

Federal Financial Institutions Examination Council



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

1

Report at the close of business June 30, 2017

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

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

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

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 data collection (<https://cdr.ffiec.gov/cdr/>), or
- (b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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.

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).

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

IL

State Abbreviation (RSSD 9200)

60603-

Zip Code (RSSD 9220)

6PTKHDJ8HDF78PFWH30

Legal Entity Identifier (LEI) (RCON 9224)

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

FDIC Certificate Number 00913  
(RSSD 9050)

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

## 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

Confidential

Name (TEXT C490)

Confidential

Title (TEXT C491)

Confidential

E-mail Address (TEXT C492)

Confidential

Area Code / Phone Number / Extension (TEXT C493)

Confidential

Area Code / FAX Number (TEXT C494)

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

Confidential

Name (TEXT C495)

Confidential

Title (TEXT C496)

Confidential

E-mail Address (TEXT 4086)

Confidential

Area Code / Phone Number / Extension (TEXT 8902)

Confidential

Area Code / FAX Number (TEXT 9116)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

Confidential

Name (TEXT FT42)

Confidential

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

Confidential

Area Code / FAX Number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

Confidential

Name (TEXT C366)

Confidential

Title (TEXT C367)

Confidential

E-mail Address (TEXT C368)

Confidential

Area Code / Phone Number / Extension (TEXT C369)

Confidential

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Confidential

Name (TEXT C371)

Confidential

Title (TEXT C372)

Confidential

E-mail Address (TEXT C373)

Confidential

Area Code / Phone Number / Extension (TEXT C374)

Confidential

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

Confidential  
 Name (TEXT C437)

---

Confidential  
 Title (TEXT C438)

---

Confidential  
 E-mail Address (TEXT C439)

---

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

### Secondary Contact

Confidential  
 Name (TEXT C442)

---

Confidential  
 Title (TEXT C443)

---

Confidential  
 E-mail Address (TEXT C444)

---

Confidential  
 Area Code / Phone Number / Extension (TEXT C445)

### Third Contact

Confidential  
 Name (TEXT C870)

---

Confidential  
 Title (TEXT C871)

---

Confidential  
 E-mail Address (TEXT C872)

---

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

### Fourth Contact

Confidential  
 Name (TEXT C875)

---

Confidential  
 Title (TEXT C876)

---

Confidential  
 E-mail Address (TEXT C877)

---

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

## Consolidated Report of Income for the period January 1, 2017 - June 30, 2017

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

### Schedule RI—Income Statement

Dollar Amounts in Thousands			Amount
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties .....	RIAD4435	132,811	1.a.(1)(a)(1)
(2) All other loans secured by real estate .....	RIAD4436	70,658	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers .....	RIAD4024	0	1.a.(1)(b)
(c) Commercial and industrial loans .....	RIAD4012	75,559	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards .....	RIADB485	0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobiles loans, and other consumer loans) .....	RIADB486	5,542	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	140,357	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4059	13,268	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) .....	RIAD4010	<b>438,195</b>	1.a.(3)
b. Income from lease financing receivables .....	RIAD4065	1,159	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	RIAD4115	95,360	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) .....	RIADB488	59,780	1.d.(1)
(2) Mortgage-backed securities .....	RIADB489	116,396	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	RIAD4060	101,500	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	13,962	1.f.
g. Other interest income .....	RIAD4518	2,692	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g) .....	RIAD4107	<b>829,044</b>	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RIAD4508	5,607	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs) .....	RIAD0093	5,402	2.a.(1)(b)(1)
(2) Time deposits of <b>\$250,000 or less</b> .....	RIADHK03	340	2.a.(1)(b)(2)
(3) Time deposits of <b>more than \$250,000</b> .....	RIADHK04	4,317	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RIAD4172	56,042	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	RIAD4180	3,603	2.b.
c. Interest on trading liabilities and other borrowed money .....	RIAD4185	33,873	2.c.
d. Interest on subordinated notes and debentures .....	RIAD4200	14,612	2.d.
e. Total interest expense (sum of items 2.a through 2.d) .....	RIAD4073	<b>123,796</b>	2.e.

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

### Schedule RI—Continued

Dollar Amounts in Thousands			Amount	
3. Net interest income (item 1.h minus 2.e) .....	RIAD4074	<b>705,248</b>		3.
4. Provision for loan and lease losses .....	RIAD4230	(2,044)		4.
5. Noninterest income:				
a. Income from fiduciary activities <sup>(1)</sup> .....	RIAD4070	<b>1,608,560</b>		5.a.
b. Service charges on deposit accounts .....	RIAD4080	34,088		5.b.
c. Trading revenue <sup>(2)</sup> .....	RIADA220	105,897		5.c.
d.				
(1) Fees and commissions from securities brokerage .....	RIADC886	0		5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions .....	RIADC888	0		5.d.(2)
(3) Fees and commissions from annuity sales .....	RIADC887	0		5.d.(3)
(4) Underwriting income from insurance and reinsurance activities .....	RIADC386	0		5.d.(4)
(5) Income from other insurance activities .....	RIADC387	0		5.d.(5)
e. Venture capital revenue .....	RIADB491	0		5.e.
f. Net servicing fees .....	RIADB492	0		5.f.
g. Net securitization income .....	RIADB493	0		5.g.
h. Not applicable				
i. Net gains (losses) on sales of loans and leases .....	RIAD5416	(5)		5.i.
j. Net gains (losses) on sales of other real estate owned .....	RIAD5415	1,109		5.j.
k. Net gains (losses) on sales of other assets <sup>(3)</sup> .....	RIADB496	(14)		5.k.
l. Other noninterest income <sup>(*)</sup> .....	RIADB497	96,931		5.l.
m. Total noninterest income (sum of items 5.a. through 5.l) .....	RIAD4079	<b>1,846,566</b>		5.m.
6.				
a. Realized gains (losses) on held-to-maturity securities .....	RIAD3521	(103)		6.a.
b. Realized gains (losses) on available-for-sale securities .....	RIAD3196	(620)		6.b.
7. Noninterest expense:				
a. Salaries and employee benefits .....	RIAD4135	986,176		7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) .....	RIAD4217	141,859		7.b.
c.				
(1) Goodwill impairment losses .....	RIADC216	0		7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets .....	RIADC232	4,607		7.c.(2)
d. Other noninterest expense <sup>(*)</sup> .....	RIAD4092	643,951		7.d.
e. Total noninterest expense (sum of items 7.a. through 7.d) .....	RIAD4093	<b>1,776,593</b>		7.e.
8. Income (loss) before applicable income taxes and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e) .....	RIAD4301	<b>776,542</b>		8.
9. Applicable income taxes (on item 8) .....	RIAD4302	259,130		9.
10. Income (loss) before discontinued operations (item 8 minus item 9) .....	RIAD4300	<b>517,412</b>		10.
11. Discontinued operations, net of applicable income taxes <sup>(*)</sup> .....	RIADFT28	0		11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) .....	RIADG104	<b>517,412</b>		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value) .....	RIADG103	107		13.
14. Net income (loss) attributable to bank (item 12 minus item 13) .....	RIAD4340	<b>517,305</b>		14.

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

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

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

(\*) Describe on Schedule RI-E - Explanations

## Schedule RI—Continued

### Memoranda

	Dollar Amounts in Thousands		
		Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes ..... <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>	RIAD4513	2,724	M.1.
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) .....	RIAD8431	191,786	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b) .....	RIAD4313	8,925	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)) .....	RIAD4507	1,499	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	RIAD4150	17292	M.5.
6. Not applicable			
		Date	
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) .....	RIAD9106		M.7.
		Amount	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c) <i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$10 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures .....	RIAD8757	10,905	M.8.a.
b. Foreign exchange exposures .....	RIAD8758	94,992	M.8.b.
c. Equity security and index exposures .....	RIAD8759	0	M.8.c.
d. Commodity and other exposures .....	RIAD8760	0	M.8.d.
e. Credit exposures .....	RIADF186	0	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>			
<b>f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>			
(1) Gross credit valuation adjustment (CVA) .....	RIADFT36	0	M.8.f.(1)
(2) CVA hedge .....	RIADFT37	0	M.8.f.(2)
<b>g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):</b>			
(1) Gross debit valuation adjustment (DVA) .....	RIADFT38	0	M.8.g.(1)
(2) DVA hedge .....	RIADFT39	0	M.8.g.(2)
<b>h. Gross trading revenue, before including positive or negative net CVA and net DVA .....</b>	RIADFT40	0	M.8.h.

(1) The asset size tests are based on the total assets reported on the June 30, 2016, Report of Condition.

(2) Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2017, would report 20170301.

# Schedule RI—Continued

## Memoranda—Continued

Dollar Amounts in Thousands		Amount		
<b>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.<sup>(1)</sup></b>				
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 .....		RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....		RIADC890	0	M.9.b.
10. Credit losses on derivatives (see instructions) .....		RIADA251	0	M.10.
		Yes/No		
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....				
		RIADA530	NO	M.11.
		Amount		
<b>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.</b>				
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)) .....				
		RIADF228	N/A	M.12.
<b>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</b>				
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 .....		RIADF551	N/A	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk ..		RIADF552	N/A	M.13.a.(1)
b. Net gains (losses) on liabilities .....		RIADF553	N/A	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk .....		RIADF554	N/A	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) .....				
		RIADJ321	103	M.14.
<b>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>(1)</sup> that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</b>				
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 .....		RIADH032	264	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....		RIADH033	666	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use .....		RIADH034	0	M.15.c.
d. All other service charges on deposit accounts .....		RIADH035	33,158	M.15.d.

(1) The asset size tests are based on the total assets reported on the June 30, 2016, Report of Condition.

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

Dollar Amounts in Thousands		Amount	
1. Total bank equity capital most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIAD3217	8,635,022	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors (*) .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....	RIADB508	<b>8,635,022</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) .....	RIAD4340	<b>517,305</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....	RIADB509	0	5.
6. Treasury stock transactions, net .....	RIADB510	0	6.
7. Changes incident to business combinations, net .....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock .....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock .....	RIAD4460	225,000	9.
10. Other comprehensive income (1) .....	RIADB511	28,598	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	(4,137)	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>8,951,788</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—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses

### Part I. Charge-offs (1) 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 YTD		(Column B) Recoveries: Calendar YTD		
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans .....	RIADC891	0	RIADC892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RIADC893	0	RIADC894	0	1.a.(2)
b. Secured by farmland in domestic offices .....	RIAD3584	0	RIAD3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RIAD5411	2,190	RIAD5412	589	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens .....	RIADC234	1,279	RIADC217	791	1.c.(2)(a)
(b) Secured by junior liens .....	RIADC235	235	RIADC218	298	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RIAD3588	11	RIAD3589	96	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RIADC895	31	RIADC896	180	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RIADC897	1,100	RIADC898	1,053	1.e.(2)
f. In foreign offices .....	RIADB512	0	RIADB513	0	1.f.
2. <b>Not applicable</b>					
3. Loans to finance agricultural production and other loans to farmers .....	RIAD4655	0	RIAD4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile) .....	RIAD4645	4,471	RIAD4617	1,151	4.a.
b. To non-U.S. addressees (domicile) .....	RIAD4646	0	RIAD4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards .....	RIADB514	0	RIADB515	0	5.a.
b. Automobile loans .....	RIADK129	0	RIADK133	2	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RIADK205	212	RIADK206	196	5.c.
6. Loans to foreign governments and official institutions .....	RIAD4643	0	RIAD4627	0	6.
7. All other loans .....	RIAD4644	107	RIAD4628	109	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures .....	RIADF185	0	RIADF187	0	8.a.
b. All other leases .....	RIADC880	0	RIADF188	0	8.b.
9. Total (sum of items 1 through 8) .....	RIAD4635	<b>9,636</b>	RIAD4605	<b>4,465</b>	9.

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

### Schedule RI-B—Continued

#### Part I—Continued

##### Memoranda

Dollar Amounts in Thousands	(Column A)		(Column B)		
	Charge-offs: Calendar YTD		Recoveries: Calendar YTD		
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, Part I, items 4 and 7, above .....	RIAD5409	0	RIAD5410	30	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above) .....	RIAD4652	0	RIAD4662	0	M.2.
3. Not applicable					

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

### Schedule RI-B—Continued

#### Part II. Changes in Allowance for Loan and Lease Losses

Dollar Amounts in Thousands			Amount	
1. Balance most recently reported for the <b>December 31, 2016</b> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	RIADB522	160,992		1.
2. Recoveries (must equal Part I, item 9, column B, above) .....	RIAD4605	<b>4,465</b>		2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4) .....	RIADC079	9,636		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	(2,044)		5.
6. Adjustments (see instructions for this schedule) (*) .....	RIADC233	(36)		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	<b>153,741</b>		7.

#### Memoranda

Dollar Amounts in Thousands			Amount	
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>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	RIADC389	N/A		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges .....	RIADC390	N/A		M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>				
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) .....	RIADC781	0		M.4.

(\*) 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. <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)
1. Real estate loans:						
a. Construction loans .....	RCFDM708	RCFDM709	RCFDM710	RCFDM711	RCFDM712	RCFDM713
	0	0	477,154	6,012	0	0
b. Commercial real estate loans .....	RCFDM714	RCFDM715	RCFDM716	RCFDM717	RCFDM719	RCFDM720
	2,808	517	3,123,193	40,360	0	0
c. Residential real estate loans .....	RCFDM721	RCFDM722	RCFDM723	RCFDM724	RCFDM725	RCFDM726
	20,648	4,847	8,394,835	73,471	0	0
2. Commercial loans <sup>(2)</sup> .....	RCFDM727	RCFDM728	RCFDM729	RCFDM730	RCFDM731	RCFDM732
	5,039	3,330	21,163,039	24,038	0	0
3. Credit cards .....	RCFDM733	RCFDM734	RCFDM735	RCFDM736	RCFDM737	RCFDM738
	0	0	0	0	0	0
4. Other consumer loans .....	RCFDM739	RCFDM740	RCFDM741	RCFDM742	RCFDM743	RCFDM744
	0	0	275,809	1,166	0	0
5. Unallocated, if any .....				RCFDM745		
				0		
6. Total (for each column, sum of items 1.a through 5) <sup>(3)</sup> .....	RCFDM746	RCFDM747	RCFDM748	RCFDM749	RCFDM750	RCFDM751
	<b>28,495</b>	<b>8,694</b>	<b>33,434,030</b>	<b>145,047</b>	<b>0</b>	<b>0</b>

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

(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	Code	Amount	
1. Total interest income in foreign offices .....	RIADC899	242,860	1.
2. Total interest expense in foreign offices .....	RIADC900	58,541	2.
3. Provision for loan and lease losses in foreign offices .....	RIADC901	(2)	3.
4. Noninterest income in foreign offices:			
a. Trading revenue .....	RIADC902	69,612	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions .....	RIADC903	0	4.b.
c. Net securitization income .....	RIADC904	0	4.c.
d. Other noninterest income .....	RIADC905	799,455	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities in foreign offices .....	RIADC906	0	5.
6. Total noninterest expense in foreign offices .....	RIADC907	797,070	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	806	7.
8. Applicable income taxes (on items 1 through 7) .....	RIADC909	97,306	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices .....	RIADGW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9) .....	RIADC911	<b>159,818</b>	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices .....	RIADC913	(189,043)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) .....	RIADC914	<b>(29,225)</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 discontinued operations in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

Dollar Amounts in Thousands		Amount		
1. Other noninterest income (from Schedule RI, item 5.l):				
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 5.l:				
a.	Income and fees from the printing and sale of checks .....	RIADC013		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance .....	RIADC014		1.b.
c.	Income and fees from automated teller machines (ATMs) .....	RIADC016		1.c.
d.	Rent and other income from other real estate ow ned .....	RIAD4042		1.d.
e.	Safe deposit box rent .....	RIADC015		1.e.
f.	Net change in the fair values of financial instruments accounted for under a fair value option .....	RIADF229		1.f.
g.	Bank card and credit card interchange fees .....	RIADF555		1.g.
h.	Gains on bargain purchases .....	RIADJ447		1.h.
i.	Income and fees from wire transfers not reportable as service charges on deposit accounts .....	RIADT047		1.i.
j.	TEXT4461   Loan and related fees	RIAD4461	25,672	1.j.
k.	TEXT4462   Banking fees	RIAD4462	20,555	1.k.
l.	TEXT4463   Transfer pricing revenue	RIAD4463	25,308	1.l.
2. Other noninterest expense (from Schedule RI, item 7.d):				
Itemize and describe amounts greater than \$100,000 that exceed 3% of Schedule RI, item 7.d:				
a.	Data processing expenses .....	RIADC017		2.a.
b.	Advertising and marketing expenses .....	RIAD0497	35,191	2.b.
c.	Directors' fees .....	RIAD4136		2.c.
d.	Printing, stationery, and supplies .....	RIADC018		2.d.
e.	Postage .....	RIAD8403		2.e.
f.	Legal fees and expenses .....	RIAD4141		2.f.
g.	FDIC deposit insurance assessments .....	RIAD4146	Confidential	2.g.
h.	Accounting and auditing expenses .....	RIADF556		2.h.
i.	Consulting and advisory expenses .....	RIADF557	50,134	2.i.
j.	Automated teller machine (ATM) and interchange expenses .....	RIADF558		2.j.
k.	Telecommunications expenses .....	RIADF559		2.k.
l.	Other real estate ow ned expenses .....	RIADY923		2.l.
m.	Insurance expenses (not included in employee expense, premises and fixed asset expenses, and other real estate ow ned expenses) .....	RIADY924		2.m.
n.	TEXT4464   Computer and softw are	RIAD4464	208,986	2.n.
o.	TEXT4467   Technical services, market data and outsourced processing expenses	RIAD4467	162,714	2.o.
p.	TEXT4468   Subcustodial and depository fee expenses	RIAD4468	65,075	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):				
a.(1)	TEXTFT29	RIADFT29	0	3.a.(1)
	(2) Applicable income tax effect .....	RIADFT30	0	3.a.(2)
b.(1)	TEXTFT31	RIADFT31	0	3.b.(1)
	(2) Applicable income tax effect .....	RIADFT32	0	3.b.(2)

### Schedule RI-E—Continued

Dollar Amounts in Thousands		Amount		
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	TEXTB526	RIADB526	0	4.a.
b.	TEXTB527	RIADB527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT4498 Dividend equivalents on stock based compensation	RIAD4498	(4,030)	5.a.
b.	TEXT4499 Minority interest	RIAD4499	(107)	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):				
a.	TEXT4521 Hamp Incentives	RIAD4521	(36)	6.a.
b.	TEXT4522	RIAD4522	0	6.b.

		Yes/No		
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):				
a.	Comments? .....	RIAD4769	NO	7.a.
b. Other explanations:				

(TEXT 4769)

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

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

## Schedule RC—Balance Sheet

Dollar Amounts in Thousands		Amount	
<b>Assets</b>			
1. Cash and balances due from depository institutions (from Schedule RC-A):			
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup>	RCFD0081	2,657,541	1.a.
b. Interest-bearing balances <sup>(2)</sup>	RCFD0071	37,032,184	1.b.
2. Securities:			
a. Held-to-maturity securities (from Schedule RC-B, column A)	RCFD1754	<b>9,099,682</b>	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D)	RCFD1773	<b>34,166,865</b>	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			
a. Federal funds sold in domestic offices	RCONB987	60,000	3.a.
b. Securities purchased under agreements to resell <sup>(3)</sup>	RCFDB989	2,037,017	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			
a. Loans and leases held for sale	RCFD5369	36,432	4.a.
b. Loans and leases <b>held for investment</b>	RCFDB528	33,462,525	4.b.
c. LESS: Allowance for loan and lease losses	RCFD3123	153,741	4.c.
d. Loans and leases <b>held for investment, net of allowance</b> (item 4.b minus 4.c)	RCFDB529	<b>33,308,784</b>	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	<b>992,930</b>	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	459,525	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	<b>7,747</b>	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	0	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	0	9.
10. Intangible assets:			
a. Goodwill	RCFD3163	482,674	10.a.
b. Other intangible assets (from Schedule RC-M)	RCFD0426	<b>38,921</b>	10.b.
11. Other assets (from Schedule RC-F)	RCFD2160	<b>4,817,908</b>	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	<b>125,198,210</b>	12.

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

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

(3) Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.



## Schedule RC—Continued

Dollar Amounts in Thousands		Amount	
<b>Liabilities</b>			
13. Deposits:			
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I) .....	RCON2200	<b>36,878,232</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCON6631	19,514,606	13.a.(1)
(2) Interest-bearing .....	RCON6636	17,363,626	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II) .....	RCFN2200	<b>68,329,096</b>	13.b.
(1) Noninterest-bearing .....	RCFN6631	9,608,888	13.b.(1)
(2) Interest-bearing .....	RCFN6636	58,720,208	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:			
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCONB993	100	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFDB995	463,565	14.b.
15. Trading liabilities (from Schedule RC-D) .....	RCFD3548	<b>1,211,490</b>	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M) .....	RCFD3190	<b>6,044,297</b>	16.
17. Not applicable			
18. Not applicable			
19. Subordinated notes and debentures <sup>(4)</sup> .....	RCFD3200	1,523,575	19.
20. Other liabilities (from Schedule RC-G) .....	RCFD2930	<b>1,794,014</b>	20.
21. Total liabilities (sum of items 13 through 20) .....	RCFD2948	<b>116,244,369</b>	21.
22. Not applicable			22.
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	RCFD3838	0	23.
24. Common stock .....	RCFD3230	3,563	24.
25. Surplus (exclude all surplus related to preferred stock) .....	RCFD3839	1,767,559	25.
26.			
a. Retained earnings .....	RCFD3632	7,480,418	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	RCFDB530	(299,752)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	RCFDA 130	0	26.c.
27.			
a. Total bank equity capital (sum of items 23 through 26.c) .....	RCFD3210	<b>8,951,788</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	RCFD3000	2,053	27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	RCFDG105	<b>8,953,841</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	RCFD3300	<b>125,198,210</b>	29.

(1) Includes noninterest-bearing demand, time, and savings deposits.

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

(3) Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

(4) Includes limited-life preferred stock and related surplus.

(5) 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.

(6) Includes treasury stock and unearned Employee Stock Ownership Plan shares.

# Schedule RC—Continued

## Memoranda

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

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

Number	
RCFD6724	N/A

M.1.

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution.

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution.

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately).

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

3 = This number is not to be used.

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

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

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

Date	
RCON8678	N/A

M.2.

## 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	333,234	1.		
a. Cash items in process of collection and unposted debits .....		RCON0020	213,465	1.a.	
b. Currency and coin .....		RCON0080	117,256	1.b.	
2. Balances due from depository institutions in the U.S. ....		RCON0082	136,415	2.	
a. U.S. branches and agencies of foreign banks (including their IBFs) .	RCFD0083	0		2.a.	
b. Other commercial banks in the U.S. and other depository institutions in the U.S. (including their IBFs) .....	RCFD0085	136,415		2.b.	
3. Balances due from banks in foreign countries and foreign central banks .....		RCON0070	64,644	3.	
a. Foreign branches of other U.S. banks .....	RCFD0073	464,340		3.a.	
b. Other banks in foreign countries and foreign central banks .....	RCFD0074	22,883,928		3.b.	
4. Balances due from Federal Reserve Banks .....	RCFD0090	15,871,808	RCON0090	13,764,356	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b) .....	RCFD0010	<b>39,689,725</b>	RCON0010	<b>14,296,136</b>	5.

## 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	RCFD0213	RCFD1286	RCFD1287	
	17,967	17,968	6,032,625	6,044,782	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities):					
a. Issued by U.S. Government agencies <sup>(1)</sup> .....	RCFD1289	RCFD1290	RCFD1291	RCFD1293	
	0	0	560,126	556,768	2.a.
b. Issued by U.S. Government-sponsored agencies <sup>(2)</sup> .....	RCFD1294	RCFD1295	RCFD1297	RCFD1298	
	0	0	2,719,816	2,727,677	2.b.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD8496	RCFD8497	RCFD8498	RCFD8499	
	47,544	49,809	834,354	833,151	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities:					
(1) Guaranteed by GNMA .....	RCFDG300	RCFDG301	RCFDG302	RCFDG303	
	928	955	0	0	4.a.(1)
(2) Issued by FNMA and FHLMC .....	RCFDG304	RCFDG305	RCFDG306	RCFDG307	
	4,885	5,293	9,457,862	9,446,950	4.a.(2)
(3) Other pass-through securities .....	RCFDG308	RCFDG309	RCFDG310	RCFDG311	
	0	0	0	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG312	RCFDG313	RCFDG314	RCFDG315	
	913	913	5,058,294	5,053,570	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDG316	RCFDG317	RCFDG318	RCFDG319	
	0	0	37,982	38,003	4.b.(2)
(3) All other residential MBS .....	RCFDG320	RCFDG321	RCFDG322	RCFDG323	
	47,031	23,385	0	0	4.b.(3)
c. Commercial MBS:					
(1) Commercial mortgage pass-through securities:					
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDK142	RCFDK143	RCFDK144	RCFDK145	
	0	0	0	0	4.c.(1)(a)
(b) Other pass-through securities .....	RCFDK146	RCFDK147	RCFDK148	RCFDK149	
	0	0	0	0	4.c.(1)(b)
(2) Other commercial MBS:					
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	RCFDK150	RCFDK151	RCFDK152	RCFDK153	
	0	0	0	0	4.c.(2)(a)
(b) All other commercial MBS .....	RCFDK154	RCFDK155	RCFDK156	RCFDK157	
	0	0	445,613	443,406	4.c.(2)(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.

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

### Schedule RC-B—Continued

Dollar Amounts in Thousands

	(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	
5. Asset-backed securities and structured financial products:					
a. Asset-backed securities (ABS) (from RC-B Memoranda) .....	RCFDC026	RCFDC988	RCFDC989	RCFDC027	
	<b>186,627</b>	<b>188,726</b>	<b>2,829,774</b>	<b>2,832,586</b>	5.a.
b. Structured financial products:					
(1) Cash .....	RCFDG336	RCFDG337	RCFDG338	RCFDG339	
	0	0	0	0	5.b.(1)
(2) Synthetic .....	RCFDG340	RCFDG341	RCFDG342	RCFDG343	
	0	0	0	0	5.b.(2)
(3) Hybrid .....	RCFDG344	RCFDG345	RCFDG346	RCFDG347	
	0	0	0	0	5.b.(3)
6. Other debt securities:					
a. Other domestic debt securities .....	RCFD1737	RCFD1738	RCFD1739	RCFD1741	
	91,601	78,919	2,350,669	2,346,986	6.a.
b. Other foreign debt securities .....	RCFD1742	RCFD1743	RCFD1744	RCFD1746	
	8,702,186	8,711,471	3,858,241	3,842,986	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (1) .....			RCFDA510	RCFDA511	
			0	0	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	RCFD1771	RCFD1772	RCFD1773	
	<b>9,099,682</b>	<b>9,077,439</b>	<b>34,185,356</b>	<b>34,166,865</b>	8.

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

# Schedule RC-B—Continued

## Memoranda

Dollar Amounts in Thousands			Amount	
1. Pledged securities <sup>(1)</sup> .....	RCFD0416	32,092,310		M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>(1)</sup> <sup>(2)</sup>				
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: <sup>(3)</sup> <sup>(4)</sup>				
(1) Three months or less .....	RCFDA549	8,652,122		M.2.a.(1)
(2) Over three months through 12 months .....	RCFDA550	1,931,600		M.2.a.(2)
(3) Over one year through three years .....	RCFDA551	7,510,001		M.2.a.(3)
(4) Over three years through five years .....	RCFDA552	7,105,131		M.2.a.(4)
(5) Over five years through 15 years .....	RCFDA553	2,751,087		M.2.a.(5)
(6) Over 15 years .....	RCFDA554	280,920		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: <sup>(3)</sup> <sup>(5)</sup>				
(1) Three months or less .....	RCFDA555	4,750,110		M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA556	521,486		M.2.b.(2)
(3) Over one year through three years .....	RCFDA557	1,339,573		M.2.b.(3)
(4) Over three years through five years .....	RCFDA558	1,637,614		M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA559	1,198,572		M.2.b.(5)
(6) Over 15 years .....	RCFDA560	5,408		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	1,806,969		M.2.c.(1)
(2) Over three years .....	RCFDA562	3,775,954		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	4,537,161		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	0		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost .....	RCFD8782	0		M.4.a.
b. Fair value .....	RCFD8783	0		M.4.b.

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

# Schedule RC-B—Continued

## Memoranda—Continued

Dollar Amounts in Thousands	(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 item 5.a through 5.f are to be completed by banks with \$1 billion or more in total assets. (1)</i>					
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):					
a. Credit card receivables .....	RCFDB838	RCFDB839	RCFDB840	RCFDB841	
	0	0	1,871,920	1,875,385	M.5.a.
b. Home equity lines .....	RCFDB842	RCFDB843	RCFDB844	RCFDB845	
	0	0	0	0	M.5.b.
c. Automobile loans .....	RCFDB846	RCFDB847	RCFDB848	RCFDB849	
	186,627	188,726	906,781	906,133	M.5.c.
d. Other consumer loans .....	RCFDB850	RCFDB851	RCFDB852	RCFDB853	
	0	0	0	0	M.5.d.
e. Commercial and industrial loans .....	RCFDB854	RCFDB855	RCFDB856	RCFDB857	
	0	0	0	0	M.5.e.
f. Other .....	RCFDB858	RCFDB859	RCFDB860	RCFDB861	
	0	0	51,073	51,068	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, sum of items 5.b.(1) through (3)):					
a. Trust preferred securities issued by financial institutions .....	RCFDG348	RCFDG349	RCFDG350	RCFDG351	
	0	0	0	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts .....	RCFDG352	RCFDG353	RCFDG354	RCFDG355	
	0	0	0	0	M.6.b.
c. Corporate and similar loans .....	RCFDG356	RCFDG357	RCFDG358	RCFDG359	
	0	0	0	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG360	RCFDG361	RCFDG362	RCFDG363	
	0	0	0	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG364	RCFDG365	RCFDG366	RCFDG367	
	0	0	0	0	M.6.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG368	RCFDG369	RCFDG370	RCFDG371	
	0	0	0	0	M.6.f.
g. Other collateral or reference assets .....	RCFDG372	RCFDG373	RCFDG374	RCFDG375	
	0	0	0	0	M.6.g.

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

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

### Part I. Loans and Leases

Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule. Report (1) loans and leases held for sale at the lower of cost or fair value and (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	N/A			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	RCFDF158	92,347	RCONF158	92,347	1.a.(1)
(2) Other construction loans and all land development and other land loans	RCFDF159	384,807	RCONF159	384,807	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	13,104	RCON1420	13,104	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	1,278,206	RCON1797	1,278,206	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	RCFD5367	6,397,679	RCON5367	6,397,326	1.c.(2)(a)
(b) Secured by junior liens	RCFD5368	67,854	RCON5368	67,854	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	RCFD1460	671,918	RCON1460	671,918	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	854,824	RCONF160	854,824	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	RCFDF161	2,274,997	RCONF161	2,274,997	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			RCONB531	0	2.a.
(1) To U.S. branches and agencies of foreign banks	RCFDB532	0			2.a.(1)
(2) To other commercial banks in the U.S.	RCFDB533	0			2.a.(2)
b. To other depository institutions in the U.S.	RCFDB534	0	RCONB534	0	2.b.
c. To banks in foreign countries			RCONB535	0	2.c.
(1) To foreign branches of other U.S. banks	RCFDB536	0			2.c.(1)
(2) To other banks in foreign countries	RCFDB537	5,295			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	0	RCON1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	RCFD1763	4,977,246	RCON1763	4,977,246	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	335,014	RCON1764	264,700	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards	RCFDB538	0	RCONB538	0	6.a.
b. Other revolving credit plans	RCFDB539	7,269	RCONB539	7,269	6.b.
c. Automobile loans	RCFDK137	247	RCONK137	247	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	268,293	RCONK207	267,455	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	0	RCON2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	75,356	RCON2107	75,356	8.

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



### Schedule RC-C—Continued

#### Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Loans to nondepository financial institutions and other loans .....	RCFD1563	15,552,808			9.
a. Loans to nondepository financial institutions .....			RCONJ454	194,380	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured) .....			RCON1545	1,301,964	9.b.(1)
(2) All other loans (exclude consumer loans) .....			RCONJ451	12,845,459	9.b.(2)
10. Lease financing receivables (net of unearned income) .....			RCON2165	233,973	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	RCFDF162	0			10.a.
b. All other leases .....	RCFDF163	241,693			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above ...	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases <b>held for investment and held for sale</b> <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) .....					
	RCFD2122	<b>33,498,957</b>	RCON2122	<b>32,203,432</b>	12.

#### Memoranda

Dollar Amounts in Thousands			Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	RCONK158	0		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK159	2,510		M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF576	34,939		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK160	0		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK161	301		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK162	0		M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile) .....	RCFDK163	0		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK164	0		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK165	72		M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% 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 .....	RCONK166	0		M.1.f.(1)
(2) Not applicable				
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK168	0		M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RCFDK098	0		M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK203	0		M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK204	0		M.1.f.(4)(c)
g. <b>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> .....	RCFDHK25	<b>37,822</b>		M.1.g.

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Amount		
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), col. B) with a remaining maturity or next repricing date of: (2) (3)			
(1) Three months or less .....	RCONA564	312,954	M.2.a.(1)
(2) Over three months through 12 months .....	RCONA565	1,008,173	M.2.a.(2)
(3) Over one year through three years .....	RCONA566	1,060,903	M.2.a.(3)
(4) Over three years through five years .....	RCONA567	979,864	M.2.a.(4)
(5) Over five years through 15 years .....	RCONA568	2,230,952	M.2.a.(5)
(6) Over 15 years .....	RCONA569	715,318	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, col. 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), col. B) with a remaining maturity or next repricing date of: (2) (4)			
(1) Three months or less .....	RCFDA570	25,310,081	M.2.b.(1)
(2) Over three months through 12 months .....	RCFDA571	398,207	M.2.b.(2)
(3) Over one year through three years .....	RCFDA572	572,723	M.2.b.(3)
(4) Over three years through five years .....	RCFDA573	395,440	M.2.b.(4)
(5) Over five years through 15 years .....	RCFDA574	310,372	M.2.b.(5)
(6) Over 15 years .....	RCFDA575	45,007	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) .....			
	RCFDA247	9,691,266	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 (5) .....			
	RCFD2746	180,430	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) .....			
	RCON5370	4,839,840	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) ...			
	RCFDB837	353	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, col A ..			
	RCFDC391	N/A	M.6.
<i>Memorandum item 7 is to be completed by all banks.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance .....	RCFDC779	0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....	RCFDC780	0	M.7.b.

(2) Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

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

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

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

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands			Amount
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)) .....	RCONF230	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 <b>December 31, 2016</b>, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale, in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties .....	RCONF231	N/A	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 .....	RCONF232	N/A	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)) .....	RCONF577	18,650	M.9.
10. <b>Not applicable</b>			
11. <b>Not applicable</b>			

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected	
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate .....	RCFDG091	0	RCFDG092	0	RCFDG093	0
b. Commercial and industrial loans .....	RCFDG094	0	RCFDG095	0	RCFDG096	0
c. Loans to individuals for household, family, and other personal expenditures .....	RCFDG097	0	RCFDG098	0	RCFDG099	0
d. All other loans and all leases .....	RCFDG100	0	RCFDG101	0	RCFDG102	0

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands		Amount	
<p><i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a), as of December 31, 2016.</i></p>			
<p>13. Construction, land development, and other land loans in domestic offices with interest reserves:</p>			
<p>a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B) .....</p>		RCONG376	M.13.a.
<p>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)) .....</p>		RIADG377	M.13.b.
<p><i>Memorandum item 14 is to be completed by all banks.</i></p>			
<p>14. Pledged loans and leases .....</p>		RCFDG378	M.14.
		9,991,193	
<p><i>Memorandum item 15 is to be completed for the December report only.</i></p>			
<p>15. Reverse mortgages in domestic offices:</p>			
<p>a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):</p>			
<p>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....</p>		RCONJ466	M.15.a.(1)
<p>(2) Proprietary reverse mortgages .....</p>		RCONJ467	M.15.a.(2)
		N/A	
		N/A	
<p style="text-align: center;">Number</p>			
<p>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:</p>			
<p>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....</p>		RCONJ468	M.15.b.(1)
<p>(2) Proprietary reverse mortgages .....</p>		RCONJ469	M.15.b.(2)
		N/A	
		N/A	
<p style="text-align: center;">Dollar Amounts in Thousands</p>			
<p>c. Principal amount of reverse mortgage originations that have been sold during the year:</p>			
<p>(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....</p>		RCONJ470	M.15.c.(1)
<p>(2) Proprietary reverse mortgages .....</p>		RCONJ471	M.15.c.(2)
		N/A	
		N/A	

## Schedule RC-C—Continued

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

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

#### Loans to Small Businesses

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
1. <b>Not applicable</b>					
2. <b>Not applicable</b>					
3. Number and amount <i>currently outstanding</i> of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less .....	RCON5564	13	RCON5565	370	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5566	41	RCON5567	5,381	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5568	235	RCON5569	120,362	3.c.
4. Number and amount <i>currently outstanding</i> of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less .....	RCON5570	232	RCON5571	12,416	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5572	223	RCON5573	29,410	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000 ...	RCON5574	361	RCON5575	120,638	4.c.

#### Agricultural Loans to Small Farms

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
5. <b>Not applicable</b>					
6. <b>Not applicable</b>					
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less .....	RCON5578	1	RCON5579	100	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5580	0	RCON5581	0	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5582	1	RCON5583	395	7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With <i>original amounts</i> of \$100,000 or less .....	RCON5584	0	RCON5585	0	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	RCON5586	0	RCON5587	0	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	RCON5588	0	RCON5589	0	8.c.

## Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
<b>Assets</b>					
1. U.S. Treasury securities .....	RCFD3531	0	RCON3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities) .....	RCFD3532	0	RCON3532	0	2.
3. Securities issued by states and political subdivisions in the U.S. ....	RCFD3533	0	RCON3533	0	3.
4. Mortgage-backed securities (MBS):					
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCFDG379	0	RCONG379	0	4.a.
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	0	4.b.
c. All other residential MBS .....	RCFDG381	0	RCONG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	RCFDK197	0	RCONK197	0	4.d.
e. All other commercial MBS .....	RCFDK198	0	RCONK198	0	4.e.
5. Other debt securities					
a. Structured financial products:					
(1) Cash .....	RCFDG383	0	RCONG383	0	5.a.(1)
(2) Synthetic .....	RCFDG384	0	RCONG384	0	5.a.(2)
(3) Hybrid .....	RCFDG385	0	RCONG385	0	5.a.(3)
b. All other debt securities .....	RCFDG386	0	RCONG386	0	5.b.
6. Loans:					
a. Loans secured by real estate .....	RCFDF610	0			6.a.
(1) Construction, land development, and other land loans .....			RCONF604	0	6.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF605	0	6.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF606	0	6.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF607	0	6.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF611	0	6.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF612	0	6.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF613	0	6.a.(5)
b. Commercial and industrial loans .....	RCFDF614	0	RCONF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF615	0	RCONF615	0	6.c.(1)
(2) Other revolving credit plans .....	RCFDF616	0	RCONF616	0	6.c.(2)
(3) Automobile loans .....	RCFDK199	0	RCONK199	0	6.c.(3)
(4) Other consumer loans .....	RCFDK210	0	RCONK210	0	6.c.(4)
d. Other loans .....	RCFDF618	0	RCONF618	0	6.d.
7. - 8. Not applicable					

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

### Schedule RC-D—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
9. Other trading assets .....	RCFD3541	0	RCON3541	0	9.
10. Not applicable					
11. Derivatives with a positive fair value (from RC-Q.5.a.A.) .....	RCFD3543	992,930	RCON3543	488,580	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5) .....	RCFD3545	992,930	RCON3545	488,580	12.
<b>Liabilities</b>					
13.					
a. Liability for short positions .....	RCFD3546	0	RCON3546	0	13.a.
b. Other trading liabilities .....	RCFDF624	0	RCONF624	0	13.b.
14. Derivatives with a negative fair value (from RC-Q.10.a.A.) .....	RCFD3547	1,211,490	RCON3547	432,871	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15) .....	RCFD3548	1,211,490	RCON3548	432,871	15.

### Memoranda

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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			M.1.a.
(1) Construction, land development, and other land loans .....			RCONF625	0	M.1.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF626	0	M.1.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF627	0	M.1.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF628	0	M.1.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF629	0	M.1.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....			RCONF630	0	M.1.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF631	0	M.1.a.(5)
b. Commercial and industrial loans .....	RCFDF632	0	RCONF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF633	0	RCONF633	0	M.1.c.(1)
(2) Other revolving credit plans .....	RCFDF634	0	RCONF634	0	M.1.c.(2)
(3) Automobile loans .....	RCFDK200	0	RCONK200	0	M.1.c.(3)
(4) Other consumer loans .....	RCFDK211	0	RCONK211	0	M.1.c.(4)
d. Other loans .....	RCFDF636	0	RCONF636	0	M.1.d.
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value .....	RCFDF639	0	RCONF639	0	M.2.a.
b. Unpaid principal balance .....	RCFDF640	0	RCONF640	0	M.2.b.

### Schedule RC-D—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
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	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts ...	RCFDG332	0	RCONG332	0	M.3.b.
c. Corporate and similar loans .....	RCFDG333	0	RCONG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs) .....	RCFDG334	0	RCONG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs .....	RCFDG335	0	RCONG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products .....	RCFDG651	0	RCONG651	0	M.3.f.
g. Other collateral or reference assets .....	RCFDG652	0	RCONG652	0	M.3.g.
4. Pledged trading assets:					
a. Pledged securities .....	RCFDG387	0	RCONG387	0	M.4.a.
b. Pledged loans .....	RCFDG388	0	RCONG388	0	M.4.b.

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

Dollar Amounts in Thousands	Amount		
5. Asset-backed securities:			
a. Credit card receivables .....	RCFDF643	0	M.5.a.
b. Home equity lines .....	RCFDF644	0	M.5.b.
c. Automobile loans .....	RCFDF645	0	M.5.c.
d. Other consumer loans .....	RCFDF646	0	M.5.d.
e. Commercial and industrial loans .....	RCFDF647	0	M.5.e.
f. Other .....	RCFDF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches) .....	RCFDF651	0	M.6.
7. Equity securities:			
a. Readily determinable fair values .....	RCFDF652	0	M.7.a.
b. Other .....	RCFDF653	0	M.7.b.
8. Loans pending securitization .....	RCFDF654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): (1)			
a. TEXTF655	RCFDF655	0	M.9.a.
b. TEXTF656	RCFDF656	0	M.9.b.
c. TEXTF657	RCFDF657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):			
a. TEXTF658	RCFDF658	0	M.10.a.
b. TEXTF659	RCFDF659	0	M.10.b.
c. TEXTF660	RCFDF660	0	M.10.c.

(1) Exclude equity securities.



## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	(Column A) Total Transaction Accounts (Including Total Demand Deposits)	(Column B) Memo: Total Demand Deposits (1) (Included in Column A)	(Column C) Total Nontransaction Accounts (Including MMDAs)	
Deposits of:				
1. Individuals, partnerships, and corporations .....	RCONB549   15,953,298		RCONB550   20,838,123	1.
2. U.S. Government .....	RCON2202   15		RCON2520   0	2.
3. States and political subdivisions in the U.S. ....	RCON2203   11,525		RCON2530   67,709	3.
4. Commercial banks and other depository institutions in the U.S. ....	RCONB551   7,562		RCONB552   0	4.
5. Banks in foreign countries .....	RCON2213   0		RCON2236   0	5.
6. Foreign governments and official institutions (including foreign central banks) .....	RCON2216   0		RCON2377   0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	RCON2215   <b>15,972,400</b>		RCON2210   15,578,318	RCON2385   <b>20,905,832</b>

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

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda

Dollar Amounts in Thousands		Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts .....	RCON6835	137,932	M.1.a.
b. Total brokered deposits .....	RCON2365	15,398	M.1.b.
c. <b>Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(1)</sup></b> .....	RCONHK05	844	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of <b>\$250,000 or less</b> with a remaining maturity of one year or less (included in Memorandum item 1.c.(1) above) .....	RCONHK06	844	M.1.d.(1)
(2) <b>Not applicable</b>			
(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	14,554	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 ) <i>(to be completed for the December report only)</i> .....	RCON5590	N/A	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):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs) .....	RCON6810	19,198,666	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	RCON0352	414,235	M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	RCON6648	139,381	M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	RCONJ473	244,280	M.2.c.
d. Total time deposits of more than \$250,000 .....	RCONJ474	909,270	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	45,611	M.2.e.
3. Maturity and repricing data for time deposits of <b>\$250,000 or less</b> :			
a. Time deposits of <b>\$250,000 or less</b> with a remaining maturity or next repricing date of: <sup>(2)</sup> <sup>(3)</sup>			
(1) Three months or less .....	RCONHK07	134,012	M.3.a.(1)
(2) Over three months through 12 months .....	RCONHK08	182,279	M.3.a.(2)
(3) Over one year through three years .....	RCONHK09	52,854	M.3.a.(3)
(4) Over three years .....	RCONHK10	14,516	M.3.a.(4)
b. Time deposits of <b>\$250,000 or less</b> with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>(4)</sup> .....	RCONHK11	316,291	M.3.b.
4. Maturity and repricing data for time deposits of <b>more than \$250,000</b> :			
a. Time deposits of <b>more than \$250,000</b> with a remaining maturity or next repricing date of: <sup>(2)</sup> <sup>(5)</sup>			
(1) Three months or less .....	RCONHK12	407,948	M.4.a.(1)
(2) Over three months through 12 months .....	RCONHK13	453,881	M.4.a.(2)
(3) Over one year through three years .....	RCONHK14	34,902	M.4.a.(3)
(4) Over three years .....	RCONHK15	12,539	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	861,829	M.4.b.

(1) The dollar amounts used as the basis for reporting in Memorandum item 1.c. reflects the deposit insurance limits in effect on the report date.  
 (2) Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 (3) Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, Memorandum items 2.b and 2.c.  
 (4) 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.  
 (5) Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

# Schedule RC-E—Continued

## Part I—Continued

### Memoranda—Continued

	Yes/No		
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.
Dollar Amounts in Thousands			
	Amount		
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Memorandum item 5 above.</i>			
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP753	67,867	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP754	263,714	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):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use .....	RCONP756	9,838,458	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	RCONP757	9,327,871	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use .....	RCONP758	414,235	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	RCONP759	0	M.7.b.(2)

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

## Schedule RC-E—Continued

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

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

Dollar Amounts in Thousands			Amount
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks) .....	RCFNB553	61,935,870	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	RCFNB554	163,231	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) .....	RCFN2625	43,274	3.
4. Foreign governments and official institutions (including foreign central banks) .....	RCFN2650	6,186,721	4.
5. U.S. Government and states and political subdivisions in the U.S. ....	RCFNB555	0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) .....	RCFN2200	<b>68,329,096</b>	6.

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands			Amount
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b) .....	RCFNA245	6,662,939	M.1.

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

### Schedule RC-F—Other Assets

Dollar Amounts in Thousands		Amount		
1. Accrued interest receivable <sup>(1)</sup>		RCFDB556	270,078	1.
2. Net deferred tax assets <sup>(2)</sup>		RCFD2148	0	2.
3. Interest-only strips receivable (not in the form of a security) on:				
a. Mortgage loans		RCFDA519	0	3.a.
b. Other financial assets		RCFDA520	0	3.b.
4. Equity securities that DO NOT have readily determinable fair values <sup>(4)</sup>		RCFD1752	401,298	4.
5. Life insurance assets:				
a. General account life insurance assets		RCFDK201	0	5.a.
b. Separate account life insurance assets		RCFDK202	0	5.b.
c. Hybrid account life insurance assets		RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)		RCFD2168	4,146,532	6.
a. Prepaid expenses	RCFD2166			6.a.
b. Repossessed personal property (including vehicles)	RCFD1578			6.b.
c. Derivatives with a positive fair value held for purposes other than trading	RCFDC010			6.c.
d. Retained interests in accrued interest receivable related to securitized credit cards	RCFDC436			6.d.
e. FDIC loss-sharing indemnification assets	RCFDJ448			6.e.
f. Computer software	RCFDFT33	1,204,354		6.f.
g. Accounts receivable	RCFDFT34			6.g.
h. Receivables from foreclosed government-guaranteed mortgage loans	RCFDFT35			6.h.
i. <input type="text" value="TEXT3549"/> Client Security Settlement Receivable	RCFD3549	1,707,138		6.i.
j. <input type="text" value="TEXT3550"/>	RCFD3550			6.j.
k. <input type="text" value="TEXT3551"/>	RCFD3551			6.k.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)		RCFD2160	<b>4,817,908</b>	7.

(1) Includes 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		Amount		
1.				
a.	Interest accrued and unpaid on deposits in domestic offices (1) .....	RCON3645	1,353	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable) .....	RCFD3646	565,096	1.b.
2.	Net deferred tax liabilities (2) .....	RCFD3049	692,386	2.
3.	Allowance for credit losses on off-balance sheet credit exposures .....	RCFDB557	25,032	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item) .....	RCFD2938	510,147	4.
a.	Accounts payable .....	RCFD3066	0	4.a.
b.	Deferred compensation liabilities .....	RCFDC011	0	4.b.
c.	Dividends declared but not yet payable .....	RCFD2932	0	4.c.
d.	Derivatives with a negative fair value held for purposes other than trading .....	RCFDC012	140,730	4.d.
e.	<span style="border: 1px solid black; padding: 1px;">TEXT3552</span> Security Trade Date AP .....	RCFD3552	215,800	4.e.
f.	<span style="border: 1px solid black; padding: 1px;">TEXT3553</span> .....	RCFD3553	0	4.f.
g.	<span style="border: 1px solid black; padding: 1px;">TEXT3554</span> .....	RCFD3554	0	4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20) .....	RCFD2930	<b>1,794,014</b>	5.

(1) 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			Amount	
1. Not applicable				
2. Not applicable				
3. Securities purchased under agreements to resell .....	RCONB989	1,450,000		3.
4. Securities sold under agreements to repurchase .....	RCONB995	463,565		4.
5. Other borrowed money .....	RCON3190	5,777,072		5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2163	0		6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCON2941	31,631,193		7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs) ....	RCON2192	87,267,889		8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs) .....	RCON3129	46,682,855		9.

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	6,044,782	10.
11. U.S. Government agency obligations .....	RCON8492	0	RCON8495	3,284,445	11.
12. Securities issued by states and political subdivisions in the U.S. ....	RCON8496	47,544	RCON8499	833,151	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA .....	RCONG389	5,813	RCONG390	9,446,950	13.a.(1)
(2) Other mortgage pass-through securities .....	RCON1709	0	RCON1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	RCONG393	913	RCONG394	5,053,570	13.b.(1)
(2) All other mortgage-backed securities .....	RCON1733	47,031	RCON1736	481,409	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) .....	RCONG397	91,601	RCONG398	5,179,572	14.
15. Other foreign debt securities (include foreign structured financial products and foreign-asset backed securities) .....	RCONG399	12,800	RCONG400	3,842,986	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values .....			RCONA511	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16) .....	RCON1754	<b>205,702</b>	RCON1773	<b>34,166,865</b>	17.

Dollar Amounts in Thousands			Amount	
18. Equity securities that do not have readily determinable fair values .....	RCON1752	400,832		18.

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

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

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

Dollar Amounts in Thousands			Amount
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	14,680	2.



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

Dollar Amounts in Thousands

		Amount	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions .....	RCFD3381	30,375,239	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) (2) .....	RCFDB558	9,718,422	2.
3. Mortgage-backed securities (2) .....	RCFDB559	15,128,398	3.
4. All other securities (includes securities issued by states & political subdivisions in the U.S.) (2) (3) .....	RCFDB560	18,370,502	4.
5. Federal funds sold and securities purchased under agreements to resell .....	RCFD3365	2,059,372	5.
6. Loans:			
a. Loans in domestic offices:			
(1) Total loans .....	RCON3360	32,150,138	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1-4 family residential properties .....	RCON3465	7,869,287	6.a.(2)(a)
(b) All other loans secured by real estate .....	RCON3466	4,378,848	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers .....	RCON3386	0	6.a.(3)
(4) Commercial and industrial loans .....	RCON3387	5,724,289	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards .....	RCONB561	0	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	RCONB562	262,959	6.a.(5)(b)
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3360	1,491,126	6.b.
7. Trading assets .....	RCFD3401	920,260	7.
8. Lease financing receivables (net of unearned income) .....	RCFD3484	250,179	8.
9. Total assets (4) .....	RCFD3368	118,069,344	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	RCON3485	3,039,690	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs) .....	RCONB563	12,961,241	11.a.
b. Time deposits of <b>\$250,000 or less</b> .....	RCONHK16	391,790	11.b.
c. Time deposits of <b>more than \$250,000</b> .....	RCONHK17	920,921	11.c.
12. Interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs .....	RCFN3404	56,672,260	12.
13. Federal funds purchased and securities sold under agreements to repurchase .....	RCFD3353	1,041,024	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) .....	RCFD3355	6,173,958	14.

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

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

(3) Quarterly averages for all equity securities should be based on historical cost.

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

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

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

Dollar Amounts in Thousands			Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines .....	RCFD3814	1,069,719		1.a.
<i>Items 1.a.(1) and 1.a.(2) are to be completed for the December report only.</i>				
(1) Unused commitments for Home Equity Conversion Mortgage (HECM) reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ477	N/A		1.a.(1)
(2) Unused commitments for proprietary reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a above) .....	RCONJ478	N/A		1.a.(2)
b. Credit card lines .....	RCFD3815	0		1.b.
<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) (1)</i>				
(1) Unused consumer credit card lines .....	RCFDJ455	0		1.b.(1)
(2) Other unused credit card lines .....	RCFDJ456	0		1.b.(2)
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments .....	RCFDF164	83,823		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....	RCFDF165	289,603		1.c.(1)(b)
(2) NOT secured by real estate .....	RCFD6550	21,381		1.c.(2)
d. Securities underwriting .....	RCFD3817	0		1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans .....	RCFDJ457	15,109,654		1.e.(1)
(2) Loans to financial institutions .....	RCFDJ458	1,656,545		1.e.(2)
(3) All other unused commitments .....	RCFDJ459	10,381,785		1.e.(3)
2. Financial standby letters of credit .....	RCFD3819	3,085,187		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others .....	RCFD3820	65,499		2.a.
3. Performance standby letters of credit .....	RCFD3821	196,160		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others .....	RCFD3822	0		3.a.
4. Commercial and similar letters of credit .....	RCFD3411	39,341		4.
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank) .....	RCFD3433	120,035,374		6.a.
b. Securities borrowed .....	RCFD3432	0		6.b.

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

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

### Schedule RC-L—Continued

	Dollar Amounts in Thousands		Amount
<b>7.c. Notional amounts by regulatory capital treatment: (1)</b>			
<b>(1) Positions covered under the Market Risk Rule:</b>			
(a) Sold protection .....		RCFDG401	0
(b) Purchased protection .....		RCFDG402	0
<b>(2) All other positions:</b>			
(a) Sold protection .....		RCFDG403	0
(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

		(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
<b>7.d. Notional amounts by remaining maturity:</b>						
<b>(1) Sold credit protection: (2)</b>						
(a) Investment grade .....	RCFDG406	0	RCFDG407	0	RCFDG408	0
(b) Subinvestment grade .....	RCFDG409	0	RCFDG410	0	RCFDG411	0
<b>(2) Purchased credit protection: (3)</b>						
(a) Investment grade .....	RCFDG412	0	RCFDG413	0	RCFDG414	0
(b) Subinvestment grade .....	RCFDG415	0	RCFDG416	0	RCFDG417	0

	Dollar Amounts in Thousands		Amount
<b>8. Spot foreign exchange contracts .....</b>		RCFD8765	20,960,155
<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") .....</b>		RCFD3430	0
a. Not applicable			
b. Commitments to purchase when-issued securities .....	RCFD3434	0	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	RCFDC978	0	
d. TEXT3555	RCFD3555	0	
e. TEXT3556	RCFD3556	0	
f. TEXT3557	RCFD3557	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") .....</b>		RCFD5591	0
a. Commitments to sell when-issued securities .....	RCFD3435	0	
b. TEXT5592	RCFD5592	0	
c. TEXT5593	RCFD5593	0	
d. TEXT5594	RCFD5594	0	
e. TEXT5595	RCFD5595	0	
<b>11. Year-to-date merchant credit card sales volume:</b>			
a. Sales for which the reporting bank is the acquiring bank .....	RCFDC223	0	
b. Sales for which the reporting bank is the agent bank with risk .....	RCFDC224	0	

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

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

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

### Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts .....	RCFD8693	RCFD8694	RCFD8695	RCFD8696	12.a.
	0	0	0	0	
b. Forward contracts .....	RCFD8697	RCFD8698	RCFD8699	RCFD8700	12.b.
	0	283,753,187	0	0	
c. Exchange-traded option contracts:					
(1) Written options .....	RCFD8701	RCFD8702	RCFD8703	RCFD8704	12.c.(1)
	0	0	0	0	
(2) Purchased options .....	RCFD8705	RCFD8706	RCFD8707	RCFD8708	12.c.(2)
	0	0	0	0	
d. Over-the-counter option contracts:					
(1) Written options .....	RCFD8709	RCFD8710	RCFD8711	RCFD8712	12.d.(1)
	1,045,494	0	0	0	
(2) Purchased options .....	RCFD8713	RCFD8714	RCFD8715	RCFD8716	12.d.(2)
	65,494	0	0	0	
e. Sw aps .....	RCFD3450	RCFD3826	RCFD8719	RCFD8720	12.e.
	12,639,420	1,171,313	324,613	0	
13. Total gross notional amount of derivative contracts held for trading .....	RCFDA 126	RCFDA 127	RCFD8723	RCFD8724	13.
	8,716,981	280,751,452	0	0	
14. Total gross notional amount of derivative contracts held for purposes other than trading .....	RCFD8725	RCFD8726	RCFD8727	RCFD8728	14.
	5,033,427	4,173,048	324,613	0	
a. Interest rate sw aps where the bank has agreed to pay a fixed rate .....	RCFDA 589				14.a.
	4,483,427				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCFD8733	RCFD8734	RCFD8735	RCFD8736	15.a.(1)
	89,062	3,038,118	0	0	
(2) Gross negative fair value .....	RCFD8737	RCFD8738	RCFD8739	RCFD8740	15.a.(2)
	114,820	3,004,846	0	0	
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCFD8741	RCFD8742	RCFD8743	RCFD8744	15.b.(1)
	36,196	38,827	0	0	
(2) Gross negative fair value .....	RCFD8745	RCFD8746	RCFD8747	RCFD8748	15.b.(2)
	14,295	102,676	25,851	0	

## Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms	(Column B) Monoline Financial Guarantors	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
16. Over-the-counter derivatives:						
a. Net current credit exposure .....	RCFDG418	RCFDG419	RCFDG420	RCFDG421	RCFDG422	
	815,505	0	0	0	838,801	16.a.
b. Fair value of collateral:						
(1) Cash—U.S. dollar .....	RCFDG423	RCFDG424	RCFDG425	RCFDG426	RCFDG427	
	700,357	0	0	0	67,365	16.b.(1)
(2) Cash—Other currencies .....	RCFDG428	RCFDG429	RCFDG430	RCFDG431	RCFDG432	
	0	0	0	0	0	16.b.(2)
(3) U.S. Treasury securities .....	RCFDG433	RCFDG434	RCFDG435	RCFDG436	RCFDG437	
	0	0	0	0	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities .....	RCFDG438	RCFDG439	RCFDG440	RCFDG441	RCFDG442	
	0	0	0	0	0	16.b.(4)
(5) Corporate bonds .....	RCFDG443	RCFDG444	RCFDG445	RCFDG446	RCFDG447	
	0	0	0	0	0	16.b.(5)
(6) Equity securities .....	RCFDG448	RCFDG449	RCFDG450	RCFDG451	RCFDG452	
	0	0	0	0	0	16.b.(6)
(7) All other collateral .....	RCFDG453	RCFDG454	RCFDG455	RCFDG456	RCFDG457	
	0	0	0	0	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)) .....	RCFDG458	RCFDG459	RCFDG460	RCFDG461	RCFDG462	
	<b>700,357</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>67,365</b>	16.b.(8)

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

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands			Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests .....		RCFD6164	147,173	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) = or is > the lesser of \$500K or 5% of total capital as defined for this purpose in agency regulations .....		RCFD6165	11	1.b.
2. Intangible assets other than goodwill:				
a. Mortgage servicing assets .....		RCFD3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets .....		RCFDA590	0	2.a.(1)
b. Purchased credit card relationships and nonmortgage servicing assets .....		RCFDB026	0	2.b.
c. All other identifiable intangible assets .....		RCFD5507	38,921	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10.b) .....		RCFD0426	38,921	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices .....		RCON5508	248	3.a.
b. Farmland in domestic offices .....		RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices .....		RCON5510	7,129	3.c.
d. Multifamily (5 or more) residential properties in domestic offices .....		RCON5511	131	3.d.
e. Nonfarm nonresidential properties in domestic offices .....		RCON5512	239	3.e.
f. Foreclosed properties from "GNMA loans" .....		RCONC979	0	3.f.
g. In foreign offices .....		RCFN5513	0	3.g.
h. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7) .....		RCFD2150	7,747	3.h.
4. Not applicable				
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (1)				
(a) One year or less .....		RCFDF055	4,000,000	5.a.(1)(a)
(b) Over one year through three years .....		RCFDF056	0	5.a.(1)(b)
(c) Over three years through five years .....		RCFDF057	0	5.a.(1)(c)
(d) Over five years .....		RCFDF058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (2) .....		RCFD2651	4,000,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a)-(d) above) .....		RCFDF059	0	5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: (3)				
(a) One year or less .....		RCFDF060	769,092	5.b.(1)(a)
(b) Over one year through three years .....		RCFDF061	1,249,954	5.b.(1)(b)
(c) Over three years through five years .....		RCFDF062	25,251	5.b.(1)(c)
(d) Over five years .....		RCFDF063	0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (4) .....		RCFDB571	769,092	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	6,044,297	5.c.

(1) Report fixed rate advances by remaining maturity and floating rate advances by next repricing date.

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

(3) Report fixed rate other borrowings by remaining maturity and floating rate other borrowings by next repricing date.

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

### Schedule RC-M—Continued

		Yes/No
6. Does the reporting bank sell private label or third party mutual funds and annuities? .....	RCFDB569	YES

	Dollar Amounts in Thousands		Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities .....	RCFDB570		161,710,798	7.
8. Internet Website addresses and physical office trade names:				
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Website (home page), if any (Example: w w w .examplebank.com):				
. http:// .....	TEXT4087	w w w .northerntrust.com		8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any: (Example: w w w .examplebank.biz) <sup>(1)</sup>				
(1) http:// .....	TE01N528			8.b.(1)
(2) http:// .....	TE02N528			8.b.(2)
(3) http:// .....	TE03N528			8.b.(3)
(4) http:// .....	TE04N528			8.b.(4)
(5) http:// .....	TE05N528			8.b.(5)
(6) http:// .....	TE06N528			8.b.(6)
(7) http:// .....	TE07N528			8.b.(7)
(8) http:// .....	TE08N528			8.b.(8)
(9) http:// .....	TE09N528			8.b.(9)
(10) http:// .....	TE10N528			8.b.(10)
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
(1)	TE01N529			8.c.(1)
(2)	TE02N529			8.c.(2)
(3)	TE03N529			8.c.(3)
(4)	TE04N529			8.c.(4)
(5)	TE05N529			8.c.(5)
(6)	TE06N529			8.c.(6)

		Yes/No
9. Do any of the bank's Internet Websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website? .....	RCFD4088	YES

	Dollar Amounts in Thousands		Amount	
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a) .....				
	RCONF064		0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)) .				
	RCFDF065		0	10.b.

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

**Schedule RC-M—Continued**

	Yes/No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	RCONG463 YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	RCONG464 YES	12.

	Dollar Amounts in Thousands		Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans .....	RCONK169	0		13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....	RCONK170	0		13.a.(1)(a)(2)
(b) Secured by farmland .....	RCONK171	0		13.a.(1)(b)
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK172	0		13.a.(1)(c)(1)
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens .....	RCONK173	0		13.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	RCONK174	0		13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....	RCONK175	0		13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK176	0		13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK177	0		13.a.(1)(e)(2)
(2) - (4) <b>Not applicable</b>				
(5) All other loans and all leases .....	RCFDK183	0		13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):				
(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:				
a. Total assets of captive insurance subsidiaries <sup>(1)</sup> .....	RCFDK193	0		14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	RCFDK194	0		14.b.

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



## Schedule RC-M—Continued

		Number	
<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. 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	N/A	15.a.
<hr/>			
		Yes/No	
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	N/A	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. International remittance transfers offered to consumers: (2)			
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			
(1) International wire transfers .....	RCONN517	YES	16.a.(1)
(2) International ACH transactions .....	RCONN518	NO	16.a.(2)
(3) Other proprietary services operated by your institution .....	RCONN519	NO	16.a.(3)
(4) Other proprietary services operated by another party .....	RCONN520	NO	16.a.(4)
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year? .....	RCONN521	YES	16.b.
<hr/>			
		Number	
<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>			
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 mechanism described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.) .....	RCONN522	1	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers .....	RCONN523	6245	16.d.(1)
Dollar Amounts in Thousands			
(2) Estimated dollar value of international remittance transfers .....	RCONN524	334,084	16.d.(2)
<hr/>			
		Number	
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception .....	RCONN527	0	16.d.(3)

(2) Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR Section 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR Section 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR Section 1005.30(f). For purposes of this item 16, such transfers are referred to as international remittance transfers. Exclude transfers sent by your institution as a correspondent bank for other providers. With the exception of item 16.a.(4), report information only about transfers for which the reporting institution is the provider. For item 16.a.(4), report information about transfers for which another party is the provider, and the reporting institution is an agent or a similar type of business partner interacting with the consumers sending the international remittance transfers.

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans .....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONF173	886	RCONF175	0	RCONF177	4,113	1.a.(2)
b. Secured by farmland in domestic offices .....	RCON3493	0	RCON3494	0	RCON3495	323	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCON5398	1,954	RCON5399	285	RCON5400	33,001	1.c.(1)
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens .....	RCONC236	7,125	RCONC237	430	RCONC229	89,161	1.c.(2)(a)
(b) Secured by junior liens .....	RCONC238	213	RCONC239	0	RCONC230	6,849	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCON3499	3,837	RCON3500	0	RCON3501	1,353	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONF178	1,139	RCONF180	0	RCONF182	7,546	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONF179	6,624	RCONF181	0	RCONF183	2,808	1.e.(2)
f. In foreign offices .....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions .....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks .....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCFD1594	0	RCFD1597	0	RCFD1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile) .....	RCFD1251	5,512	RCFD1252	278	RCFD1253	13,707	4.a.
b. To non-U.S. addressees (domicile) ...	RCFD1254	0	RCFD1255	0	RCFD1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards .....	RCFDB575	0	RCFDB576	0	RCFDB577	0	5.a.
b. Automobile loans .....	RCFDK213	0	RCFDK214	0	RCFDK215	1	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK216	7,276	RCFDK217	14,804	RCFDK218	82	5.c.
6. Loans to foreign governments and official institutions .....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans .....	RCFD5459	120,171	RCFD5460	48,867	RCFD5461	18	7.

### Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures .....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases .....	RCFDF169	0	RCFDF170	0	RCFDF171	0	8.b.
9. <b>Total loans and leases (sum of items 1 through 8.b)</b> .....	RCFD1406	<b>154,737</b>	RCFD1407	<b>64,664</b>	RCFD1403	<b>158,962</b>	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) .....	RCFD3505	0	RCFD3506	0	RCFD3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC .....	RCFDK036	0	RCFDK037	0	RCFDK038	27	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" ..	RCFDK039	0	RCFDK040	0	RCFDK041	27	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	RCFDK042	0	RCFDK043	0	RCFDK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans .....	RCONK045	0	RCONK046	0	RCONK047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	RCONK048	0	RCONK049	0	RCONK050	0	12.a.(1)(b)
(2) Secured by farmland .....	RCONK051	0	RCONK052	0	RCONK053	0	12.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCONK054	0	RCONK055	0	RCONK056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens .....	RCONK057	0	RCONK058	0	RCONK059	0	12.a.(3)(b)(1)
(2) Secured by junior liens .....	RCONK060	0	RCONK061	0	RCONK062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	RCONK063	0	RCONK064	0	RCONK065	0	12.a.(4)

**Schedule RC-N—Continued**

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
(5) Secured by nonfarm nonresidential properties:				
(a) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK066   0	RCONK067   0	RCONK068   0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties .....	RCONK069   0	RCONK070   0	RCONK071   0	12.a.(5)(b)
b. - d. <b>Not applicable</b>				
e. All other loans and all leases .....	RCFDK087   0	RCFDK088   0	RCFDK089   0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements .....	RCFDK102   0	RCFDK103   0	RCFDK104   0	12.f

## Schedule RC-N—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans .....	RCONK105   0	RCONK106   0	RCONK107   0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	RCONK108   0	RCONK109   0	RCONK110   4,079	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices .....	RCONF661   563	RCONF662   0	RCONF663   61,555	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices .....	RCONK111   0	RCONK112   0	RCONK113   0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	RCONK114   0	RCONK115   0	RCONK116   7,546	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	RCONK117   0	RCONK118   0	RCONK119   1,332	M.1.d.(2)
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile) .....	RCFDK120   0	RCFDK121   0	RCFDK122   0	M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	RCFDK123   0	RCFDK124   0	RCFDK125   0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	RCFDK126   0	RCFDK127   0	RCFDK128   56	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f above that exceed 10% 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	M.1.f.(1)
(2) Not applicable				
(3) Loans to finance agricultural production and other loans to farmers .....	RCFDK138   0	RCFDK139   0	RCFDK140   0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	RCFDK274   0	RCFDK275   0	RCFDK276   0	M.1.f.(4)(a)
(b) Automobile loans .....	RCFDK277   0	RCFDK278   0	RCFDK279   0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	RCFDK280   0	RCFDK281   0	RCFDK282   0	M.1.f.(4)(c)

### Schedule RC-N—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
<b>g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1) .....</b>	RCFDHK26	<b>563</b>	RCFDHK27	<b>0</b>	RCFDHK28	<b>74,568</b>	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above .....	RCFD6558	1,495	RCFD6559	0	RCFD6560	0	M.2.
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	M.3.
4. Not applicable							
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):							
a. Loans and leases held for sale .....	RCFDC240	0	RCFDC241	0	RCFDC226	3,995	M.5.a.
b. Loans measured at fair value:							
(1) Fair value .....	RCFDF664	0	RCFDF665	0	RCFDF666	0	M.5.b.(1)
(2) Unpaid principal balance .....	RCFDF667	0	RCFDF668	0	RCFDF669	0	M.5.b.(2)

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

Dollar Amounts in Thousands	Amount		
7. Additions to nonaccrual assets during the quarter .....	RCFDC410	9,224	M.7.
8. Nonaccrual assets sold 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	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above .....	RCFDL186	0	RCFDL187	0	RCFDL188	0	M.9.b.

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

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

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

Dollar Amounts in Thousands		Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDF236	111,377,230	1.
2. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDF237	73,826,154	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) .....	RCFNF234	73,826,154	3.
4. Average consolidated total assets for the calendar quarter .....	RCFDK652	118,069,344	4.
	Number		
a. Averaging method used (for daily, enter 1; for weekly, enter 2) .....	RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter <sup>(1)</sup> .....	RCFDK654	8,365,540	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....	RCFDK655	0	6.
7. Unsecured "Other borrow ings" w ith 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 10.b):			
a. One year or less .....	RCFDG465	769,092	7.a.
b. Over one year through three years .....	RCFDG466	1,249,954	7.b.
c. Over three years through five years .....	RCFDG467	25,251	7.c.
d. Over five years .....	RCFDG468	0	7.d.
8. Subordinated notes and debentures w ith a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
a. One year or less .....	RCFDG469	202,582	8.a.
b. Over one year through three years .....	RCFDG470	310,993	8.b.
c. Over three years through five years .....	RCFDG471	0	8.c.
d. Over five years .....	RCFDG472	1,010,000	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b) .....	RCONG803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated reciprocal brokered deposits .....	RCONL190	N/A	9.a.
		Yes/No	
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? .....	RCFDK656	NO	10.
	Dollar Amounts in Thousands	Amount	
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction .....	RCFDK657	N/A	10.a.
b. Banker's bank deduction limit .....	RCFDK658	N/A	10.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.

**Schedule RC-O—Continued**

	Yes/No	
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? .....	RCFDK659	YES

11.

Dollar Amounts in Thousands		Amount	
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. (1)</i>			
a. Custodial bank deduction .....	RCFDK660	54,538,924	11.a.
b. Custodial bank deduction limit .....	RCFDK661	58,077,249	11.b.

**Memoranda**

Dollar Amounts in Thousands		Amount	
1. Total deposit liabilities of the bank including related interest accrued and unpaid, less allow able 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: (2)			
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF049	6,893,555	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....	RCONF050	136981	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (2)			
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF051	30,519,589	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....	RCONF052	13875	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: (2)			
(1) Amount of retirement deposit accounts of \$250,000 or less .....	RCONF045	100,943	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less .....	RCONF046	4396	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: (2)			
(1) Amount of retirement deposit accounts of more than \$250,000 .....	RCONF047	36,989	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....	RCONF048	80	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (3)</i>			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (4) .....	RCON5597	27,067,828	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent saving association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			
a. Legal Title .....	TEXTA545		M.3.a.
b. FDIC Certificate Number .....	RCONA545	0	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches .....	RCFNGW43	679,769	M.4.
5. Not applicable			

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

(2) 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.

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

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



### Schedule RC-O—Continued

Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

#### Memoranda—Continued

Dollar Amounts in Thousands			Amount
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
6. Criticized and classified items:			
a. Special mention .....	RCFDK663	Confidential	M.6.a.
b. Substandard .....	RCFDK664	Confidential	M.6.b.
c. Doubtful .....	RCFDK665	Confidential	M.6.c.
d. Loss .....	RCFDK666	Confidential	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans .....	RCFDN025	Confidential	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	RCFDN026	Confidential	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans .....	RCFDN027	Confidential	M.8.a.
b. Securitizations of higher-risk consumer loans .....	RCFDN028	Confidential	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities .....	RCFDN029	Confidential	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	RCFDN030	Confidential	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			
a. Total unfunded commitments .....	RCFDK676	373,426	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....	RCONK678	909,270	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			
a. Construction, land development, and other land loans secured by real estate .....	RCFDN177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	RCFDN178	N/A	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDN179	N/A	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN180	N/A	M.13.d.
e. Commercial and industrial loans .....	RCFDN181	N/A	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	RCFDN182	N/A	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	RCFDN183	N/A	M.13.g.
h. Non-agency residential mortgage-backed securities .....	RCFDM963	N/A	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure .....	RCFDK673	Confidential	M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....	RCFDK674	Confidential	M.15.

## Schedule RC-O—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Amount		
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1) .....	RCFDL189	0	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	RCFDL194	N/A	M.17.a.
b. Total allow able exclusions, including interest accrued and unpaid on allow able exclusions (including foreign deposits) .....	RCFDL195	N/A	M.17.b.
c. Unsecured "Other borrow ings" with a remaining maturity of one year or less .....	RCFDL196	N/A	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid .....	RCONL197	N/A	M.17.d.

## Schedule RC-O—Continued

### Memoranda—Continued

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

Dollar Amounts in Thousands		(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%	
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 Confidential	RCFDM965 Confidential	RCFDM966 Confidential	RCFDM967 Confidential	RCFDM968 Confidential		M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM979 Confidential	RCFDM980 Confidential	RCFDM981 Confidential	RCFDM982 Confidential	RCFDM983 Confidential		M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM994 Confidential	RCFDM995 Confidential	RCFDM996 Confidential	RCFDM997 Confidential	RCFDM998 Confidential		M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN010 Confidential	RCFDN011 Confidential	RCFDN012 Confidential	RCFDN013 Confidential	RCFDN014 Confidential		M.18.d.
e. Credit cards .....	RCFDN040 Confidential	RCFDN041 Confidential	RCFDN042 Confidential	RCFDN043 Confidential	RCFDN044 Confidential		M.18.e.
f. Automobile loans .....	RCFDN055 Confidential	RCFDN056 Confidential	RCFDN057 Confidential	RCFDN058 Confidential	RCFDN059 Confidential		M.18.f.
g. Student loans .....	RCFDN070 Confidential	RCFDN071 Confidential	RCFDN072 Confidential	RCFDN073 Confidential	RCFDN074 Confidential		M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN085 Confidential	RCFDN086 Confidential	RCFDN087 Confidential	RCFDN088 Confidential	RCFDN089 Confidential		M.18.h.
i. Consumer leases .....	RCFDN100 Confidential	RCFDN101 Confidential	RCFDN102 Confidential	RCFDN103 Confidential	RCFDN104 Confidential		M.18.i.
j. Total .....	RCFDN115 Confidential	RCFDN116 Confidential	RCFDN117 Confidential	RCFDN118 Confidential	RCFDN119 Confidential		M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

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

Dollar Amounts in Thousands	(Column F) Tw o-Year Probability of Default (PD) 14.01 - 16%	(Column G) Tw o-Year Probability of Default (PD) 16.01 - 18%	(Column H) Tw o-Year Probability of Default (PD) 18.01 - 20%	(Column I) Tw o-Year Probability of Default (PD) 20.01 - 22%	(Column J) Tw o-Year Probability of Default (PD) 22.01 - 26%	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM969 Confidential	RCFDM970 Confidential	RCFDM971 Confidential	RCFDM972 Confidential	RCFDM973 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM984 Confidential	RCFDM985 Confidential	RCFDM986 Confidential	RCFDM987 Confidential	RCFDM988 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDM999 Confidential	RCFDN001 Confidential	RCFDN002 Confidential	RCFDN003 Confidential	RCFDN004 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN015 Confidential	RCFDN016 Confidential	RCFDN017 Confidential	RCFDN018 Confidential	RCFDN019 Confidential	M.18.d.
e. Credit cards .....	RCFDN045 Confidential	RCFDN046 Confidential	RCFDN047 Confidential	RCFDN048 Confidential	RCFDN049 Confidential	M.18.e.
f. Automobile loans .....	RCFDN060 Confidential	RCFDN061 Confidential	RCFDN062 Confidential	RCFDN063 Confidential	RCFDN064 Confidential	M.18.f.
g. Student loans .....	RCFDN075 Confidential	RCFDN076 Confidential	RCFDN077 Confidential	RCFDN078 Confidential	RCFDN079 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN090 Confidential	RCFDN091 Confidential	RCFDN092 Confidential	RCFDN093 Confidential	RCFDN094 Confidential	M.18.h.
i. Consumer leases .....	RCFDN105 Confidential	RCFDN106 Confidential	RCFDN107 Confidential	RCFDN108 Confidential	RCFDN109 Confidential	M.18.i.
j. Total .....	RCFDN120 Confidential	RCFDN121 Confidential	RCFDN122 Confidential	RCFDN123 Confidential	RCFDN124 Confidential	M.18.j.

## Schedule RC-O—Continued

### Memoranda—Continued

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

Dollar Amounts in Thousands	(Column K) Tw o-Year Probability of Default (PD) 26.01 - 30%	(Column L) Tw o-Year Probability of Default (PD) > 30%	(Column M) Tw o-Year Probability of Default (PD) Unscoreable	(Column N) Tw o-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using (1)	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by tw o-year probability of default (continued):						
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations .....	RCFDM974 Confidential	RCFDM975 Confidential	RCFDM976 Confidential	RCFDM977 <b>Confidential</b>	RCFDM978 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1-4 family residential properties .....	RCFDM989 Confidential	RCFDM990 Confidential	RCFDM991 Confidential	RCFDM992 <b>Confidential</b>	RCFDM993 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties .....	RCFDN005 Confidential	RCFDN006 Confidential	RCFDN007 Confidential	RCFDN008 <b>Confidential</b>	RCFDN009 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	RCFDN020 Confidential	RCFDN021 Confidential	RCFDN022 Confidential	RCFDN023 <b>Confidential</b>	RCFDN024 Confidential	M.18.d.
e. Credit cards .....	RCFDN050 Confidential	RCFDN051 Confidential	RCFDN052 Confidential	RCFDN053 <b>Confidential</b>	RCFDN054 Confidential	M.18.e.
f. Automobile loans .....	RCFDN065 Confidential	RCFDN066 Confidential	RCFDN067 Confidential	RCFDN068 <b>Confidential</b>	RCFDN069 Confidential	M.18.f.
g. Student loans .....	RCFDN080 Confidential	RCFDN081 Confidential	RCFDN082 Confidential	RCFDN083 <b>Confidential</b>	RCFDN084 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards .....	RCFDN095 Confidential	RCFDN096 Confidential	RCFDN097 Confidential	RCFDN098 <b>Confidential</b>	RCFDN099 Confidential	M.18.h.
i. Consumer leases .....	RCFDN110 Confidential	RCFDN111 Confidential	RCFDN112 Confidential	RCFDN113 <b>Confidential</b>	RCFDN114 Confidential	M.18.i.
j. Total .....	RCFDN125 <b>Confidential</b>	RCFDN126 <b>Confidential</b>	RCFDN127 <b>Confidential</b>	RCFDN128 <b>Confidential</b>		M.18.j.

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

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

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

Dollar Amounts in Thousands	Amount		
<b>1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b>			
a. Closed-end first liens .....	RCONF066	0	1.a.
b. Closed-end junior liens .....	RCONF067	0	1.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	RCONF670	0	1.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF671	0	1.c.(2)
<b>2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale: <sup>(2)</sup></b>			
a. Closed-end first liens .....	RCONF068	0	2.a.
b. Closed-end junior liens .....	RCONF069	0	2.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	RCONF672	0	2.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF673	0	2.c.(2)
<b>3. 1-4 family residential mortgage loans sold during the quarter:</b>			
a. Closed-end first liens .....	RCONF070	0	3.a.
b. Closed-end junior liens .....	RCONF071	0	3.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	RCONF674	0	3.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF675	0	3.c.(2)
<b>4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5):</b>			
a. Closed-end first liens .....	RCONF072	175	4.a.
b. Closed-end junior liens .....	RCONF073	0	4.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	RCONF676	0	4.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF677	0	4.c.(2)
<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):</b>			
a. Closed-end 1-4 family residential mortgage loans .....	RIADF184	0	5.a.
b. Open-end 1-4 family residential mortgage loans extended under lines of credit .....	RIADF560	0	5.b.
<b>6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter:</b>			
a. Closed-end first liens .....	RCONF678	0	6.a.
b. Closed-end junior liens .....	RCONF679	0	6.b.
c. Open-end loans extended under lines of credit:			
(1) Total commitment under the lines of credit .....	RCONF680	0	6.c.(1)
(2) Principal amount funded under the lines of credit .....	RCONF681	0	6.c.(2)
<b>7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:</b>			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	RCONL191	Confidential	7.a.
b. For representations and warranties made to other parties .....	RCONL192	Confidential	7.b.
c. Total representations and warranty reserves (sum of items 7.a and 7.b.) .....	RCONM288	0	7.c.

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

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

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

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

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

Dollar Amounts in Thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>Assets</b>							
1. Available-for-sale securities .....	RCFD1773	RCFDG474	RCFDG475	RCFDG476	RCFDG477		
	<b>34,166,865</b>	0	6,044,782	28,118,910	3,173		1.
2. Federal funds sold and securities purchased under agreements to resell .....	RCFDG478	RCFDG479	RCFDG480	RCFDG481	RCFDG482		
	0	0	0	0	0		2.
3. Loans and leases held for sale .....	RCFDG483	RCFDG484	RCFDG485	RCFDG486	RCFDG487		
	0	0	0	0	0		3.
4. Loans and leases held for investment .....	RCFDG488	RCFDG489	RCFDG490	RCFDG491	RCFDG492		
	0	0	0	0	0		4.
5. Trading assets:							
a. Derivative assets .....	RCFD3543	RCFDG493	RCFDG494	RCFDG495	RCFDG496		
	<b>992,930</b>	2,131,656	0	3,124,586	0		5.a.
b. Other trading assets .....	RCFDG497	RCFDG498	RCFDG499	RCFDG500	RCFDG501		
	0	0	0	0	0		5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above) .....	RCFDF240	RCFDF684	RCFDF692	RCFDF241	RCFDF242		
	0	0	0	0	0		5.b.(1)
6. All other assets .....	RCFDG391	RCFDG392	RCFDG395	RCFDG396	RCFDG804		
	0	0	0	0	0		6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6) .....	<b>RCFDG502</b>	<b>RCFDG503</b>	<b>RCFDG504</b>	<b>RCFDG505</b>	<b>RCFDG506</b>		
	<b>35,159,795</b>	<b>2,131,656</b>	<b>6,044,782</b>	<b>31,243,496</b>	<b>3,173</b>		7.

### Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<b>Liabilities</b>						
8. Deposits .....	RCFDF252	RCFDF686	RCFDF694	RCFDF253	RCFDF254	8.
	0	0	0	0	0	
9. Federal funds purchased and securities sold under agreements to repurchase .....	RCFDG507	RCFDG508	RCFDG509	RCFDG510	RCFDG511	9.
	0	0	0	0	0	
10. Trading liabilities:						
a. Derivative liabilities .....	RCFD3547	RCFDG512	RCFDG513	RCFDG514	RCFDG515	10.a.
	<b>1,211,490</b>	1,910,219	0	3,121,709	0	
b. Other trading liabilities .....	RCFDG516	RCFDG517	RCFDG518	RCFDG519	RCFDG520	10.b.
	0	0	0	0	0	
11. Other borrow ed money .....	RCFDG521	RCFDG522	RCFDG523	RCFDG524	RCFDG525	11.
	0	0	0	0	0	
12. Subordinated notes and debentures .....	RCFDG526	RCFDG527	RCFDG528	RCFDG529	RCFDG530	12.
	0	0	0	0	0	
13. All other liabilities .....	RCFDG805	RCFDG806	RCFDG807	RCFDG808	RCFDG809	13.
	0	0	0	0	0	
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) .....	RCFDG531	RCFDG532	RCFDG533	RCFDG534	RCFDG535	14.
	<b>1,211,490</b>	<b>1,910,219</b>	<b>0</b>	<b>3,121,709</b>	<b>0</b>	



### Schedule RC-Q—Continued

Dollar Amounts in Thousands

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
<b>Memoranda</b>					
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):					
a. Mortgage servicing assets .....	RCFDG536	RCFDG537	RCFDG538	RCFDG539	RCFDG540
b. Nontrading derivative assets .....	RCFDG541	RCFDG542	RCFDG543	RCFDG544	RCFDG545
c. <input type="text" value="TEXTG546"/>	RCFDG546	RCFDG547	RCFDG548	RCFDG549	RCFDG550
d. <input type="text" value="TEXTG551"/>	RCFDG551	RCFDG552	RCFDG553	RCFDG554	RCFDG555
e. <input type="text" value="TEXTG556"/>	RCFDG556	RCFDG557	RCFDG558	RCFDG559	RCFDG560
f. <input type="text" value="TEXTG561"/>	RCFDG561	RCFDG562	RCFDG563	RCFDG564	RCFDG565
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):					
a. Loan commitments (not accounted for as derivatives) .....	RCFDF261	RCFDF689	RCFDF697	RCFDF262	RCFDF263
b. Nontrading derivative liabilities .....	RCFDG566	RCFDG567	RCFDG568	RCFDG569	RCFDG570
c. <input type="text" value="TEXTG571"/>	RCFDG571	RCFDG572	RCFDG573	RCFDG574	RCFDG575
d. <input type="text" value="TEXTG576"/>	RCFDG576	RCFDG577	RCFDG578	RCFDG579	RCFDG580
e. <input type="text" value="TEXTG581"/>	RCFDG581	RCFDG582	RCFDG583	RCFDG584	RCFDG585
f. <input type="text" value="TEXTG586"/>	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590

M.1.a.  
M.1.b.  
M.1.c.  
M.1.d.  
M.1.e.  
M.1.f.  
M.2.a.  
M.2.b.  
M.2.c.  
M.2.d.  
M.2.e.  
M.2.f.

### Schedule RC-Q—Continued

**Memoranda—Continued**

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):					
a. Loans secured by real estate .....	RCFDF608	0			M.3.a.
(1) Construction, land development, and other land loans .....			RCONF578	0	M.3.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....			RCONF579	0	M.3.a.(2)
(3) Secured by 1-4 family residential properties:					
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....			RCONF580	0	M.3.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:					
(1) Secured by first liens .....			RCONF581	0	M.3.a.(3)(b)(1)
(2) Secured by junior liens .....			RCONF582	0	M.3.a.(3)(b)(2)
(4) Secured by multifamily (5+) residential properties .....			RCONF583	0	M.3.a.(4)
(5) Secured by nonfarm nonresidential properties .....			RCONF584	0	M.3.a.(5)
b. Commercial and industrial loans .....	RCFDF585	0	RCONF585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
(1) Credit cards .....	RCFDF586	0	RCONF586	0	M.3.c.(1)
(2) Other revolving credit plans .....	RCFDF587	0	RCONF587	0	M.3.c.(2)
(3) Automobile loans .....	RCFDK196	0	RCONK196	0	M.3.c.(3)
(4) Other consumer loans .....	RCFDK208	0	RCONK208	0	M.3.c.(4)
d. Other loans .....	RCFDF589	0	RCONF589	0	M.3.d.

## Schedule RC-Q—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank	(Column B) Domestic Offices	
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate .....	RCFDF609	0	M.4.a.
(1) Construction, land development, and other land loans .....		RCONF590	0 M.4.a.(1)
(2) Secured by farmland (including farm residential and other improvements) .....		RCONF591	0 M.4.a.(2)
(3) Secured by 1-4 family residential properties:			
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....		RCONF592	0 M.4.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:			
(1) Secured by first liens .....		RCONF593	0 M.4.a.(3)(b)(1)
(2) Secured by junior liens .....		RCONF594	0 M.4.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....		RCONF595	0 M.4.a.(4)
(5) Secured by nonfarm nonresidential properties .....		RCONF596	0 M.4.a.(5)
b. Commercial and industrial loans .....	RCFDF597	0	RCONF597 0 M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):			
(1) Credit cards .....	RCFDF598	0	RCONF598 0 M.4.c.(1)
(2) Other revolving credit plans .....	RCFDF599	0	RCONF599 0 M.4.c.(2)
(3) Automobile loans .....	RCFDK195	0	RCONK195 0 M.4.c.(3)
(4) Other consumer loans .....	RCFDK209	0	RCONK209 0 M.4.c.(4)
d. Other loans .....	RCFDF601	0	RCONF601 0 M.4.d.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I. is to be completed on a consolidated basis.

Dollar Amounts in Thousands		Amount	
<b>Common Equity Tier 1 Capital</b>			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares .....	RCFAP742	1,771,122	1.
2. Retained earnings .....	RCFD3632	<b>7,480,418</b>	2.
3. Accumulated other comprehensive income (AOCI) .....	RCFAB530	(241,816)	3.
		Number	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.) .....	RCOAP838	0	3.a.
Dollar Amounts in Thousands		Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....	RCFAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....	RCFAP840	<b>9,009,724</b>	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....	RCFAP841	436,749	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....	RCFAP842	26,609	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs .....	RCFAP843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFAP844	N/A	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) .....	RCFAP845	N/A	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFAP846	N/A	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFAP847	N/A	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value) .....	RCFAP848	N/A	9.e.
f. To be completed only by institutions that entered "0" for No in items 3.a: 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) .....	RCFAP849	614	9.f.

# Schedule RC-R—Continued

## Part I—Continued

Dollar Amounts in Thousands			Amount
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	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions .....	RCFAP850	87,522	10.b.
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments .....	RCFAP851	0	11.
12. Subtotal (item 5 minus items 6 through 11) .....	RCFAP852	<b>8,458,230</b>	12.
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	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCFAP854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold .....	RCFAP855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold .....	RCFAP856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions .....	RCFAP857	21,911	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17) .....	RCFAP858	<b>21,911</b>	18.
19. Common equity tier 1 capital (item 12 minus item 18) .....	RCFAP859	<b>8,436,319</b>	19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus .....	RCFAP860	0	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital .....	RCFAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22) .....	RCFAP863	<b>0</b>	23.
24. LESS: Additional tier 1 capital deductions .....	RCFAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero) .....	RCFAP865	<b>0</b>	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital (sum of items 19 and 25) .....	RCFA8274	<b>8,436,319</b>	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus .....	RCFAP866	1,070,000	27.
28. Non-qualifying capital instruments subject to phase out from tier 2 capital .....	RCFAP867	0	28.
29. Total capital minority interest that is not included in tier 1 capital .....	RCFAP868	0	29.
30.			
a. Allowance for loan and lease losses includable in tier 2 capital .....	RCFA5310	178,773	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital .....	RCFW5310	0	30.b.

## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands										
		Amount									
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	0								
32.											
a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31) .....		RCFAP870	1,248,773								
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	1,070,000								
33. LESS: Tier 2 capital deductions .....		RCFAP872	0								
34.											
a. Tier 2 capital (greater of item 32.a minus item 33, or zero) .....		RCFA5311	1,248,773								
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero) .....		RCFW5311	1,070,000								
<b>Total Capital</b>											
35.											
a. Total capital (sum of items 26 and 34.a) .....		RCFA3792	9,685,092								
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b) .....		RCFW3792	9,506,319								
<b>Total Assets for the Leverage Ratio</b>											
36. Average total consolidated assets .....		RCFD3368	118,069,344								
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	572,791								
a. Common equity tier 1 capital adjustments and deductions in items 6, 7, 8, 10.b., 11, and 13 through 16		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Components</th> </tr> </thead> <tbody> <tr> <td style="width: 50%;">Line a.</td> <td style="text-align: right;">550,880</td> </tr> <tr> <td>Line b.</td> <td style="text-align: right;">21,911</td> </tr> <tr> <td>Line c.</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>		Components		Line a.	550,880	Line b.	21,911	Line c.	0
Components											
Line a.	550,880										
Line b.	21,911										
Line c.	0										
b. Item 17: "Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions"											
c. Item 24: "Additional tier 1 capital deductions" (NOTE: Avoid double-counting amounts reported in item 17.)											
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes .....		RCFAB596	47,719								
39. Total assets for the leverage ratio (item 36 minus items 37 and 38) .....		RCFAA224	117,448,834								
<b>Total Risk-Weighted Assets</b>											
40.											
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....		RCFAA223	69,790,168								
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60) .....		RCFWA223	63,639,746								

(\*) In order to assist users with this total, the calculation components are displayed below. Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

## Schedule RC-R—Continued

### Part I—Continued

	(Column A) Percentage	(Column B) Percentage			
<b>Risk-Based Capital Ratios*</b>					
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	12.0881	RCFWP793	13.2564	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b) .....	RCFA7206	12.0881	RCFW7206	13.2564	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b) .....	RCFA7205	13.8774	RCFW7205	14.9377	43.
<b>Leverage Capital Ratios*</b>					
44. Tier 1 leverage ratio (item 26 divided by item 39) .....		Percentage			
	RCFA7204	7.1830			44.
Dollar Amounts in Thousands					
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount			
a. Total leverage exposure .....	RCFAH015	136,531,039			45.a.
b. Supplementary leverage ratio .....	RCFAH036	6.1790			45.b.
<b>Capital Buffer*</b>					
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:					
a. Capital conservation buffer .....	RCFAH311	5.8774			46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer .....	RCFWH312	5.7500			46.b.
Dollar Amounts in Thousands					
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:		Amount			
47. Eligible retained income .....	RCFAH313				47.
48. Distributions and discretionary bonus payments during the quarter .....	RCFAH314				48.

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

### 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<sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

#### Balance Sheet Asset Categories<sup>(2)</sup>

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%	
1. Cash and balances due from depository institutions .....	RCFDD957	RCFDS396	RCFDD958				RCFDD959	
	<b>39,689,724</b>	0	29,085,679				8,993,357	1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD961	RCFDS399	RCFDD962	RCFDHJ74	RCFDHJ75		RCFDD963	
	<b>8,906,326</b>	0	5,383,509	0	0		3,278,887	2.a.
b. Available-for-sale securities .....	RCFDD966	RCFDS402	RCFDD967	RCFDHJ76	RCFDHJ77		RCFDD968	
	<b>30,890,873</b>	111,260	9,409,294	0	0		19,092,833	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCOND971		RCOND972				RCOND973	
	<b>60,000</b>		0				60,000	3.a.
b. Securities purchased under agreements to resell .....	RCFDH171	RCFDH172						3.b.
	2,037,017	2,037,017						
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCFDS413	RCFDS414	RCFDH173				RCFDS415	
	0	0	0				0	4.a.
b. High volatility commercial real estate exposures .....	RCFDS419	RCFDS420	RCFDH174				RCFDH175	
	0	0	0				0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFDS423	RCFDS424	RCFDS425	RCFDHJ78	RCFDHJ79		RCFDS426	
	<b>3,820</b>	0	0	0	0		0	4.c.
d. All other exposures .....	RCFDS431	RCFDS432	RCFDS433	RCFDHJ80	RCFDHJ81		RCFDS434	
	<b>32,612</b>	0	0	0	0		0	4.d.

(1) For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 234.

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

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



**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (4)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
1. Cash and balances due from depository institutions .....	RCFDS397 1,351,948	RCFDD960 183,435	RCFDS398 75,305					1.
2. Securities:								
a. Held-to-maturity securities .....	RCFDD964 798	RCFDD965 243,132	RCFDS400 0					2.a.
b. Available-for-sale securities .....	RCFDD969 311,413	RCFDD970 1,966,073	RCFDS403 0		RCFDS405 0		RCFDS406 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices .....	RCONS410 0	RCOND974 0	RCONS411 0					3.a.
b. Securities purchased under agreements to resell								
4. Loans and leases held for sale:								
a. Residential mortgage exposures .....	RCFDS416 0	RCFDS417 0						4.a.
b. High volatility commercial real estate exposures .....	RCFDH176 0	RCFDH177 0	RCFDS421 0					4.b.
c. Exposures past due 90 days or more or on nonaccrual (5) .....	RCFDS427 0	RCFDS428 0	RCFDS429 3,820					4.c.
d. All other exposures .....	RCFDS435 0	RCFDS436 32,612	RCFDS437 0					4.d.

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

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

**Schedule RC-R, Part II—Continued**

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 1250%	(Column R) Application of Other Risk- Weighting Approaches (6) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (6) Risk-Weighted Asset Amount
1. Cash and balances due from depository institutions					
2. Securities:					
a. Held-to-maturity securities					
b. Available-for-sale securities .....				RCFDH271	RCFDH272
				0	0
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold in domestic offices					
b. Securities purchased under agreements to resell					
4. Loans and leases held for sale:					
a. Residential mortgage exposures .....				RCFDH273	RCFDH274
				0	0
b. High volatility commercial real estate exposures .....				RCFDH275	RCFDH276
				0	0
c. Exposures past due 90 days or more or on nonaccrual (7) .....				RCFDH277	RCFDH278
				0	0
d. All other exposures .....				RCFDH279	RCFDH280
				0	0

(6) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

**Schedule RC-R, Part II—Continued**

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%
<b>5. Loans and leases held for investment:</b>							
a. Residential mortgage exposures .....	RCFDS439	RCFDS440	RCFDH178				RCFDS441
	<b>8,535,787</b>	0	0				0
b. High volatility commercial real estate exposures .....	RCFDS445	RCFDS446	RCFDH179				RCFDH180
	<b>369,372</b>	0	0				0
c. Exposures past due 90 days or more or on nonaccrual <sup>(8)</sup> .....	RCFDS449	RCFDS450	RCFDS451	RCFDHJ82	RCFDHJ83		RCFDS452
	<b>85,883</b>	0	0	0	0		0
d. All other exposures .....	RCFDS457	RCFDS458	RCFDS459	RCFDHJ84	RCFDHJ85		RCFDS460
	<b>24,471,484</b>	(1,792)	454	0	0		235,378
6. LESS: Allowance for loan and lease losses .....	RCFD3123	RCFD3123					
	153,741	153,741					
7. Trading assets .....	RCFDD976	RCFDS466	RCFDD977	RCFDHJ86	RCFDHJ87		RCFDD978
	<b>992,930</b>	992,930	0	0	0		0
8. All other assets <sup>(9)</sup> .....	RCFDD981	RCFDS469	RCFDD982	RCFDHJ88	RCFDHJ89		RCFDD983
	<b>5,806,774</b>	456,862	205,125	0	0		220,081

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

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

**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (10)	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	
5. Loans and leases <b>held for investment:</b>								
a. Residential mortgage exposures .....	RCFDS442	RCFDS443						5.a.
	7,477,214	1,058,573						
b. High volatility commercial real estate exposures .....	RCFDH181	RCFDH182	RCFDS447					5.b.
	0	0	369,372					
c. Exposures past due 90 days or more or on nonaccrual <sup>(11)</sup> .....	RCFDS453	RCFDS454	RCFDS455					5.c.
	0	0	85,883					
d. All other exposures .....	RCFDS461	RCFDS462	RCFDS463					5.d.
	28,190	24,209,254	0					
6. LESS: Allow ance for loans and lease losses								
7. Trading assets .....	RCFDD979	RCFDD980	RCFDS467		RCFDH186	RCFDH290	RCFDH187	
	0	0	0		0	0	0	7.
8. All other assets <sup>(12)</sup> .....	RCFDD984	RCFDD985	RCFDH185		RCFDH188	RCFDS470	RCFDS471	
	26,179	4,897,296	1,199		0	0	0	8.

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

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

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

**Schedule RC-R, Part II—Continued**

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk- Weighting Approaches (13) Exposure Amount	(Column S) Application of Other Risk- Weighting Approaches (13) Risk-Weighted Asset Amount
Dollar Amounts in Thousands					
<b>5. Loans and leases held for investment:</b>					
a. Residential mortgage exposures .....				RCFDH281	RCFDH282
				0	0
b. High volatility commercial real estate exposures .....				RCFDH283	RCFDH284
				0	0
c. Exposures past due 90 days or more or on nonaccrual (14) .....				RCFDH285	RCFDH286
				0	0
d. All other exposures .....				RCFDH287	RCFDH288
				0	0
6. LESS: Allowance for loans and lease losses					
7. Trading assets .....				RCFDH291	RCFDH292
				0	0
8. All other assets (15) .....				RCFDH294	RCFDH295
				32	406
a. Separate account bank-owned life insurance .....				RCFDH296	RCFDH297
				0	0
b. Default fund contributions to central counterparties .....				RCFDH298	RCFDH299
				0	0

(13) Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, exposures to which the collateral haircut approach is applied, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

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

### Schedule RC-R, Part II—Continued

#### Securitization Exposures: On- and Off-Balance Sheet

Dollar Amounts in Thousands

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category 1250% Exposure Amount	(Column T) Total Risk- Weighted Asset Amount by Calculation Methodology SSFA (16)	(Column U) Total Risk- Weighted Asset Amount by Calculation Methodology Gross-Up	
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities .....	RCFDS475	RCFDS476	RCFDS477	RCFDS478	RCFDS479	9.a.
	193,356	193,356	0	38,974	0	
b. Available-for-sale securities .....	RCFDS480	RCFDS481	RCFDS482	RCFDS483	RCFDS484	9.b.
	3,275,993	3,275,993	0	661,368	0	
c. Trading assets .....	RCFDS485	RCFDS486	RCFDS487	RCFDS488	RCFDS489	9.c.
	0	0	0	0	0	
d. All other on-balance sheet securitization exposures .....	RCFDS490	RCFDS491	RCFDS492	RCFDS493	RCFDS494	9.d.
	0	0	0	0	0	
10. Off-balance sheet securitization exposures .....	RCFDS495	RCFDS496	RCFDS497	RCFDS498	RCFDS499	10.
	27,500	27,500	0	23,644	0	

(16) Simplified Supervisory Formula Approach.

**Schedule RC-R, Part II—Continued**

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%
11. Total balance sheet assets <sup>(17)</sup>	RCFD2170	RCFDS500	RCFDD987	RCFDHJ90	RCFDHJ91		RCFDD988	RCFDD989	RCFDD990
	<b>125,198,210</b>	<b>6,911,885</b>	<b>44,084,061</b>	<b>0</b>	<b>0</b>		<b>31,880,536</b>	<b>9,195,742</b>	<b>32,590,375</b>

11.

Dollar Amounts in Thousands	(Column J) Allocation by Risk-Weight Category 150%	(Column K) Allocation by Risk-Weight Category 250% (18)	(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 1250%	(Column R) Other Risk- Weighting Approaches Exposure Amount
11. Total balance sheet assets <sup>(17)</sup>	RCFDS503		RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300
	<b>535,579</b>		<b>0</b>	<b>0</b>	<b>0</b>			<b>0</b>	<b>32</b>

11.

(17) 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.

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

### Schedule RC-R, Part II—Continued

**Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (19)**

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (20)	(Column B) Credit Equivalent Amount (21)	(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%
12. Financial standby letters of credit .....	RCFDD991		RCFDD992	RCFDD993	RCFDHJ92	RCFDHJ93	
	3,085,187	1.0	<b>3,085,187</b>	0	0	0	
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDD997		RCFDD998	RCFDD999			
	196,160	0.5	<b>98,080</b>	0			
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG606		RCFDG607	RCFDG608	RCFDHJ94	RCFDHJ95	
	39,341	0.2	<b>7,868</b>	0	0	0	
15. Retained recourse on small business obligations sold with recourse .....	RCFDG612		RCFDG613	RCFDG614			
	0	1.0	<b>0</b>	0			
16. Repo-style transactions (22) .....	RCFDS515		RCFDS516	RCFDS517	RCFDS518	RCFDS519	
	9,056,940	1.0	<b>9,056,940</b>	0	0	0	
17. All other off-balance sheet liabilities .....	RCFDG618		RCFDG619	RCFDG620			
	77,493	1.0	<b>77,493</b>	0			
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCFDS525		RCFDS526	RCFDS527	RCFDHJ96	RCFDHJ97	
	4,774,979	0.2	<b>954,996</b>	0	0	0	
b. Original maturity exceeding one year .....	RCFDG624		RCFDG625	RCFDG626	RCFDHJ98	RCFDHJ99	
	22,740,314	0.5	<b>11,370,157</b>	0	0	0	

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

(20) Credit conversion factor.

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

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



**Schedule RC-R, Part II—Continued**

Dollar Amounts in Thousands

	(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%	(Column R) Application of Other Risk Weighting Approaches (23) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches Risk (23) Weighted Asset Amount	
12. Financial standby letters of credit .....	RCFDD994	RCFDD995	RCFDD996	RCFDS511			12.
	101,308	11,526	2,970,880	1,473			
13. Performance standby letters of credit and transaction-related contingent items .....	RCFDG603	RCFDG604	RCFDG605	RCFDS512			13.
	300	0	97,688	92			
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCFDG609	RCFDG610	RCFDG611	RCFDS513			14.
	0	0	7,868	0			
15. Retained recourse on small business obligations sold with recourse .....	RCFDG615	RCFDG616	RCFDG617	RCFDS514			15.
	0	0	0	0			
16. Repo-style transactions (24) .....	RCFDS520	RCFDS521	RCFDS522	RCFDS523	RCFDH301	RCFDH302	16.
	3,285,766	13,704	5,757,470	0	0	0	
17. All other off-balance sheet liabilities .....	RCFDG621	RCFDG622	RCFDG623	RCFDS524			17.
	0	0	77,493	0			
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):							
a. Original maturity of one year or less .....	RCFDS528	RCFDS529	RCFDS530	RCFDS531	RCFDH303	RCFDH304	18.a.
	0	0	953,761	1,235	0	0	
b. Original maturity exceeding one year .....	RCFDG627	RCFDG628	RCFDG629	RCFDS539	RCFDH307	RCFDH308	18.b.
	28,903	35,011	11,263,779	42,464	0	0	

(23) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

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

**Schedule RC-R, Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF (25)	(Column B) Credit Equivalent Amount (26)	(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%	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments .....	RCFDS540		RCFDS541						19.
	1,069,719	0.0	0						
20. Over-the-counter derivatives .....			RCFDS542	RCFDS543	RCFDHK00	RCFDHK01	RCFDS544	RCFDS545	20.
			3,911,636	13,119	0	0	0	1,701,652	
21. Centrally cleared derivatives .....			RCFDS549	RCFDS550	RCFDS551	RCFDS552		RCFDS554	21.
			211,216	46,461	164,755	0		0	
22. Unsettled transactions (failed trades) (27) .....	RCFDH191			RCFDH193				RCFDH194	22.
	350			0				0	

	(Column H) Allocation by Risk-Weight category 50%	(Column I) Allocation by Risk-Weight category 100%	(Column J) Allocation by Risk-Weight Category 150%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1250%	(Column R) Application of Other Risk Weighting Approaches (28) Credit Equivalent Amount	(Column S) Application of Other Risk- Weighting Approaches (28) Risk-Weighted Asset Amount	
Dollar Amounts in Thousands									
19. Unconditionally cancelable commitments .....									
20. Over-the-counter derivatives .....	RCFDS546	RCFDS547	RCFDS548				RCFDH309	RCFDH310	20.
	11,638	2,185,060	167				0	0	
21. Centrally cleared derivatives .....	RCFDS555	RCFDS556	RCFDS557						21.
	0	0	0						
22. Unsettled transactions (failed trades) .....	RCFDH195	RCFDH196	RCFDH197	RCFDH198	RCFDH199	RCFDH200			22.
	0	350	0	0	0	0			

(25) Credit conversion factor.

(26) For item 19, column A multiplied by credit conversion factor.

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

(28) Includes, for example, exposures collateralized by securitization exposures or mutual funds and exposures to which the collateral haircut approach is applied.

**Schedule RC-R, Part II—Continued**

**Totals**

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	RCFDS558	RCFDS559	RCFDS560	RCFDG631	RCFDG632	RCFDG633	RCFDS561	23.
	<b>44,143,641</b>	<b>164,755</b>	<b>0</b>	<b>0</b>	<b>36,998,465</b>	<b>9,267,621</b>	<b>55,904,724</b>	<b>581,010</b>	
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFDG634	RCFDS569	RCFDS570	RCFDS571	RCFDG635	RCFDG636	RCFDG637	RCFDS572	25.
	<b>0</b>	<b>3,295</b>	<b>0</b>	<b>0</b>	<b>7,399,693</b>	<b>4,633,811</b>	<b>55,904,724</b>	<b>871,515</b>	

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250% (29)	(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 1250%	
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) .....	RCFDS563	RCFDS564	RCFDS565	RCFDS566	RCFDS567	RCFDS568		23.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
24. Risk weight factor .....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCFDS574	RCFDS575	RCFDS576	RCFDS577	RCFDS578	RCFDS579		25.
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		

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

**Schedule RC-R, Part II—Continued**

		Dollar Amounts in Thousands		Amount																		
26.	Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (sum of Part II and Part I items below)*: .....	RCFDS580	<b>69,537,430</b>	26.																		
<p><b>RC-R, Part II items:</b></p> <p>a. Sum of items 2.b. through 20, Column S</p> <p>b. Sum of items 9 and 10, Columns T and U</p> <p>c. Sum of item 25, Columns C through Q</p> <p><b>RC-R, Part I items:</b></p> <p>d. Investments in the institution's own shares to the extent not excluded as part of treasury stock in item 10.b</p> <p>e. Reciprocal cross-holdings in the capital of financial institutions in the form of common stock in item 10.b</p> <p>f. Sum of items 11 and 13 through 16</p> <p>g. Additional tier 1 capital deductions in item 24 (exclude the portion of this item that is composed of tier 2 capital deductions reported in item 33)</p> <p>h. Tier 2 capital deductions in item 33</p>		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Components</th> </tr> </thead> <tbody> <tr> <td>Line a.</td> <td style="text-align: right;"><b>406</b></td> </tr> <tr> <td>Line b.</td> <td style="text-align: right;"><b>723,986</b></td> </tr> <tr> <td>Line c.</td> <td style="text-align: right;"><b>68,813,038</b></td> </tr> <tr> <td>Line d.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line e.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line f.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line g.</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Line h.</td> <td style="text-align: right;">0</td> </tr> </tbody> </table>		Components		Line a.	<b>406</b>	Line b.	<b>723,986</b>	Line c.	<b>68,813,038</b>	Line d.	0	Line e.	0	Line f.	0	Line g.	0	Line h.	0	
Components																						
Line a.	<b>406</b>																					
Line b.	<b>723,986</b>																					
Line c.	<b>68,813,038</b>																					
Line d.	0																					
Line e.	0																					
Line f.	0																					
Line g.	0																					
Line h.	0																					
27.	Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) .....	RCFDS581	252,738	27.																		
28.	Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(30)</sup> .....	RCFDB704	<b>69,790,168</b>	28.																		
29.	LESS: Excess allowance for loan and lease losses .....	RCFDA222	0	29.																		
30.	LESS: Allocated transfer risk reserve .....	RCFD3128	0	30.																		
31.	Total risk-weighted assets (item 28 minus items 29 and 30) .....	RCFDG641	<b>69,790,168</b>	31.																		

(\* ) In order to assist users with this total, the calculation components are displayed below . Components with clear formulas are automatically calculated. However, users will need to enter all variable data components to ensure that the correct total is presented and transmitted.

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

**Schedule RC-R, Part II—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
			Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....	RCFDG642	1,649,200	M.1.

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 .....	RCFDS582	1,193,370	RCFDS583	2,756,347	RCFDS584	3,242,299	M.2.a.
b. Foreign exchange rate and gold .....	RCFDS585	305,127,981	RCFDS586	756,673	RCFDS587	0	M.2.b.
c. Credit (investment grade reference asset) .....	RCFDS588	0	RCFDS589	0	RCFDS590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	RCFDS591	0	RCFDS592	0	RCFDS593	0	M.2.d.
e. Equity .....	RCFDS594	0	RCFDS595	0	RCFDS596	324,613	M.2.e.
f. Precious metals (except gold) .....	RCFDS597	0	RCFDS598	0	RCFDS599	0	M.2.f.
g. Other .....	RCFDS600	0	RCFDS601	0	RCFDS602	0	M.2.g.

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		
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	RCFDS603	72,516	RCFDS604	2,070,579	RCFDS605	3,369,803	M.3.a.
b. Foreign exchange rate and gold .....	RCFDS606	0	RCFDS607	0	RCFDS608	0	M.3.b.
c. Credit (investment grade reference asset) .....	RCFDS609	0	RCFDS610	0	RCFDS611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	RCFDS612	0	RCFDS613	0	RCFDS614	0	M.3.d.
e. Equity .....	RCFDS615	0	RCFDS616	0	RCFDS617	0	M.3.e.
f. Precious metals (except gold) .....	RCFDS618	0	RCFDS619	0	RCFDS620	0	M.3.f.
g. Other .....	RCFDS621	0	RCFDS622	0	RCFDS623	0	M.3.g.



**Schedule RC-S—Continued**

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	
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	6.a.	
b. Loans (included in Schedule RC-C) .....		RCFDB500 0	RCFDB501 0			RCFDB502 0	6.b.	
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	7.a.	
b. 90 days or more past due .....		RCFDB767 0	RCFDB768 0			RCFDB769 0	7.b.	
8. Charge-offs and recoveries on loan amounts included in interests reported in item 6.a (calendar year-to-date):								
a. Charge-offs .....		RIADB770 0	RIADB771 0			RIADB772 0	8.a.	
b. Recoveries .....		RIADB773 0	RIADB774 0			RIADB775 0	8.b.	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCFDB776 0	RCFDB777 0	RCFDB778 0	RCFDB779 0	RCFDB780 0	RCFDB781 0	RCFDB782 0	9.
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 27,500	RCFDB789 0	10.
<b>Bank Asset Sales</b>								
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	11.
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	12.

### Schedule RC-S—Continued

**Memoranda**

Dollar Amounts in Thousands			Amount
1. Small business obligations transferred with recourse under Section 208 of the Riegle Community Development and Regulatory Improvement Act of 1994:			
a. Outstanding principal balance .....	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):			
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	0	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans) .....	RCFDF699	0	M.2.d.
3. Asset-backed commercial paper conduits: <sup>(2)</sup>			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company .....	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:			
(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>(3)</sup> .....	RCFDC407	N/A	M.4.

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



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

	Yes/No		
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.) .....	RCFDA345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted? .....	RCFDA346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.) .....	RCFDB867	YES	3.

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than \$100 million but less than or equal to \$250 million (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 26 annually with the December report, and
- Memorandum items 1 through 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) of \$100 million or less (as of the preceding December 31) that do not meet the fiduciary income test for quarterly reporting must complete:

- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.

Dollar Amounts in Thousands

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
<b>Fiduciary and Related Assets</b>					
4. Personal trust and agency accounts .....	RCFDB868	RCFDB869	RCFDB870	RCFDB871	4.
	44,687,623	8,863,976	19997	712	
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution .....	RCFDB872	RCFDB873	RCFDB874	RCFDB875	5.a.
	255,731	342,101,730	57	2887	
b. Employee benefit—defined benefit .....	RCFDB876	RCFDB877	RCFDB878	RCFDB879	5.b.
	1,487,839	723,418,503	112	7931	
c. Other employee benefit and retirement-related accounts ....	RCFDB880	RCFDB881	RCFDB882	RCFDB883	5.c.
	11,010,365	98,664,758	13389	2271	
6. Corporate trust and agency accounts .....	RCFDB884	RCFDB885	RCFDC001	RCFDC002	6.
	0	0	0	0	
7. Investment management and investment advisory agency accounts .....	RCFDB886	RCFDJ253	RCFDB888	RCFDJ254	7.
	111,439,066	0	45226	0	
8. Foundation and endowment trust and agency accounts .....	RCFDJ255	RCFDJ256	RCFDJ257	RCFDJ258	8.
	12,487,747	23,440,826	1822	378	
9. Other fiduciary accounts .....	RCFDB890	RCFDB891	RCFDB892	RCFDB893	9.
	131,982	337,127,053	37	2011	
10. Total fiduciary accounts (sum of items 4 through 9) .....	RCFDB894	RCFDB895	RCFDB896	RCFDB897	10.
	<b>181,500,353</b>	<b>1,533,616,846</b>	<b>80640</b>	<b>16190</b>	

**Schedule RC-T—Continued**

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	
11. Custody and safekeeping accounts .....		RCFDB898 5,937,045,465		RCFDB899 51199	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11) .....	RCFNB900 0	RCFNB901 3,645,030,364	RCFNB902 0	RCFNB903 18658	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) .....	RCFDJ259 9,555,173	RCFDJ260 903,088	RCFDJ261 12877	RCFDJ262 412	13.

Dollar Amounts in Thousands	Amount		
<b>Fiduciary and Related Services Income</b>			
14. Personal trust and agency accounts .....	RIADB904	173,589	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit—defined contribution .....	RIADB905	28,288	15.a.
b. Employee benefit—defined benefit .....	RIADB906	107,417	15.b.
c. Other employee benefit and retirement-related accounts .....	RIADB907	52,381	15.c.
16. Corporate trust and agency accounts .....	RIADA479	0	16.
17. Investment management and investment advisory agency accounts .....	RIADJ315	481,886	17.
18. Foundation and endowment trust and agency accounts .....	RIADJ316	31,722	18.
19. Other fiduciary accounts .....	RIADA480	60,588	19.
20. Custody and safekeeping accounts .....	RIADB909	623,924	20.
21. Other fiduciary and related services income .....	RIADB910	48,765	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) .....	RIAD4070	<b>1,608,560</b>	22.
a. Fiduciary and related services income—foreign offices (included in item 22) .....	RIADB912	399,736	22.a.
23. Less: Expenses .....	RIADC058	N/A	23.
24. Less: Net losses from fiduciary and related services .....	RIADA488	N/A	24.
25. Plus: Intracompany income credits for fiduciary and related services .....	RIADB911	N/A	25.
26. Net fiduciary and related services income .....	RIADA491	<b>N/A</b>	26.

### Schedule RC-T—Continued

**Memoranda**

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	N/A	RCFDJ264	N/A	RCFDJ265	N/A	M.1.a.
b. Interest-bearing deposits .....	RCFDJ266	N/A	RCFDJ267	N/A	RCFDJ268	N/A	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations .....	RCFDJ269	N/A	RCFDJ270	N/A	RCFDJ271	N/A	M.1.c.
d. State, county, and municipal obligations .....	RCFDJ272	N/A	RCFDJ273	N/A	RCFDJ274	N/A	M.1.d.
e. Money market mutual funds .....	RCFDJ275	N/A	RCFDJ276	N/A	RCFDJ277	N/A	M.1.e.
f. Equity mutual funds .....	RCFDJ278	N/A	RCFDJ279	N/A	RCFDJ280	N/A	M.1.f.
g. Other mutual funds .....	RCFDJ281	N/A	RCFDJ282	N/A	RCFDJ283	N/A	M.1.g.
h. Common trust funds and collective investment funds .....	RCFDJ284	N/A	RCFDJ285	N/A	RCFDJ286	N/A	M.1.h.
i. Other short-term obligations .....	RCFDJ287	N/A	RCFDJ288	N/A	RCFDJ289	N/A	M.1.i.
j. Other notes and bonds .....	RCFDJ290	N/A	RCFDJ291	N/A	RCFDJ292	N/A	M.1.j.
k. Investments in unregistered funds and private equity investments .....	RCFDJ293	N/A	RCFDJ294	N/A	RCFDJ295	N/A	M.1.k.
l. Other common and preferred stocks .....	RCFDJ296	N/A	RCFDJ297	N/A	RCFDJ298	N/A	M.1.l.
m. Real estate mortgages .....	RCFDJ299	N/A	RCFDJ300	N/A	RCFDJ301	N/A	M.1.m.
n. Real estate .....	RCFDJ302	N/A	RCFDJ303	N/A	RCFDJ304	N/A	M.1.n.
o. Miscellaneous assets .....	RCFDJ305	N/A	RCFDJ306	N/A	RCFDJ307	N/A	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o) .....	RCFDJ308	N/A	RCFDJ309	N/A	RCFDJ310	N/A	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
1.q. Investments of managed fiduciary accounts in advised or sponsored mutual funds .....	RCFDJ311	N/A	RCFDJ312	N/A	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships .....	RCFDB927	N/A	RCFDB928	N/A	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default .....	RCFDJ313	N/A	RCFDJ314	N/A	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency .....	RCFDB929	N/A			M.2.b.

## Schedule RC-T—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
3. Collective investment funds and common trust funds:					
a. Domestic equity .....	RCFDB931	0	RCFDB932	0	M.3.a.
b. International/Global equity .....	RCFDB933	0	RCFDB934	0	M.3.b.
c. Stock/Bond blend .....	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond .....	RCFDB937	0	RCFDB938	0	M.3.d.
e. Municipal bond .....	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market .....	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other .....	RCFDB943	0	RCFDB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	RCFDB945	<b>0</b>	RCFDB946	<b>0</b>	M.3.h.

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	RIADB947	N/A	RIADB948	N/A	RIADB949	N/A	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....	RIADB950	N/A	RIADB951	N/A	RIADB952	N/A	M.4.b.
c. Investment management and investment advisory agency accounts .....	RIADB953	N/A	RIADB954	N/A	RIADB955	N/A	M.4.c.
d. Other fiduciary accounts and related services .....	RIADB956	N/A	RIADB957	N/A	RIADB958	N/A	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24) .....	RIADB959	<b>N/A</b>	RIADB960	<b>N/A</b>	RIADB961	<b>N/A</b>	M.4.e.

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

Confidential

Name and Title (TEXT B962)

Confidential

E-mail Address (TEXT B926)

Confidential

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

Confidential

FAX: Area code/phone number (TEXT B964)

### Schedule RC-V—Variable Interest Entities

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

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments? NO  
(RCON 6979)

**BANK MANAGEMENT STATEMENT (750 character limit):**  
(TEXT 6980)