. With original amounts of \$100,000 or less.....	4551	RCON5571	45,140
b. With original amounts of more than \$100,000 through \$250,000.....	560	RCON5573	31,394
c. With original amounts of more than \$250,000 through \$1,000,000.....	475	RCON5575	131,390

Dollar amounts in thousands

5. Not applicable			5.
6. Not applicable			6.

Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:			7.
a. With original amounts of \$100,000 or less.....	1	RCON5579	42
b. With original amounts of more than \$100,000 through \$250,000.....	1	RCON5581	249
c. With original amounts of more than \$250,000 through \$500,000.....	5	RCON5583	1,608
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:			8.
a. With original amounts of \$100,000 or less.....	0	RCON5585	0
b. With original amounts of more than \$100,000 through \$250,000.....	1	RCON5587	113
c. With original amounts of more than \$250,000 through \$500,000.....	0	RCON5589	0

## Schedule RC-D - Trading Assets and Liabilities

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

Dollar amounts in thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
1. U.S. Treasury securities.....	RCFD3531	0	RCON3531
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	0	RCON3532
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	0	RCON3533
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	0	RCONG379
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....	RCFDG380	0	RCONG380
c. All other residential MBS.....	RCFDG381	0	RCONG381
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK197	0	RCONK197
e. All other commercial MBS.....	RCFDK198	0	RCONK198
5. Other debt securities:			
a. Structured financial products:			
1. Cash.....	RCFDG383	0	RCONG383
2. Synthetic.....	RCFDG384	0	RCONG384
3. Hybrid.....	RCFDG385	0	RCONG385
b. All other debt securities.....	RCFDG386	0	RCONG386
6. Loans:			
a. Loans secured by real estate.....	RCFDF610	0	
1. Construction, land development, and other land loans.....		RCONF604	0
2. Secured by farmland (including farm residential and other improvements).....		RCONF605	0
3. Secured by 1-4 family residential properties:			
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF606	0
b. Closed-end loans secured by 1-4 family residential properties:			
1. Secured by first liens.....		RCONF607	0
2. Secured by junior liens.....		RCONF611	0
3. Secured by multifamily (5 or more) residential properties.....		RCONF612	0
4. Secured by nonfarm nonresidential properties.....		RCONF613	0
c. Commercial and industrial loans.....	RCFDF614	0	RCONF614
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
1. Credit cards.....	RCFDF615	0	RCONF615
2. Other revolving credit plans.....	RCFDF616	0	RCONF616
3. Automobile loans.....	RCFDK199	0	RCONK199
4. Other consumer loans.....	RCFDK210	0	RCONK210
d. Other loans.....	RCFDF618	0	RCONF618
7. Not applicable			
8. Not applicable			
9. Other trading assets.....	RCFD3541	<b>255,779</b>	RCON3541
10. Not applicable			
11. Derivatives with a positive fair value.....	RCFD3543	<b>106,861</b>	RCON3543
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	<b>362,640</b>	RCON3545
13. Not available			
a. Liability for short positions.....	RCFD3546	0	RCON3546

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).

Dollar amounts in thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
b. Other trading liabilities.....	RCFDF624	384,486	RCONF624
14. Derivatives with a negative fair value.....	RCFD3547	107,450	RCONF3547
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	491,936	RCONF3548
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.....	RCFDF790	0	
1. Construction, land development, and other land loans.....		RCONF625	0
2. Secured by farmland (including farm residential and other improvements).....		RCONF626	0
3. Secured by 1-4 family residential properties:			
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF627	0
b. Closed-end loans secured by 1-4 family residential properties:			
1. Secured by first liens.....		RCONF628	0
2. Secured by junior liens.....		RCONF629	0
4. Secured by multifamily (5 or more) residential properties.....		RCONF630	0
5. Secured by nonfarm nonresidential properties.....		RCONF631	0
b. Commercial and industrial loans.....	RCFDF632	0	RCONF632
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
1. Credit cards.....	RCFDF633	0	RCONF633
2. Other revolving credit plans.....	RCFDF634	0	RCONF634
3. Automobile loans.....	RCFDK200	0	RCONF200
4. Other consumer loans.....	RCFDK211	0	RCONF211
d. Other loans.....	RCFDF636	0	RCONF636
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value.....	RCFDF639	0	RCONF639
b. Unpaid principal balance.....	RCFDF640	0	RCONF640
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.....	RCFDG299	0	RCONG299
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0	RCONG332
c. Corporate and similar loans.....	RCFDG333	0	RCONG333
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	RCONG334
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	RCONG335
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	RCONG651
g. Other collateral or reference assets.....	RCFDG652	0	RCONG652
4. Pledged trading assets:			
a. Pledged securities.....	RCFDG387	0	RCONG387

Dollar amounts in thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices			
b. Pledged loans.....	RCFDG388	0	RCONG388	0	M.4.b.

Dollar amounts in thousands

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

5. Asset-backed securities:

- a. Credit card receivables.....
- b. Home equity lines.....
- c. Automobile loans.....
- d. Other consumer loans.....
- e. Commercial and industrial loans.....
- f. Other.....

6. Retained beneficial interests in securitizations (first-loss or equity tranches).....

7. Equity securities (included in Schedule RC-D, item 9, above):

- a. Readily determinable fair values.....
- b. Other.....

8. Loans pending securitization.....

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% of the item):<sup>1</sup>

a. Disclose component and the dollar amount of that component:			
1. Describe component.....			
2. Amount of component.....			
b. Disclose component and the dollar amount of that component:			
(TEXTF656) NR			
c. Disclose component and the dollar amount of that component:			
(TEXTF657) NR			
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% of the item):			
a. Disclose component and the dollar amount of that component:			
1. Describe component.....			
2. Amount of component.....			
b. Disclose component and the dollar amount of that component:			
(TEXTF659) NR			
c. Disclose component and the dollar amount of that component:			
(TEXTF660) NR			

1. Exclude equity securities.

## Schedule RC-E Part I - Deposits in Domestic Offices

Dollar amounts in thousands	(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)		(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)	
Deposits of:						
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>5,268,709</b>			RCONB550	<b>38,385,573</b>
2. U.S. Government.....	RCON2202	<b>0</b>			RCON2520	<b>0</b>
3. States and political subdivisions in the U.S.....	RCON2203	<b>0</b>			RCON2530	<b>0</b>
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>0</b>			RCONB552	<b>0</b>
5. Banks in foreign countries.....	RCON2213	<b>0</b>			RCON2236	<b>0</b>
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>0</b>			RCON2377	<b>0</b>
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>5,268,709</b>	RCON2210	<b>5,252,859</b>	RCON2385	<b>38,385,573</b>

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	0	M.1.a.
b. Total brokered deposits.....	RCON2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	0	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	0	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	38,353,637	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	2,508	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	5,854	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	3,917	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	19,658	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.....	RCONF233	0	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	5,380	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	4,391	M.3.a.2.
3. Over one year through three years.....	RCONHK09	0	M.3.a.3.
4. Over three years.....	RCONHK10	0	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) <sup>3</sup> .....	RCONHK11	9,771	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	7,830	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	11,828	M.4.a.2.
3. Over one year through three years.....	RCONHK14	0	M.4.a.3.
4. Over three years.....	RCONHK15	0	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) <sup>3</sup> .....	RCONK222	19,658	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?.....	RCONP752	Yes	M.5.
Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.			M.6.
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):			M.6.a.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	0	M.6.b.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	16,504	M.6.b.
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):			M.7.
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):			M.7.a.

2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.  
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands		
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>1,176,488</b>
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>37,177,149</b>
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.....	RCONP758	<b>2,477</b>
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>31</b>

## Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs

Dollar amounts in thousands		
Deposits of:		
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	<b>3,619,450</b>
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>0</b>
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>0</b>
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>0</b>
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>0</b>
6. Total.....	RCFN2200	<b>3,619,450</b>
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	<b>12,085</b>

## Schedule RC-F - Other Assets

Dollar amounts in thousands		
1. Accrued interest receivable <sup>1</sup> .....	RCFDB556	<b>151,830</b>
2. Net deferred tax assets <sup>2</sup> .....	RCFD2148	<b>125,942</b>
3. Interest-only strips receivable (not in the form of a security) on <sup>3</sup> .....	RCFDA519	<b>0</b>
a. Mortgage loans.....	RCFDA520	<b>0</b>
b. Other financial assets.....	RCFD1752	<b>304,384</b>
4. Equity investments without readily determinable fair values <sup>4</sup> .....	RCFDK201	<b>0</b>
5. Life insurance assets:	RCFDK202	<b>0</b>
a. General account life insurance assets.....	RCFDK270	<b>0</b>
b. Separate account life insurance assets.....	RCFD2168	<b>1,116,740</b>
c. Hybrid account life insurance assets.....	RCFD2166	<b>0</b>
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD1578	<b>0</b>
a. Prepaid expenses.....	RCFDC010	<b>0</b>
b. Repossessed personal property (including vehicles).....	RCFDC436	<b>0</b>
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDJ448	<b>0</b>
d. Retained interests in accrued interest receivable related to securitized credit cards .....	RCFDFT33	<b>0</b>
e. FDIC loss-sharing indemnification assets.....	RCFDFT34	<b>0</b>
f. Computer software.....	RCFDFT35	<b>0</b>
g. Accounts receivable.....	TEXT3549	<b>Click here for value</b>
h. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFD3549	<b>0</b>
i. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3550	<b>Click here for value</b>
2. Amount of component.....	RCFD3550	<b>818,405</b>
j. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3551	<b>NR</b>
2. Amount of component.....	RCFD3551	<b>0</b>
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>1,698,896</b>

**(TEXT3549)** Software Expense

**(TEXT3550)** Cash items not conforming to the definition of cash items in process of collection

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.

## Schedule RC-G - Other Liabilities

Dollar amounts in thousands		
1. Not available		1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>5</sup> .....	RCON3645	<b>3</b>
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>249,691</b>
2. Net deferred tax liabilities <sup>2</sup> .....	RCFD3049	<b>0</b>
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	<b>52,823</b>
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	<b>370,436</b>
a. Accounts payable.....	RCFD3066	<b>0</b>
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>0</b>
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3552	<b>Click here for value</b>
2. Amount of component.....	RCFD3552	<b>0</b>
f. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3553	<b>Click here for value</b>
2. Amount of component.....	RCFD3553	<b>137,783</b>
g. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3554	<b>NR</b>
2. Amount of component.....	RCFD3554	<b>0</b>
5. Total.....	RCFD2930	<b>672,953</b>

**(TEXT3552)** Investment payable on securities

**(TEXT3553)** Investment payable on tax credit funds

5. For savings banks, include "dividends" accrued and unpaid on deposits.  
2. See discussion of deferred income taxes in Glossary entry on "income taxes."

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

Dollar amounts in thousands		
1. Not applicable		1.
2. Not applicable		2.
3. Securities purchased under agreements to resell.....	RCONB989	375,180
4. Securities sold under agreements to repurchase.....	RCONB995	0
5. Other borrowed money.....	RCON3190	707,425
<i>EITHER</i>	RCON2163	0
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	1,465,732
<i>OR</i>	RCON2192	50,440,828
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON3129	45,075,002
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....		
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....		

Dollar amounts in thousands		(Column A) Amortized Cost of Held-to-Maturity Securities	(Column B) Fair Value of Available-for-Sale Securities	
10. U.S. Treasury securities.....	RCON0211	0	RCON1287	5,799,203
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	714,008	RCON8495	1,561,834
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	1,048,210	RCON8499	0
13. Mortgage-backed securities (MBS):				
a. Mortgage pass-through securities:				
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	8,043,442	RCONG390	0
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	0
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG393	4,743,195	RCONG394	2,501,672
2. All other mortgage-backed securities.....	RCON1733	0	RCON1736	0
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	0	RCONG398	0
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	0	RCONG400	0
16. Investments in mutual funds and other equity securities with readily determinable fair values <sup>2</sup> .....			RCONA511	NR
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	RCON1754	14,548,855	RCON1773	9,862,709

Dollar amounts in thousands			
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values <sup>3</sup> .....	RCONJA22	2,917	18.
b. Equity investments without readily determinable fair values.....	RCON1752	304,384	18.a.

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

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

Dollar amounts in thousands			
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	0	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	0	2.

- 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).
- 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.
- 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-K - Quarterly Averages

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	<b>2,500,253</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	<b>8,588,630</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	<b>14,362,197</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading purposes.....	RCFDB560	<b>862,502</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	<b>114,097</b>	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	<b>22,253,774</b>	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	<b>2,316,955</b>	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	<b>830,027</b>	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>561</b>	6.a.3.
4. Commercial and industrial loans.....	RCON3387	<b>9,945,646</b>	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	<b>647</b>	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>104,302</b>	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	<b>1,553,438</b>	6.b.
7. Trading assets.....	RCFD3401	<b>296,471</b>	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	<b>0</b>	8.
9. Total assets <sup>4</sup> .....	RCFD3368	<b>51,676,723</b>	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>34,997</b>	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>38,187,983</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>10,343</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>20,271</b>	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	<b>2,483,213</b>	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	<b>22,111</b>	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	<b>92,452</b>	14.

2. Quarterly averages for all debt securities should be based on amortized cost.  
 4. The quarterly average for total assets should reflect all debt securities (not held for trading) at amortized cost, equity securities with readily determinable fair values at the lower of cost or fair value, and equity securities without readily determinable fair values at historical cost.

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

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

Dollar amounts in thousands		
1. Unused commitments:		1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	132,603
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>		
1. Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ477	NR
2. Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above).....	RCONJ478	NR
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).....	RCFD3815	762,784
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>		
1. Unused consumer credit card lines.....	RCFDJ455	2,037
2. Other unused credit card lines.....	RCFDJ456	760,747
c. Commitments to fund commercial real estate, construction, and land development loans:		1.c.
1. Secured by real estate:		1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	0
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	100,093
2. Not secured by real estate.....	RCFD6550	0
d. Securities underwriting.....	RCFD3817	0
e. Other unused commitments:		1.e.
1. Commercial and industrial loans.....	RCFDJ457	5,825,009
2. Loans to financial institutions.....	RCFDJ458	5,286
3. All other unused commitments.....	RCFDJ459	8,441,543
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	1,864,798
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>		2.
a. Amount of financial standby letters of credit conveyed to others.....	RCFD3820	132,168
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	114,512
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>		3.
a. Amount of performance standby letters of credit conveyed to others.....	RCFD3822	18,056
4. Commercial and similar letters of credit.....	RCFD3411	5,128
5. Not applicable		5.
6. Securities lent and borrowed:		6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	0
b. Securities borrowed.....	RCFD3432	0

Dollar amounts in thousands			(Column A) Sold Protection	(Column B) Purchased Protection
7. Credit derivatives:				7.
a. Notional amounts:				7.a.
1. Credit default swaps.....	RCFDC968	0	RCFDC969	0
2. Total return swaps.....	RCFDC970	0	RCFDC971	0
3. Credit options.....	RCFDC972	0	RCFDC973	0
4. Other credit derivatives.....	RCFDC974	67,158	RCFDC975	0
b. Gross fair values:				7.b.
1. Gross positive fair value.....	RCFDC219	0	RCFDC221	0
2. Gross negative fair value.....	RCFDC220	93	RCFDC222	0

Dollar amounts in thousands		
c. Notional amounts by regulatory capital treatment: <sup>1</sup>		7.c.
1. Positions covered under the Market Risk Rule:		7.c.1.
a. Sold protection.....	RCFDG401	0
b. Purchased protection.....	RCFDG402	0
2. All other positions:		7.c.2.
a. Sold protection.....	RCFDG403	67,158
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	0
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	0

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less	(Column B) Remaining Maturity of Over One Year Through Five Years	(Column C) Remaining Maturity of Over Five Years			
d. Notional amounts by remaining maturity:						
1. Sold credit protection: <sup>2</sup>						
a. Investment grade.....	RCFDG406	0	RCFDG407	8,438	RCFDG408	<b>58,720</b>
b. Subinvestment grade.....	RCFDG409	0	RCFDG410	0	RCFDG411	<b>0</b>
2. Purchased credit protection: <sup>3</sup>						
a. Investment grade.....	RCFDG412	0	RCFDG413	0	RCFDG414	<b>0</b>
b. Subinvestment grade.....	RCFDG415	0	RCFDG416	0	RCFDG417	<b>0</b>

Dollar amounts in thousands		
8. Spot foreign exchange contracts.....	RCFD8765	<b>377,351</b>
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	<b>0</b>
a. Not applicable		
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>0</b>
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3555	<b>NR</b>
2. Amount of component.....	RCFD3555	<b>0</b>
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT3556	<b>NR</b>
2. Amount of component.....	RCFD3556	<b>0</b>
f. Disclose component and the dollar amount of that component:		
(TXT3557) NR	RCFD3557	<b>0</b>
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	<b>0</b>
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>
b. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT5592	<b>NR</b>
2. Amount of component.....	RCFD5592	<b>0</b>
c. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT5593	<b>NR</b>
2. Amount of component.....	RCFD5593	<b>0</b>
d. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT5594	<b>NR</b>
2. Amount of component.....	RCFD5594	<b>0</b>
e. Disclose component and the dollar amount of that component:		
1. Describe component.....	TEXT5595	<b>NR</b>
2. Amount of component.....	RCFD5595	<b>0</b>
11. Year-to-date merchant credit card sales volume:		
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>474,482</b>
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>114,362</b>

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

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	
12. Gross amounts (e.g., notional amounts):								
a. Futures contracts.....	RCFD8693	<b>0</b>	RCFD8694	<b>0</b>	RCFD8695	<b>0</b>	RCFD8696	<b>0</b>
b. Forward contracts.....	RCFD8697	<b>0</b>	RCFD8698	<b>5,292,392</b>	RCFD8699	<b>0</b>	RCFD8700	<b>0</b>
c. Exchange-traded option contracts:								
1. Written options.....	RCFD8701	<b>0</b>	RCFD8702	<b>0</b>	RCFD8703	<b>0</b>	RCFD8704	<b>0</b>
2. Purchased options.....	RCFD8705	<b>0</b>	RCFD8706	<b>0</b>	RCFD8707	<b>0</b>	RCFD8708	<b>0</b>
d. Over-the-counter option contracts:								
1. Written options.....	RCFD8709	<b>0</b>	RCFD8710	<b>147,837</b>	RCFD8711	<b>0</b>	RCFD8712	<b>0</b>
2. Purchased options.....	RCFD8713	<b>0</b>	RCFD8714	<b>147,837</b>	RCFD8715	<b>0</b>	RCFD8716	<b>0</b>
e. Swaps.....	RCFD3450	<b>712,270</b>	RCFD3826	<b>0</b>	RCFD8719	<b>0</b>	RCFD8720	<b>0</b>
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	<b>712,270</b>	RCFDA127	<b>4,699,422</b>	RCFD8723	<b>0</b>	RCFD8724	<b>0</b>
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	<b>0</b>	RCFD8726	<b>888,644</b>	RCFD8727	<b>0</b>	RCFD8728	<b>0</b>
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	<b>0</b>						
15. Gross fair values of derivative contracts:								
a. Contracts held for trading:								
1. Gross positive fair value.....	RCFD8733	<b>5,070</b>	RCFD8734	<b>101,791</b>	RCFD8735	<b>0</b>	RCFD8736	<b>0</b>
2. Gross negative fair value.....	RCFD8737	<b>13,276</b>	RCFD8738	<b>94,081</b>	RCFD8739	<b>0</b>	RCFD8740	<b>0</b>
b. Contracts held for purposes other than trading:								
1. Gross positive fair value.....	RCFD8741	<b>0</b>	RCFD8742	<b>6,713</b>	RCFD8743	<b>0</b>	RCFD8744	<b>0</b>
2. Gross negative fair value.....	RCFD8745	<b>0</b>	RCFD8746	<b>10,244</b>	RCFD8747	<b>0</b>	RCFD8748	<b>0</b>

Dollar amounts in thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties
16. Over-the counter derivatives:					
a. Net current credit exposure.....	RCFDG418 113,574	RCFDG419 0	RCFDG420 0	RCFDG421 0	RCFDG422 0
b. Fair value of collateral:					
1. Cash - U.S. dollar.....	RCFDG423 7,140	RCFDG424 0	RCFDG425 0	RCFDG426 0	RCFDG427 0
2. Cash - Other currencies.....	RCFDG428 0	RCFDG429 0	RCFDG430 0	RCFDG431 0	RCFDG432 0
3. U.S. Treasury securities.....	RCFDG433 0	RCFDG434 0	RCFDG435 0	RCFDG436 0	RCFDG437 0
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438 0	RCFDG439 0	RCFDG440 0	RCFDG441 0	RCFDG442 0
5. Corporate bonds.....	RCFDG443 0	RCFDG444 0	RCFDG445 0	RCFDG446 0	RCFDG447 0
6. Equity securities.....	RCFDG448 0	RCFDG449 0	RCFDG450 0	RCFDG451 0	RCFDG452 0
7. All other collateral.....	RCFDG453 0	RCFDG454 0	RCFDG455 0	RCFDG456 0	RCFDG457 0
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458 7,140	RCFDG459 0	RCFDG460 0	RCFDG461 0	RCFDG462 0

## Schedule RC-M - Memoranda

Dollar amounts in thousands		
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:		1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>27,474</b> 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.....	RCFD6165	<b>3</b> 1.b.
2. Intangible assets other than goodwill:		2.
a. Mortgage servicing assets.....	RCFD3164	<b>0</b> 2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>0</b> 2.a.1.
b. Purchased credit card relationships and nonmortgage servicing assets.....	RCFDB026	<b>0</b> 2.b.
c. All other identifiable intangible assets.....	RCFD5507	<b>0</b> 2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b).....	RCFD0426	<b>0</b> 2.d.
3. Other real estate owned:		3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>0</b> 3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b> 3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>0</b> 3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b> 3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>0</b> 3.e.
f. Foreclosed properties from "GNMA loans".....	RCONC979	<b>0</b> 3.f.
g. In foreign offices.....	RCFN5513	<b>0</b> 3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>0</b> 3.h.
4. Cost of equity securities with readily determinable fair values not held for trading <sup>5</sup> .....	RCFDJA29	<b>2,909</b> 4.
5. Other borrowed money:		5.
a. Federal Home Loan Bank advances:		5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>		5.a.1.
a. One year or less.....	RCFDF055	<b>700,000</b> 5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>0</b> 5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>0</b> 5.a.1.c.
d. Over five years.....	RCFDF058	<b>0</b> 5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	<b>700,000</b> 5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b> 5.a.3.
b. Other borrowings:		5.b.
1. Other borrowings with a remaining maturity of next repricing date of: <sup>3</sup>		5.b.1.
a. One year or less.....	RCFDF060	<b>7,425</b> 5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>0</b> 5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>0</b> 5.b.1.c.
d. Over five years.....	RCFDF063	<b>0</b> 5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	<b>7,425</b> 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).....	RCFD3190	<b>707,425</b> 5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b> 6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>0</b> 7.
8. Internet Web site addresses and physical office trade names:		8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b> 8.a.

5. 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 to hold grandfathered equity investments. See instructions for further detail on ASU 2016-01.
1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
  2. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
  3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
  4. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands		
b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>		8.b.
1. URL 1.....	TE01N528	NR
2. URL 2.....	TE02N528	NR
3. URL 3.....	TE03N528	NR
4. URL 4.....	TE04N528	NR
5. URL 5.....	TE05N528	NR
6. URL 6.....	TE06N528	NR
7. URL 7.....	TE07N528	NR
8. URL 8.....	TE08N528	NR
9. URL 9.....	TE09N528	NR
10. URL 10.....	TE10N528	NR
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:		8.c.
1. Trade name 1.....	TE01N529	NR
2. Trade name 2.....	TE02N529	NR
3. Trade name 3.....	TE03N529	NR
4. Trade name 4.....	TE04N529	NR
5. Trade name 5.....	TE05N529	NR
6. Trade name 6.....	TE06N529	NR
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes
10. Secured liabilities:		10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	0
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	No
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No
13. Assets covered by loss-sharing agreements with the FDIC:		13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):		13.a.
1. Loans secured by real estate in domestic offices:		13.a.1.
a. Construction, land development, and other land loans:		13.a.1.a.
1. 1-4 family residential construction loans.....	RCONK169	0
2. Other construction loans and all land development and other land loans.....	RCONK170	0
b. Secured by farmland.....	RCONK171	0
c. Secured by 1-4 family residential properties:		13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK172	0
2. Closed-end loans secured by 1-4 family residential properties:		13.a.1.c.1.
a. Secured by first liens.....	RCONK173	0
b. Secured by junior liens.....	RCONK174	0
d. Secured by multifamily (5 or more) residential properties.....	RCONK175	0
e. Secured by nonfarm nonresidential properties:		13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK176	0
2. Loans secured by other nonfarm nonresidential properties.....	RCONK177	0
2. Not applicable		13.a.2.
3. Not applicable		13.a.3.
4. Not applicable		13.a.4.
5. All other loans and all leases.....	RCFDK183	0
b. Other real estate owned (included in Schedule RC, item 7):		13.b.

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).

Dollar amounts in thousands

1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFNK260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	0	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			15.
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).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
<i>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.</i>			16.
16. International remittance transfers offered to consumers:			
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?			16.a.
1. International wire transfers.....	RCONN517	NR	16.a.1.
2. International ACH transactions.....	RCONN518	NR	16.a.2.
3. Other proprietary services operated by your institution.....	RCONN519	NR	16.a.3.
4. Other proprietary services operated by another party.....	RCONN520	NR	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....	RCONN521	NR	16.b.
<i>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.</i>			16.c.
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.).....	RCONN522	0	16.d.
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.....	RCONN523	0	16.d.1.
2. Estimated dollar value of international remittance transfers.....	RCONN524	0	16.d.2.
3. Estimated number of international remittance transfers for which your institution applied the temporary exception.....	RCONN527	0	16.d.3.

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

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans in domestic offices:				1.a.
1. 1-4 family residential construction loans.....	0	RCONF174	0	RCONF176
2. Other construction loans and all land development and other land loans.....	0	RCONF175	0	RCONF177
b. Secured by farmland in domestic offices.....	20	RCON3493	0	RCON3495
c. Secured by 1-4 family residential properties in domestic offices:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	599	RCON5398	0	RCON5400
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	0	RCONC236	0	RCONC237
b. Secured by junior liens.....	0	RCONC238	0	RCONC239
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	0	RCON3499	0	RCON3500
e. Secured by nonfarm nonresidential properties in domestic offices:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	0	RCONF178	0	RCONF180
2. Loans secured by other nonfarm nonresidential properties.....	0	RCONF179	0	RCONF181
f. In foreign offices.....	0	RCFNB572	0	RCFNB573
2. Loans to depository institutions and acceptances of other banks:				2.
a. To U.S. banks and other U.S. depository institutions.....	0	RCFD5377	0	RCFD5378
b. To foreign banks.....	0	RCFD5380	0	RCFD5381
3. Loans to finance agricultural production and other loans to farmers.....	0	RCFD1594	0	RCFD1597
4. Commercial and industrial loans:				4.
a. To U.S. addressees (domicile).....	57,451	RCFD1251	7	RCFD1253
b. To non-U.S. addressees (domicile).....	13,599	RCFD1254	0	RCFD1255
5. Loans to individuals for household, family, and other personal expenditures:				5.
a. Credit cards.....	20	RCFDB575	0	RCFDB576
b. Automobile loans.....	0	RCFDK213	0	RCFDK214
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	0	RCFDK216	0	RCFDK217
6. Loans to foreign governments and official institutions.....	0	RCFD5389	0	RCFD5390
7. All other loans.....	388,334	RCFD5459	0	RCFD5460
8. Lease financing receivables:				8.
a. Leases to individuals for household, family, and other personal expenditures.....	0	RCFDF166	0	RCFDF167
b. All other leases.....	0	RCFDF169	0	RCFDF170
9. Total loans and leases (sum of items 1 through 8.b).....	460,023	RCFD1406	7	RCFD1407
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	0	RCFD3505	0	RCFD3506
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:				11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	0	RCFDK036	0	RCFDK037
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	0	RCFDK039	0	RCFDK040
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:				12.
a. Loans secured by real estate in domestic offices:				12.a.
1. Construction, land development, and other land loans:				12.a.1.
a. 1-4 family residential construction loans.....	0	RCONK045	0	RCONK046
b. Other construction loans and all land development and other land loans.....	0	RCONK048	0	RCONK049
				12a1b

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0
3. Secured by 1-4 family residential properties:						
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0
b. Closed-end loans secured by 1-4 family residential properties:						
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0
5. Secured by nonfarm nonresidential properties:						
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0
b. Not applicable						12.b.
c. Not applicable						12.c.
d. Not applicable						12.d.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	0
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	0	RCFDK103	0	RCFDK104	0
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):						M.1.
a. Construction, land development, and other land loans in domestic offices:						M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	0	RCONF662	0	RCONF663	0
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	0
d. Secured by nonfarm nonresidential properties in domestic offices:						M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	0
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0
e. Commercial and industrial loans:						M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	799	RCFDK121	0	RCFDK122	39,959
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	32,313
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	0	RCFDK127	0	RCFDK128	251
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>						
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0
2. Not applicable						M.1f2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0
4. Loans to individuals for household, family, and other personal expenditures:						M.1f4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f).....	RCFDHK26	799	RCFDHK27	0	RCFDHK28	72,523
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	0	RCFD6559	0	RCFD6560	0
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	0	RCFD1249	0	RCFD1250	0

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
4. Not applicable						
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):						
a. Loans and leases held for sale.....	RCFDC240	0	RCFDC241	0	RCFDC226	0
b. Loans measured at fair value:						
1. Fair value.....	RCFDF664	0	RCFDF665	0	RCFDF666	0
2. Unpaid principal balance.....	RCFDF667	0	RCFDF668	0	RCFDF669	0

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more	
	RCFD3529	0	RCFD3530	0
6. Derivative contracts: Fair value of amounts carried as assets.....				

Dollar amounts in thousands	RCFDC410	21,803	M.7.
7. Additions to nonaccrual assets during the quarter.....	RCFDC411	0	M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):						
a. Outstanding balance.....	RCFDL183	0	RCFDL184	0	RCFDL185	0
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	0	RCFDL187	0	RCFDL188	0

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands		
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	<b>47,720,586</b>
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	<b>3,625,709</b>
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>3,619,442</b>
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>51,676,723</b>
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	<b>3,919,831</b>
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>0</b>
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):		
a. One year or less.....	RCFDG465	<b>7,425</b>
b. Over one year through three years.....	RCFDG466	<b>0</b>
c. Over three years through five years.....	RCFDG467	<b>0</b>
d. Over five years.....	RCFDG468	<b>0</b>
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):		
a. One year or less.....	RCFDG469	<b>0</b>
b. Over one year through three years.....	RCFDG470	<b>0</b>
c. Over three years through five years.....	RCFDG471	<b>0</b>
d. Over five years.....	RCFDG472	<b>0</b>
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b).....	RCONG803	<b>0</b>
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>	RCONL190	<b>NR</b>
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>	RCFDK657	<b>NR</b>
a. Banker's bank deduction.....	RCFDK658	<b>NR</b>
b. Banker's bank deduction limit.....	RCFDK659	<b>No</b>
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK660	<b>NR</b>
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>	RCFDK661	<b>NR</b>
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):		
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>		
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>1,826,128</b>
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>43387</b>
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>		
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>42,268,749</b>
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>14938</b>
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>		
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>0</b>
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>0</b>
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>		
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>0</b>

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.
1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands		
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	0
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>		M.1.d.2.
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	39,566,504
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:		M.2.
a. Legal title.....	TEXTA545	NR
b. FDIC Certificate Number.....	RCONA545	0
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	0
5. Not applicable		M.3.
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>		M.4.
6. Criticized and classified items:		M.5.
a. Special mention.....	RCFDK663	CONF
b. Substandard.....	RCFDK664	CONF
c. Doubtful.....	RCFDK665	CONF
d. Loss.....	RCFDK666	CONF
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:		M.6.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:		M.7.
a. Higher-risk consumer loans.....	RCFDN027	CONF
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:		M.8.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:		M.9.
a. Total unfunded commitments.....	RCFDK676	100,093
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	0
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	0
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	19,658
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>		M.10.
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		M.10.a.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	0
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	0
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	0
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	0
e. Commercial and industrial loans.....	RCFDN181	0
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	0
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>		M.11.
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>		M.12.
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....	RCFDL189	0

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

Dollar amounts in thousands

*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

17. Selected fully consolidated data for deposit insurance assessment purposes:

- a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....
- b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....
- c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....
- d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....

		M.17.
RCFDL194	NR	M.17.a.
RCFDL195	NR	M.17.b.
RCFDL196	NR	M.17.c.
RCONL197	NR	M.17.d.

Dollar amounts in thousands	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01–4%	(Column C) Two-Year Probability of Default (PD) 4.01–7%	(Column D) Two-Year Probability of Default (PD) 7.01–10%	(Column E) Two-Year Probability of Default (PD) 10.01–14%	(Column F) Two-Year Probability of Default (PD) 14.01–16%	(Column G) Two-Year Probability of Default (PD) 16.01–18%	(Column H) Two-Year Probability of Default (PD) 18.01–20%	(Column I) Two-Year Probability of Default (PD) 20.01–22%	(Column J) Two-Year Probability of Default (PD) 22.01–26%	(Column K) Two-Year Probability of Default (PD) 26.01–30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
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.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF	

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

Schedule RC-P is to be completed by (1) all banks with \$1 billion or more in total assets and (2) banks with less than \$1 billion in total assets at which either 1-4 family residential mortgage loan originations and purchases for resale 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	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>2</sup>	
a. Closed-end first liens.....	RCONF066 <b>0</b>
b. Closed-end junior liens.....	RCONF067 <b>0</b>
c. Open-end loans extended under lines of credit:	
1. Total commitment under the lines of credit.....	RCONF670 <b>0</b>
2. Principal amount funded under the lines of credit.....	RCONF671 <b>0</b>
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>2</sup>	
a. Closed-end first liens.....	RCONF068 <b>0</b>
b. Closed-end junior liens.....	RCONF069 <b>0</b>
c. Open-end loans extended under lines of credit:	
1. Total commitment under the lines of credit.....	RCONF672 <b>0</b>
2. Principal amount funded under the lines of credit.....	RCONF673 <b>0</b>
3. 1-4 family residential mortgages sold during the quarter:	
a. Closed-end first liens.....	RCONF070 <b>0</b>
b. Closed-end junior liens.....	RCONF071 <b>0</b>
c. Open-end loans extended under lines of credit:	
1. Total commitment under the lines of credit.....	RCONF674 <b>0</b>
2. Principal amount funded under the lines of credit.....	RCONF675 <b>0</b>
4. 1-4 family residential mortgages held for sale at quarter-end (included in Schedule RC, item 4.a):	
a. Closed-end first liens.....	RCONF072 <b>0</b>
b. Closed-end junior liens.....	RCONF073 <b>0</b>
c. Open-end loans extended under lines of credit:	
1. Total commitment under the lines of credit.....	RCONF676 <b>0</b>
2. Principal amount funded under the lines of credit.....	RCONF677 <b>0</b>
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i):	
a. Closed-end 1-4 family residential mortgage loans.....	RIADF184 <b>0</b>
b. Open-end 1-4 family residential mortgage loans extended under lines of credit.....	RIADF560 <b>0</b>
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:	
a. Closed-end first liens.....	RCONF678 <b>0</b>
b. Closed-end junior liens.....	RCONF679 <b>0</b>
c. Open-end loans extended under line of credit:	
1. Total commitment under the lines of credit.....	RCONF680 <b>0</b>
2. Principal amount funded under the lines of credit.....	RCONF681 <b>0</b>
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..	RCONL191 <b>CONF</b>
b. For representations and warranties made to other parties.....	RCONL192 <b>CONF</b>
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288 <b>0</b>

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

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

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

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

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
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading purposes <sup>1</sup> .....	RCFDJA36 9,865,626	RCFDG474 0	RCFDG475 5,802,119	RCFDG476 4,063,507	RCFDG477 0
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 0	RCFDG479 0	RCFDG480 0	RCFDG481 0	RCFDG482 0
3. Loans and leases held for sale.....	RCFDG483 0	RCFDG484 0	RCFDG485 0	RCFDG486 0	RCFDG487 0
4. Loans and leases held for investment.....	RCFDG488 0	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 0
5. Trading assets:					5.
a. Derivative assets.....	RCFD3543 106,861	RCFDG493 0	RCFDG494 0	RCFDG495 106,861	RCFDG496 0
b. Other trading assets.....					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).....					5.b.1.
6. All other assets.....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG391 6,713	RCFDG392 0	RCFDG395 0	RCFDG396 6,713	RCFDG804 0
8. Deposits.....	RCFDG502 9,979,200	RCFDG503 0	RCFDG504 5,802,119	RCFDG505 4,177,081	RCFDG506 0
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDF252 0	RCFDF686 0	RCFDF694 0	RCFDF253 0	RCFDF254 0
10. Trading liabilities:					10.
a. Derivative liabilities.....	RCFD3547 107,450	RCFDG512 0	RCFDG513 0	RCFDG514 107,450	RCFDG515 0
b. Other trading liabilities.....	RCFDG516 0	RCFDG517 0	RCFDG518 0	RCFDG519 0	RCFDG520 0
11. Other borrowed money.....	RCFDG521 0	RCFDG522 0	RCFDG523 0	RCFDG524 0	RCFDG525 0
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0
13. All other liabilities.....	RCFDG805 10,244	RCFDG806 0	RCFDG807 0	RCFDG808 10,244	RCFDG809 0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 117,694	RCFDG532 0	RCFDG533 0	RCFDG534 117,694	RCFDG535 0
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):					M.1.
a. Mortgage servicing assets.....	RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0
b. Nontrading derivative assets.....	RCFDG541 6,713	RCFDG542 0	RCFDG543 0	RCFDG544 6,713	RCFDG545 0

Dollar amounts in thousands					
c. Disclose component and the dollar amount of that component:					M.1.c.
1. Describe component.....			TEXTG546	NR	M.1.c.1.

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	
2. Amount of component.....	RCFDG546 0	RCFDG547 0	RCFDG548 0	RCFDG549 0	RCFDG550 0	M.1.c.2.

Dollar amounts in thousands						
d. Disclose component and the dollar amount of that component:						M.1.d.
1. Describe component.....			TEXTG551	NR		M.1.d.1.

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	
2. Amount of component.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

Dollar amounts in thousands						
e. Disclose component and the dollar amount of that component:						M.1.e.
1. Describe component.....			TEXTG556		NR	M.1.e.1.

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	
2. Amount of component.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

Dollar amounts in thousands						
f. Disclose component and the dollar amount of that component:						M.1.f.
1. Describe component.....			TEXTG561		NR	M.1.f.1.

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	
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDG261 0	RCFDG689 0	RCFDG697 0	RCFDG262 0	RCFDG263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 10,244	RCFDG567 0	RCFDG568 0	RCFDG569 10,244	RCFDG570 0	M.2.b.

Dollar amounts in thousands						
c. Disclose component and the dollar amount of that component:						M.2.c.
1. Describe component.....			TEXTG571		NR	M.2.c.1.

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	
2. Amount of component.....	RCFDG571 0	RCFDG572 0	RCFDG573 0	RCFDG574 0	RCFDG575 0	M.2.c.2.

Dollar amounts in thousands						
d. Disclose component and the dollar amount of that component:						M.2.d.
1. Describe component.....			TEXTG576		NR	M.2.d.1.

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.

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	
2. Amount of component.....	RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M.2.d.2.

Dollar amounts in thousands						
e. Disclose component and the dollar amount of that component:						M.2.e.
1. Describe component.....			TEXTG581		NR	M.2.e.1.

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	
2. Amount of component.....	RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M.2.e.2.

Dollar amounts in thousands						
f. Disclose component and the dollar amount of that component:						M.2.f.
1. Describe component (TEXTG586) NR						M.2.f.1.

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	
2. Amount of component.....	RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0	M.2.f.2.

Dollar amounts in thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			M.3.
a. Loans secured by real estate:.....	RCFDF608	0	M.3.a.
1. Construction, land development, and other land loans.....		RCONF578	0
2. Secured by farmland (including farm residential and other improvements).....		RCONF579	0
3. Secured by 1-4 family residential properties:			M.3.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF580	0
b. Closed-end loans secured by 1-4 family residential properties:			M.3a3a
1. Secured by first liens.....		RCONF581	0
2. Secured by junior liens.....		RCONF582	0
4. Secured by multifamily (5 or more) residential properties.....		RCONF583	0
5. Secured by nonfarm nonresidential properties.....		RCONF584	0
b. Commercial and industrial loans.....	RCFDF585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.3.c.
1. Credit cards.....	RCFDF586	0	RCONF586
2. Other revolving credit plans.....	RCFDF587	0	RCONF587
3. Automobile loans.....	RCFDK196	0	RCONK196
4. Other consumer loans.....	RCFDK208	0	RCONK208
d. Other loans.....	RCFDF589	0	RCONF589
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			M.4.
a. Loans secured by real estate:.....	RCFDF609	0	M.4.a.
1. Construction, land development, and other land loans.....		RCONF590	0
2. Secured by farmland (including farm residential and other improvements).....		RCONF591	0
3. Secured by 1-4 family residential properties:			M.4.a.3.
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONF592	0
b. Closed-end loans secured by 1-4 family residential properties:			M.4a3b
1. Secured by first liens.....		RCONF593	0
2. Secured by junior liens.....		RCONF594	0
4. Secured by multifamily (5 or more) residential properties.....		RCONF595	0
5. Secured by nonfarm nonresidential properties.....		RCONF596	0
b. Commercial and industrial loans.....	RCFDF597	0	RCONF597
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			M.4.c.
1. Credit cards.....	RCFDF598	0	RCONF598
2. Other revolving credit plans.....	RCFDF599	0	RCONF599
3. Automobile loans.....	RCFDK195	0	RCONK195
4. Other consumer loans.....	RCFDK209	0	RCONK209
d. Other loans.....	RCFDF601	0	RCONF601

## Schedule RC-R Part I - Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands		
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	1,393,314
2. Retained earnings.....	RCFD3632	2,574,403
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-67,623
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	1
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	0
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	3,900,094
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	0
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	0
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.....	RCFAP843	0
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (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).....	RCFAP844	-78,041
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).....	RCFAP845	NR
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).....	RCFAP846	0
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).....	RCFAP847	0
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).....	RCFAP848	4,904
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate 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) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCFAP849	NR
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).....	RCFAQ258	0
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	RCFAP850	0
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.....	RCFAP851	0
12. Subtotal (item 5 minus items 6 through 11).....	RCFAP852	3,973,231
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.....	RCFAP853	0
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	RCFAP854	0
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.....	RCFAP855	0
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.....	RCFAP856	0
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.....	RCFAP857	0
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	RCFAP858	0
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	3,973,231
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	0
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861	0
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	0
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	0
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	0
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	0
26. Tier 1 capital (sum of items 19 and 25).....	RCFA8274	3,973,231
27. Tier 2 capital instruments plus related surplus.....	RCFAP866	0

Dollar amounts in thousands		
28. Non-qualifying capital instruments subject to phase out from tier 2 capital.....	RCFAP867	0
29. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0
30. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital		30.
a. Allowance for loan and lease losses includable in tier 2 capital.....	RCFA5310	327,116
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.	RCFW5310	NR
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.....	RCFAQ257	NR
32. Tier 2 capital before deductions		32.
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	RCFAP870	327,116
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).....	RCFWP870	NR
33. LESS: Tier 2 capital deductions.....	RCFAP872	0
34. Tier 2 capital		34.
a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	RCFA5311	327,116
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW5311	NR
35. Total capital		35.
a. Total capital (sum of items 26 and 34.a).....	RCFA3792	4,300,347
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW3792	NR
36. Average total consolidated assets.....	RCFD3368	51,676,723
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....	RCFAP875	0
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	0
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....	RCFAA224	51,676,723
40. Total risk-weighted assets		40.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	33,396,675
b. (Advanced approaches institutions that exit parallel run only): Total riskweighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	NR

Dollar amounts in thousands		
	(Column A) Percentage	(Column B) 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).....	RCFAP793	11.8971%
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).....	RCFA7206	11.8971%
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).....	RCFA7205	12.8766%

Dollar amounts in thousands		
44. Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA7204	7.6886%
45. Advanced approaches institutions only: Supplementary leverage ratio information:		45.
a. Total leverage exposure.....	RCFAH015	NR
b. Supplementary leverage ratio.....	RCFAH036	NR
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:		46.
a. Capital conservation buffer.....	RCFAH311	4.8766%
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCFWH312	NR
47. Eligible retained income.....	RCFAH313	NR
48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016).....	RCFAH314	NR

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

47. Eligible retained income.....

48. Distributions and discretionary bonus payments during the quarter (effective January 1, 2016).....

## Schedule RC-R 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 and not deducted from tier 1 or tier 2 capital.

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	1.
1. Cash and balances due from depository institutions.....	RCFDD957 2,139,031	RCFDS396 0	RCFDD958 379,153				RCFDD959 1,756,552	RCFDS397 0	RCFDD960 2,691	RCFDS398 635	2.
2. Securities:											2.a.
a. Held-to-maturity securities.....	RCFDD961 14,548,855	RCFDS399 33,409	RCFDD962 5,730,429	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 8,785,017	RCFDD964 0	RCFDD965 0	RCFDS400 0	2.b.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 9,865,626	RCFDS402 -105,957	RCFDD967 5,845,993	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 4,122,673	RCFDD969 0	RCFDD970 2,917	RCFDS403 0	3.
3. Federal funds sold and securities purchased under agreements to resell:											3.a.
a. Federal funds sold in domestic offices.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.b.
b. Securities purchased under agreements to resell.....	RCFDH171 375,180	RCFDH172 375,180									4.
4. Loans and leases held for sale:											4.a.
a. Residential mortgage exposures.....	RCFDS413 0	RCFDS414 0	RCFDH173 0				RCFDS415 0	RCFDS416 0	RCFDS417 0		4.b.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.c.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423 0	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	1.
1. Cash and balances due from depository institutions										2.
2. Securities:										2.a.
a. Held-to-maturity securities										2.b.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDH270 NR	RCFDS405 0		RCFDS406 0				RCFDH271 0	RCFDH272 0	3.
3. Federal funds sold and securities purchased under agreements to resell:										3.a.
a. Federal funds sold in domestic offices										3.b.
b. Securities purchased under agreements to resell										3.c.

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

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
c. Exposures past due 90 days or more or on nonaccrual <sup>6</sup> .....								RCFDH277	RCFDH278

4.c.

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
4. Loans and leases held for sale (continued):										
d. All other exposures.....	RCFDS431 0	RCFDS432 0	RCFDS433 0	RCFDHJ80 0	RCFDHJ81 0		RCFDS434 0	RCFDS435 0	RCFDS436 0	RCFDS437 0
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFDS439 2,285,609	RCFDS440 0	RCFDH178 0				RCFDS441 0	RCFDS442 2,282,283	RCFDS443 3,326	
b. High volatility commercial real estate exposures.....	RCFDS445 0	RCFDS446 0	RCFDH179 0				RCFDH180 0	RCFDH181 0	RCFDH182 0	RCFDS447 0
c. Exposures past due 90 days or more or on nonaccrual <sup>7</sup> .....	RCFDS449 1,145	RCFDS450 0	RCFDS451 0	RCFDHJ82 0	RCFDHJ83 0		RCFDS452 0	RCFDS453 0	RCFDS454 0	RCFDS455 1,145
d. All other exposures.....	RCFDS457 22,301,190	RCFDS458 0	RCFDS459 99,937	RCFDHJ84 0	RCFDHJ85 0		RCFDS460 0	RCFDS461 0	RCFDS462 22,201,253	RCFDS463 0
6. LESS: Allowance for loan and lease losses.....	RCFD3123 274,294									
7. Trading assets.....	RCFDD976 362,640	RCFDS466 362,640	RCFDD977 0	RCFDHJ86 0	RCFDHJ87 0		RCFDD978 0	RCFDD979 0	RCFDD980 0	RCFDS467 0
8. All other assets <sup>8</sup> .....	RCFDD981 1,836,158	RCFDS469 6,713	RCFDD982 69,348	RCFDHJ88 0	RCFDHJ89 0		RCFDD983 873,236	RCFDD984 0	RCFDD985 886,861	RCFDH185 0
a. Separate account bank-owned life insurance										
b. Default fund contributions to central counterparties										

4.

4.d.

5.

5.a.

5.b.

5.c.

5.d.

6.

7.

8.

8.a.

8.b.

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount
4. Loans and leases held for sale (continued):									
d. All other exposures.....								RCFDH279 0	RCFDH280 0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								RCFDH285 0	RCFDH286 0
d. All other exposures.....								RCFDH287 0	RCFDH288 0
6. LESS: Allowance for loan and lease losses									
7. Trading assets.....	RCFDH289 NR	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0
8. All other assets <sup>12</sup> .....	RCFDH293 NR	RCFDH188 0	RCFDS470 0	RCFDS471 0				RCFDH294 0	RCFDH295 0
a. Separate account bank-owned life insurance.....								RCFDH296 0	RCFDH297 0
b. Default fund contributions to central counterparties.....								RCFDH298 0	RCFDH299 0

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.  
 11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

		(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities.....		RCFDS475 0	RCFDS476 0	RCFDS477 0	RCFDS478 0	RCFDS479 0
b. Available-for-sale securities.....		RCFDS480 0	RCFDS481 0	RCFDS482 0	RCFDS483 0	RCFDS484 0
c. Trading assets.....		RCFDS485 0	RCFDS486 0	RCFDS487 0	RCFDS488 0	RCFDS489 0
d. All other on-balance sheet securitization exposures.....		RCFDS490 0	RCFDS491 0	RCFDS492 0	RCFDS493 0	RCFDS494 0
10. Off-balance sheet securitization exposures.....		RCFDS495 0	RCFDS496 0	RCFDS497 0	RCFDS498 0	RCFDS499 0

Dollar amounts in thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
11. Total balance sheet assets <sup>14</sup> .....	RCFD2170 53,441,140	RCFDS500 397,691	RCFDD987 12,124,860	RCFDHJ90 0	RCFDHJ91 0		RCFDD988 15,537,478	RCFDD989 2,282,283	RCFDD990 23,097,048	RCFDS503 1,780
Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount		
11. Total balance sheet assets <sup>14</sup> .....	RCFDS504 NR	RCFDS505 0	RCFDS506 0	RCFDS507 0			RCFDS510 0	RCFDH300 0		11.
Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
12. Financial standby letters of credit.....	RCFDD991 1,864,798	RCFDD992 1,864,798	RCFDD993 0	RCFDHJ92 0	RCFDHJ93 0		RCFDD994 929,575	RCFDD995 0	RCFDD996 935,223	RCFDS511 0
13. Performance standby letters of credit and transaction-related contingent items.....	RCFDD997 114,512	RCFDD998 57,256	RCFDD999 0				RCFDG603 13,257	RCFDG604 0	RCFDG605 43,999	RCFDS512 0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFDG606 5,128	RCFDG607 1,026	RCFDG608 0	RCFDHJ94 0	RCFDHJ95 0		RCFDG609 407	RCFDG610 0	RCFDG611 619	RCFDS513 0
15. Retained recourse on small business obligations sold with recourse.....	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0
Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
16. Repo-style transactions <sup>21</sup> .....	RCFDS515 375,180	RCFDS516 375,180	RCFDS517 244,545	RCFDS518 0	RCFDS519 0		RCFDS520 130,635	RCFDS521 0	RCFDS522 0	RCFDS523 0
17. All other off-balance sheet liabilities.....	RCFDG618 0	RCFDG619 0	RCFDG620 0				RCFDG621 0	RCFDG622 0	RCFDG623 0	RCFDS524 0
18. Unused commitments: *										
a. Original maturity of one year or less.....	RCFDS525 9,418,505	RCFDS526 1,883,701	RCFDS527 0	RCFDHJ96 0	RCFDHJ97 0		RCFDS528 0	RCFDS529 0	RCFDS530 1,883,701	RCFDS531 0

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

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

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

Dollar amounts in thousands	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
b. Original maturity exceeding one year.....	RCFDG624 5,848,812	RCFDG625 2,924,406	RCFDG626 0	RCFDHJ98 0	RCFDHJ99 0		RCFDG627 0	RCFDG628 0	RCFDG629 2,924,406	RCFDS539 0
19. Unconditionally cancelable commitments.....	RCFDS540 0	RCFDS541 0								
20. Over-the-counter derivatives.....		RCFDS542 227,985	RCFDS543 0	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 227,985	RCFDS546 0	RCFDS547 0	RCFDS548 0
21. Centrally cleared derivatives.....		RCFDS549 0	RCFDS550 0	RCFDS551 0	RCFDS552 0		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191 0		RCFDH193 0				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0

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

Dollar amounts in thousands	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
16. Repo-style transactions <sup>24</sup> .....				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: *						18.
a. Original maturity of one year or less.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFDH198 0	RCFDH199 0	RCFDH200 0			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
\*. Excludes unused commitments to asset-backed commercial paper conduits.  
25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
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).....	RCFDG630 12,369,405	RCFDS558 0	RCFDS559 0	RCFDS560 0	RCFDG631 16,839,337	RCFDG632 2,282,283	RCFDG633 28,884,996	RCFDS561 1,780
24. Risk weight factor								
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634 0	RCFDS569 0	RCFDS570 0	RCFDS571 0	RCFDG635 3,367,867	RCFDG636 1,141,142	RCFDG637 28,884,996	RCFDS572 2,670

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%
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).....	RCFDS562 NR	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 0
24. Risk weight factor							
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDS573 NR	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 0

Dollar amounts in thousands		
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>33,396,675</b>
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>0</b>
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	<b>33,396,675</b>
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>33,396,675</b>
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>113,574</b>

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:					
a. Interest rate.....	<b>64,891</b>	RCFDS583	<b>235,261</b>	RCFDS584	<b>412,118</b>
b. Foreign exchange rate and gold.....	<b>4,302,259</b>	RCFDS586	<b>1,137,970</b>	RCFDS587	<b>0</b>
c. Credit (investment grade reference asset).....	<b>0</b>	RCFDS589	<b>8,438</b>	RCFDS590	<b>58,720</b>
d. Credit (non-investment grade reference asset).....	<b>0</b>	RCFDS592	<b>0</b>	RCFDS593	<b>0</b>
e. Equity.....	<b>0</b>	RCFDS595	<b>0</b>	RCFDS596	<b>0</b>
f. Precious metals (except gold).....	<b>0</b>	RCFDS598	<b>0</b>	RCFDS599	<b>0</b>
g. Other.....	<b>377,351</b>	RCFDS601	<b>0</b>	RCFDS602	<b>0</b>
3. Notional principal amounts of centrally cleared derivative contracts:					
a. Interest rate.....	<b>0</b>	RCFDS604	<b>0</b>	RCFDS605	<b>0</b>
b. Foreign exchange rate and gold.....	<b>0</b>	RCFDS607	<b>0</b>	RCFDS608	<b>0</b>
c. Credit (investment grade reference asset).....	<b>0</b>	RCFDS610	<b>0</b>	RCFDS611	<b>0</b>
d. Credit (non-investment grade reference asset).....	<b>0</b>	RCFDS613	<b>0</b>	RCFDS614	<b>0</b>
e. Equity.....	<b>0</b>	RCFDS616	<b>0</b>	RCFDS617	<b>0</b>
f. Precious metals (except gold).....	<b>0</b>	RCFDS619	<b>0</b>	RCFDS620	<b>0</b>
g. Other.....	<b>0</b>	RCFDS622	<b>0</b>	RCFDS623	<b>0</b>

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

## Schedule RC-S - Servicing Securitization and Asset Sale Activities

Dollar amounts in thousands	(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
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.....	RCFDB705 0	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 0	RCFDB710 0	RCFDB711 0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 in the form of:							
a. Credit-enhancing interest-only strips (included in Schedules RC-B or RC-F or in Schedule RC, item 5).....	RCFDB712 0	RCFDB713 0	RCFDB714 0	RCFDB715 0	RCFDB716 0	RCFDB717 0	RCFDB718 0
b. Subordinated securities and other residual interests.....	RCFDC393 0	RCFDC394 0	RCFDC395 0	RCFDC396 0	RCFDC397 0	RCFDC398 0	RCFDC399 0
c. Standby letters of credit and other enhancements.....	RCFDC400 0	RCFDC401 0	RCFDC402 0	RCFDC403 0	RCFDC404 0	RCFDC405 0	RCFDC406 0
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 0
4. Past due loan amounts included in item 1:							
a. 30-89 days past due.....	RCFDB733 0	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 0	RCFDB738 0	RCFDB739 0
b. 90 days or more past due.....	RCFDB740 0	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 0	RCFDB745 0	RCFDB746 0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):							
a. Charge-offs.....	RIADB747 0	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0
b. Recoveries.....	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0
6. Amount of ownership (or seller's) interests carried as:							
a. Securities (included in Schedule RC-B or in Schedule RC, item 5).....		RCFDB761 0	RCFDB762 0			RCFDB763 0	
b. Loans (included in Schedule RC-C).....		RCFDB500 0	RCFDB501 0			RCFDB502 0	
7. Past due loan amounts included in interests reported in item 6.a:							
a. 30-89 days past due .....		RCFDB764 0	RCFDB765 0			RCFDB766 0	
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):							
a. Charge-offs.....		RIADB770 0	RIADB771 0			RIADB772 0	
b. Recoveries.....		RIADB773 0	RIADB774 0			RIADB775 0	
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.....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0

Dollar amounts in thousands	(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
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFDB783 0	RCFDB784 0	RCFDB785 0	RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 0	RCFDB791 0	RCFDB792 0	RCFDB793 0	RCFDB794 0	RCFDB795 0	RCFDB796 0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 0	RCFDB798 0	RCFDB799 0	RCFDB800 0	RCFDB801 0	RCFDB802 0	RCFDB803 0

Dollar amounts in thousands		
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:		M.1.
a. Outstanding principal balance.....	RCFDA249	0 M.1.a.
b. Amount of retained recourse on these obligations as of the report date.....	RCFDA250	0 M.1.b.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):		M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	0 M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	0 M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	RCFDA591	2,004,297 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).....	RCFDF699	0 M.2.d.
3. Asset-backed commercial paper conduits: *		M.3.
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:		M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB806	0 M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	0 M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:		M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB808	0 M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	0 M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	RCFDC407	0 M.4.

## Schedule RC-T - Fiduciary and Related Services

Dollar amounts in thousands		Dollar amounts in thousands						
		(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts			
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T).....		RCFDA345		NR	No	1.		
2. Does the institution exercise the fiduciary powers it has been granted?.....		RCFDA346		NR	No	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).....		RCFDB867		NR	No	3.		
Dollar amounts in thousands								
4. Personal trust and agency accounts.....	RCFDB868	NR	RCFDB869	NR	RCFDB870	NR	RCFDB871	NR
5. Employee benefit and retirement-related trust and agency accounts:								
a. Employee benefit - defined contribution.....	RCFDB872	NR	RCFDB873	NR	RCFDB874	NR	RCFDB875	NR
b. Employee benefit - defined benefit.....	RCFDB876	NR	RCFDB877	NR	RCFDB878	NR	RCFDB879	NR
c. Other employee benefit and retirement-related accounts.....	RCFDB880	NR	RCFDB881	NR	RCFDB882	NR	RCFDB883	NR
6. Corporate trust and agency accounts.....	RCFDB884	NR	RCFDB885	NR	RCFDC001	NR	RCFDC002	NR
7. Investment management and investment advisory agency accounts.....	RCFDB886	NR	RCFDJ253	NR	RCFDB888	NR	RCFDJ254	NR
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	NR	RCFDJ256	NR	RCFDJ257	NR	RCFDJ258	NR
9. Other fiduciary accounts.....	RCFDB890	NR	RCFDB891	NR	RCFDB892	NR	RCFDB893	NR
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	NR	RCFDB895	NR	RCFDB896	NR	RCFDB897	NR
11. Custody and safekeeping accounts.....		RCFDB898	NR			RCFDB899	NR	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	NR	RCFNB901	NR	RCFNB902	NR	RCFNB903	NR
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	NR	RCFDJ260	NR	RCFDJ261	NR	RCFDJ262	NR

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

Dollar amounts in thousands			
14. Personal trust and agency accounts.....		RIADB904	<b>NR</b> 14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....		RIADB905	<b>NR</b> 15.a.
b. Employee benefit - defined benefit.....		RIADB906	<b>NR</b> 15.b.
c. Other employee benefit and retirement-related accounts.....		RIADB907	<b>NR</b> 15.c.
16. Corporate trust and agency accounts.....		RIADA479	<b>NR</b> 16.
17. Investment management and investment advisory agency accounts.....		RIADJ315	<b>NR</b> 17.
18. Foundation and endowment trust and agency accounts.....		RIADJ316	<b>NR</b> 18.
19. Other fiduciary accounts.....		RIADA480	<b>NR</b> 19.
20. Custody and safekeeping accounts.....		RIADB909	<b>NR</b> 20.
21. Other fiduciary and related services income.....		RIADB910	<b>NR</b> 21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....		RIAD4070	<b>0</b> 22.
a. Fiduciary and related services income - foreign offices (included in item 22).....		RIADB912	<b>NR</b> 22.a.
23. Less: Expenses.....		RIADC058	<b>NR</b> 23.
24. Less: Net losses from fiduciary and related services.....		RIADA488	<b>NR</b> 24.
25. Plus: Intracompany income credits for fiduciary and related services.....		RIADB911	<b>NR</b> 25.
26. Net fiduciary and related services income.....		RIADA491	<b>NR</b> 26.

Dollar amounts in thousands		(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:					
a. Noninterest-bearing deposits.....		RCFDJ263	<b>NR</b>	RCFDJ264	<b>NR</b> M.1.
b. Interest-bearing deposits.....		RCFDJ266	<b>NR</b>	RCFDJ267	<b>NR</b> M.1.a.
c. U.S. Treasury and U.S. Government agency obligations.....		RCFDJ269	<b>NR</b>	RCFDJ270	<b>NR</b> M.1.b.
d. State, county, and municipal obligations.....		RCFDJ272	<b>NR</b>	RCFDJ273	<b>NR</b> M.1.c.
e. Money market mutual funds.....		RCFDJ275	<b>NR</b>	RCFDJ276	<b>NR</b> M.1.d.
f. Equity mutual funds.....		RCFDJ278	<b>NR</b>	RCFDJ279	<b>NR</b> M.1.e.
g. Other mutual funds.....		RCFDJ281	<b>NR</b>	RCFDJ282	<b>NR</b> M.1.f.
h. Common trust funds and collective investment funds.....		RCFDJ284	<b>NR</b>	RCFDJ285	<b>NR</b> M.1.g.
i. Other short-term obligations.....		RCFDJ287	<b>NR</b>	RCFDJ288	<b>NR</b> M.1.h.
j. Other notes and bonds.....		RCFDJ290	<b>NR</b>	RCFDJ291	<b>NR</b> M.1.i.
k. Investments in unregistered funds and private equity investments.....		RCFDJ293	<b>NR</b>	RCFDJ294	<b>NR</b> M.1.j.
l. Other common and preferred stocks.....		RCFDJ296	<b>NR</b>	RCFDJ297	<b>NR</b> M.1.k.
m. Real estate mortgages.....		RCFDJ299	<b>NR</b>	RCFDJ300	<b>NR</b> M.1.l.
n. Real estate.....		RCFDJ302	<b>NR</b>	RCFDJ303	<b>NR</b> M.1.m.
o. Miscellaneous assets.....		RCFDJ305	<b>NR</b>	RCFDJ306	<b>NR</b> M.1.n.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....		RCFDJ308	<b>NR</b>	RCFDJ309	<b>NR</b> M.1.o.

Dollar amounts in thousands		(Column A) Managed Assets	(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....		RCFDJ311	<b>NR</b>	RCFDJ312	<b>NR</b> M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding		M.2.
		NR	NR	NR	NR	
2. Corporate trust and agency accounts:						
a. Corporate and municipal trusteehips.....		NR	RCFDB928		NR	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....		NR	RCFDJ314		NR	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....		NR				M.2.b.
Dollar amounts in thousands		(Column A) Number of Funds		(Column B) Market Value of Fund Assets		M.3.
		NR	NR	NR	NR	
3. Collective investment funds and common trust funds:						
a. Domestic equity.....		NR	RCFDB932		NR	M.3.a.
b. International/Global equity.....		NR	RCFDB934		NR	M.3.b.
c. Stock/Bond blend.....		NR	RCFDB936		NR	M.3.c.
d. Taxable bond.....		NR	RCFDB938		NR	M.3.d.
e. Municipal bond.....		NR	RCFDB940		NR	M.3.e.
f. Short term investments/Money market.....		NR	RCFDB942		NR	M.3.f.
g. Specialty/Other.....		NR	RCFDB944		NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....		NR	RCFDB946		NR	M.3.h.
Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries		
		NR	NR	NR		
4. Fiduciary settlements, surcharges, and other losses:						
a. Personal trust and agency accounts.....		NR	RIADB948		NR	M.4.
b. Employee benefit and retirement-related trust and agency accounts.....		NR	RIADB951		NR	M.4.a.
c. Investment management agency accounts.....		NR	RIADB954		NR	M.4.b.
d. Other fiduciary accounts and related services.....		NR	RIADB957		NR	M.4.c.
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).....		NR	RIADB960		NR	M.4.d.
		NR	RIADB961		NR	M.4.e.

## Schedule RC-V - Variable Interest Entities

Dollar amounts in thousands	(Column A) Securitization Vehicles		(Column B) ABCP Conduits		(Column C) Other VIEs	
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.....	RCFDJ981	<b>0</b>	RCFDJ982	<b>0</b>	RCFDJ983	<b>0</b>
b. Held-to-maturity securities.....	RCFDJ984	<b>0</b>	RCFDJ985	<b>0</b>	RCFDJ986	<b>0</b>
c. Available-for-sale securities.....	RCFDJ987	<b>0</b>	RCFDJ988	<b>0</b>	RCFDJ989	<b>0</b>
d. Securities purchased under agreements to resell.....	RCFDJ990	<b>0</b>	RCFDJ991	<b>0</b>	RCFDJ992	<b>0</b>
e. Loans and leases held for sale.....	RCFDJ993	<b>0</b>	RCFDJ994	<b>0</b>	RCFDJ995	<b>0</b>
f. Loans and leases, net of unearned income.....	RCFDJ996	<b>0</b>	RCFDJ997	<b>0</b>	RCFDJ998	<b>0</b>
g. Less: Allowance for loan and lease losses.....	RCFDJ999	<b>0</b>	RCFDK001	<b>0</b>	RCFDK002	<b>0</b>
h. Trading assets (other than derivatives).....	RCFDK003	<b>0</b>	RCFDK004	<b>0</b>	RCFDK005	<b>0</b>
i. Derivative trading assets.....	RCFDK006	<b>0</b>	RCFDK007	<b>0</b>	RCFDK008	<b>0</b>
j. Other real estate owned.....	RCFDK009	<b>0</b>	RCFDK010	<b>0</b>	RCFDK011	<b>0</b>
k. Other assets.....	RCFDK012	<b>0</b>	RCFDK013	<b>0</b>	RCFDK014	<b>0</b>
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:						
a. Securities sold under agreements to repurchase.....	RCFDK015	<b>0</b>	RCFDK016	<b>0</b>	RCFDK017	<b>0</b>
b. Derivative trading liabilities.....	RCFDK018	<b>0</b>	RCFDK019	<b>0</b>	RCFDK020	<b>0</b>
c. Commercial paper.....	RCFDK021	<b>0</b>	RCFDK022	<b>0</b>	RCFDK023	<b>0</b>
d. Other borrowed money (exclude commercial paper).....	RCFDK024	<b>0</b>	RCFDK025	<b>0</b>	RCFDK026	<b>0</b>
e. Other liabilities.....	RCFDK027	<b>0</b>	RCFDK028	<b>0</b>	RCFDK029	<b>0</b>
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.k above).....	RCFDK030	<b>0</b>	RCFDK031	<b>0</b>	RCFDK032	<b>0</b>
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.e above).....	RCFDK033	<b>0</b>	RCFDK034	<b>0</b>	RCFDK035	<b>0</b>

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

Dollar amounts in thousands			
1. Comments?.....	RCON6979	<b>No</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>NR</b>	2.