

Federal Financial Institutions Examination Council



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

Report at the close of business June 30, 2018

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations). Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations.

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

(20180630)

(RCON 9999)

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

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.

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC’s Central Data Repository (CDR), an Internet-based system for 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.

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.

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.

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60603

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 6PTKHDJ8HDUF78PFWH30

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

FDIC Certificate Number 0|0|9|1|3|
 (RSSD 9050)

The estimated average burden associated with this information collection is 122.38 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent’s activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

Telephone: Area code/phone number/extension (TEXT C493)

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Telephone: Area code/phone number/extension (TEXT 8902)

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

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

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

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Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

Telephone: Area code/phone number/extension (TEXT C369)

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

Telephone: Area code/phone number/extension (TEXT C374)

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

CONF
Telephone: Area code/phone number/extension (TEXT C440)

Secondary Contact

CONF
Name (TEXT C442)

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Title (TEXT C443)

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E-mail Address (TEXT C444)

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Telephone: Area code/phone number/extension (TEXT C445)

Third Contact

CONF
Name (TEXT C870)

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Title (TEXT C871)

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E-mail Address (TEXT C872)

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Telephone: Area code/phone number/extension (TEXT C873)

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

CONF
Telephone: Area code/phone number/extension (TEXT C878)

Consolidated Report of Income For the period January 1, 2018 — June 30, 2018

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	4435	129,894			1.a.1.a.1
(2) All other loans secured by real estate.....	4436	79,129			1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024	0			1.a.1.b.
c. Commercial and industrial loans.....	4012	84,555			1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B485	0			1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	6,469			1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056	0			1.a.1.e.
f. All other loans in domestic offices.....	B487	200,692			1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	21,520			1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010	522,259			1.a.3.
b. Income from lease financing receivables.....	4065	1,104			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	135,692			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	78,663			1.d.1.
(2) Mortgage-backed securities.....	B489	166,817			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	149,622			1.d.3.
e. Interest income from trading assets.....	4069	0			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	15,092			1.f.
g. Other interest income.....	4518	4,382			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107	1,073,631			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	23,332			2.a.1.a.
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093	12,905			2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03	358			2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04	3,738			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	106,528			2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	23,545			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	81,566			2.c.

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	20,551	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	272,523	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	801,108			3.
4. Provision for loan and lease losses.....	4230	(953)			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	1,843,654	5.a.
b. Service charges on deposit accounts.....			4080	31,790	5.b.
c. Trading revenue (2).....			A220	171,709	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	0	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	0	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	0	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	0	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	(4,807)	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	354	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	(58)	5.k.
l. Other noninterest income*.....			B497	79,441	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	2,122,083			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	(172)			6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	(19)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	1,053,199	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....			4217	151,482	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	8,824	7.c.2.
d. Other noninterest expense*.....			4092	723,782	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	1,937,287			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	986,666			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	986,666			8.c.
9. Applicable income taxes (on item 8.c).....	4302	224,126			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	762,540			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	762,540			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	125			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	762,415			14.

* Describe on Schedule RI-E - Explanations

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

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

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

4 Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Schedule RI—Continued

Memoranda

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
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.....	4513	3,553	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>			
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	8431	203,904	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	14,541	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	1,023	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	18,030	M.5.
6. Not applicable			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date	M.7.
	9106	0	
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 total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>			
	RIAD	Amount	
a. Interest rate exposures.....	8757	12,649	M.8.a.
b. Foreign exchange exposures.....	8758	159,060	M.8.b.
c. Equity security and index exposures.....	8759	0	M.8.c.
d. Commodity and other exposures.....	8760	0	M.8.d.
e. Credit exposures.....	F186	0	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA).....	FT36	0	M.8.f.(1)
(2) CVA hedge.....	FT37	0	M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA).....	FT38	0	M.8.g.(1)
(2) CVA hedge.....	FT39	0	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	0	M.8.h.

1 The asset size tests are based on total assets reported in the June 30, 2017, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2018, would report 20180301.

Schedule RI—Continued

Memoranda—Continued	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets (1)</i>				
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading.....		C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....		C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....		A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....		RIAD	YES / NO	
		A530	NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>				
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....		RIAD	Amount	
		F228	NR	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets.....		F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....		F552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....		F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....		F554	NR	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).....		J321	172	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H032	235	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H033	880	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....		H034	0	M.15.c.
d. All other service charges on deposit accounts.....		H035	30,675	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	9,223,936			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	(4,040)			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	9,219,896			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	762,415			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	0			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	51,458			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	450,000			9.
10. Other comprehensive income (1).....	B511	(86,154)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	21,617			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	9,519,232			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, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	10	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	125	C894	125	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	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.....	5411	2,507	5412	495	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	1,889	C217	1,274	1.c.2.a.
(b) Secured by junior liens.....	C235	806	C218	225	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	834	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	11	1.e.2.
f. In foreign offices.....	B512	0	B513	0	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	75	4617	1,132	4.a.
b. To non-U.S. addressees (domicile).....	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	1	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	229	K206	158	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	4	4628	9	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	6,479	4605	3,430	9.

Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	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).....	4652	0	4662	0	M.2.
3. Not applicable					

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.

	Calendar year-to-date		
	RIAD	Amount	
	4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388		NR	M.4.

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

Schedule RI-B—Continued

Part II - Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the December 31, 2017, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	131,239	1.
2. Recoveries (must equal Part I, item 9, column B, above).....	4605	3,430	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4).....	C079	6,479	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	(953)	5.
6. Adjustments* (see instructions for this schedule).....	C233	(23)	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	127,214	7.

* Describe on Schedule RI-E - Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above.....	C435	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.....	C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390	NR	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).....	C781	0	M.4.

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

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

	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)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	0	M709	0	M710	448,811	M711	3,780	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	2,647	M715	1,269	M716	3,052,470	M717	31,935	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	416	M722	201	M723	7,576,063	M724	60,194	M725	0	M726	0	1.c.
2. Commercial loans (2).....	M727	16,817	M728	4,582	M729	21,093,507	M730	24,220	M731	0	M732	0	2.
3. Credit cards.....	M733	0	M734	0	M735	0	M736	0	M737	0	M738	0	3.
4. Other consumer loans.....	M739	0	M740	0	M741	257,138	M742	1,033	M743	0	M744	0	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (for each column sum of 1.a through 5) (3).....	M746	19,880	M747	6,052	M748	32,427,989	M749	121,162	M750	0	M751	0	6.

- 1 The \$1 billion asset size test is based on the total assets reported on the June 30, 2017, 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) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices.....		C899	385,971	1.
2. Total interest expense in foreign offices.....		C900	111,879	2.
3. Provision for loan and lease losses in foreign offices.....		C901	9	3.
4. Noninterest income in foreign offices:				
a. Trading revenue.....		C902	121,973	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903	0	4.b.
c. Net securitization income.....		C904	0	4.c.
d. Other noninterest income.....		C905	979,888	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities (1).....		JA28	0	5.
6. Total noninterest expense in foreign offices.....		C907	1,000,349	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....		C908	11,109	7.
8. Applicable income taxes (on items 1 through 7).....		C909	96,328	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....		GW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....		C911	290,376	10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913	(186,492)	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914	103,884	12.

1. For institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities, include realized and unrealized gains (losses) (and all other value changes) on equity securities and other equity investments in foreign offices not held for trading that are included in Schedule RI, item 8.b.

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		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks.....	C013	0			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Bank card and credit card interchange fees.....	F555	0			1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0			1.g.
h.	<input type="text" value="4461"/> Loan service related fees	4461	25,210			1.h.
i.	<input type="text" value="4462"/> Banking Fees	4462	20,069			1.i.
j.	<input type="text" value="4463"/> Transfer pricing revenue	4463	16,341			1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017	0			2.a.
b.	Advertising and marketing expenses.....	0497	0			2.b.
c.	Directors' fees.....	4136	0			2.c.
d.	Printing, stationery, and supplies.....	C018	0			2.d.
e.	Postage.....	8403	0			2.e.
f.	Legal fees and expenses.....	4141	0			2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF			2.g.
h.	Accounting and auditing expenses.....	F556	0			2.h.
i.	Consulting and advisory expenses.....	F557	71,586			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0			2.j.
k.	Telecommunications expenses.....	F559	0			2.k.
l.	Other real estate owned expenses.....	Y923	0			2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0			2.m.
n.	<input type="text" value="4464"/> Computer and software related expenses	4464	231,052			2.n.
o.	<input type="text" value="4467"/> Technical services and market data expenses	4467	176,507			2.o.
p.	<input type="text" value="4468"/> Subcustodial and depository fee expenses	4468	64,675			2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)						
(itemize and describe each discontinued operation):						
a.	(1) <input type="text" value="FT29"/>	FT29	0			3.a.1.
	(2) Applicable income tax effect.....	FT30	0			3.a.2.
b.	(1) <input type="text" value="FT31"/>	FT31	0			3.b.1.
	(2) Applicable income tax effect.....	FT32	0			3.b.2.

Schedule RI-E—Continued

		Year-to-date		
		RIAD	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.	TEXT B526 Revenue recognition adoption	B526	(4,040)	4.a.
b.	TEXT B527	B527	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.	TEXT 4498 Revaluation of deferred taxes	4498	25,314	5.a.
b.	TEXT 4499 Dividend equivalents and minority interest	4499	(3,697)	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.	TEXT 4521 HAMP Incentives	4521	(23)	6.a.
b.	TEXT 4522	4522	0	6.b.

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):

Comments?.....	RIAD	YES / NO	
	4769	NO	7.

Other explanations (please type or print clearly):
(TEXT 4769)

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2018

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCFD	Amount	
Assets					
1.	Cash and balances due from depository institutions (from Schedule RC-A):				
a.	Noninterest-bearing balances and currency and coin (1).....		0081	2,816,442	1.a.
b.	Interest-bearing balances (2).....		0071	39,641,135	1.b.
2.	Securities:				
a.	Held-to-maturity securities (from Schedule RC-B, column A).....		1754	14,173,133	2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D).....		1773	35,184,528	2.b.
c.	Equity securities with readily determinable fair values not held for trading (3).....		JA22	NR	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:				
a.	Federal funds sold.....		RCON B987	10,000	3.a.
b.	Securities purchased under agreements to resell (4).....		RCFD B989	1,417,779	3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):		RCFD		
a.	Loans and leases held for sale.....		5369	25,352	4.a.
b.	Loans and leases held for investment.....	B528		32,447,869	4.b.
c.	LESS: Allowance for loan and lease losses.....	3123		127,214	4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....		B529	32,320,655	4.d.
5.	Trading assets (from Schedule RC-D).....		3545	1,359,415	5.
6.	Premises and fixed assets (including capitalized leases).....		2145	426,251	6.
7.	Other real estate owned (from Schedule RC-M).....		2150	3,830	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....		2130	0	8.
9.	Direct and indirect investments in real estate ventures.....		3656	0	9.
10.	Intangible assets (from Schedule RC-M).....		2143	781,446	10.
11.	Other assets (from Schedule RC-F).....		2160	6,496,986	11.
12.	Total assets (sum of items 1 through 11).....		2170	134,656,952	12.
Liabilities					
13.	Deposits:		RCON		
a.	In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)		2200	35,403,079	13.a.
(1)	Noninterest-bearing (5).....	RCON 6631		18,215,144	13.a.1.
(2)	Interest-bearing.....	RCON 6636		17,187,935	13.a.2.
b.	In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)		RCFN 2200	72,015,413	13.b.
(1)	Noninterest-bearing.....	RCFN 6631		8,504,049	13.b.1.
(2)	Interest-bearing.....	RCFN 6636		63,511,364	13.b.2.
14.	Federal funds purchased and securities sold under agreements to repurchase:				
a.	Federal funds purchased in domestic offices (6).....		RCON B993	3,000,200	14.a.
b.	Securities sold under agreements to repurchase (7).....		RCFD B995	981,286	14.b.
15.	Trading liabilities (from Schedule RC-D).....		RCFD 3548	690,462	15.
16.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....		RCFD 3190	9,295,199	16.
17.	and 18. Not applicable				

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

2 Includes time certificates of deposit not held for trading.

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

4 Includes all securities resale agreements, regardless of maturity.

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

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

7 Includes all securities repurchase agreements, regardless of maturity.

Schedule RC—Continued

		Dollar Amounts in Thousands	RCFD	Amount	
Liabilities - continued					
19.	Subordinated notes and debentures (1).....		3200	1,314,333	19.
20.	Other liabilities (from Schedule RC-G).....		2930	2,435,414	20.
21.	Total liabilities (sum of items 13 through 20).....		2948	125,135,386	21.
22.	Not applicable				
Equity Capital					
Bank Equity Capital					
23.	Perpetual preferred stock and related surplus.....		3838	0	23.
24.	Common stock.....		3230	3,563	24.
25.	Surplus (excludes all surplus related to preferred stock).....		3839	1,790,659	25.
26. a.	Retained earnings.....		3632	8,175,479	26. a.
	b. Accumulated other comprehensive income (2).....		B530	(450,469)	26. b.
	c. Other equity capital components (3).....		A130	0	26. c.
27. a.	Total bank equity capital (sum of items 23 through 26.c).....		3210	9,519,232	27. a.
	b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	2,334	27. b.
28.	Total equity capital (sum of items 27.a and 27.b).....		G105	9,521,566	28.
29.	Total liabilities and equity capital (sum of items 21 and 28).....		3300	134,656,952	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....

RCFD	Number
6724	NR

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

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

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

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	259,074			
a. Cash items in process of collection and unposted debits.....			0020	175,619	1.a.
b. Currency and coin.....			0080	82,065	1.b.
2. Balances due from depository institutions in the U.S.....	0082	24,464	0082	24,464	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	23,343,653	0070	47,939	3.
4. Balances due from Federal Reserve Banks.....	0090	18,830,386	0090	11,487,521	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	42,457,577	0010	11,817,608	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	115,688	0213	115,685	1286	5,668,707	1287	5,638,551	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	3,293,285	HT53	3,290,249	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	32,629	8497	33,694	8498	741,256	8499	737,801	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	766	G301	780	G302	21,608	G303	21,626	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	4,206	G305	4,452	G306	4,970,183	G307	4,875,296	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	5,671,131	G315	5,642,984	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	19,351	G319	19,386	4.b.2.
(3) All other residential MBS.....	G320	62,568	G321	32,526	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	3,691,560	K145	3,684,268	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	115	K151	115	K152	3,539,082	K153	3,540,058	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	433,857	K157	427,652	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	1,137,305	C988	1,137,449	C989	1,871,665	C027	1,855,776	5.a.
b. Structured financial products.....									
	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	128,653	1738	104,865	1739	1,187,323	1741	1,176,610	6.a.
a. Other foreign debt securities.....	1742	12,691,203	1743	12,676,242	1744	4,298,495	1746	4,274,271	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2, 3).....					A510		A511		7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	14,173,133	1771	14,105,808	1772	35,407,503	1773	35,184,528	8.

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

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Pledged securities (1).....	0416	33,276,719	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)			
(1) Three months or less.....	A549	16,430,958	M.2.a.1.
(2) Over three months through 12 months.....	A550	2,325,063	M.2.a.2.
(3) Over one year through three years.....	A551	9,175,175	M.2.a.3.
(4) Over three years through five years.....	A552	4,867,765	M.2.a.4.
(5) Over five years through 15 years.....	A553	1,836,004	M.2.a.5.
(6) Over 15 years.....	A554	128,039	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)			
(1) Three months or less.....	A555	901,326	M.2.b.1.
(2) Over three months through 12 months.....	A556	604,618	M.2.b.2.
(3) Over one year through three years.....	A557	992,918	M.2.b.3.
(4) Over three years through five years.....	A558	1,366,988	M.2.b.4.
(5) Over five years through 15 years.....	A559	761,426	M.2.b.5.
(6) Over 15 years.....	A560	274,618	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)			
(1) Three years or less.....	A561	1,385,275	M.2.c.1.
(2) Over three years.....	A562	8,307,488	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	8,736,109	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	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	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f are to be completed by banks with \$10 billion or more in total assets. (1)</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	385,797	B839	385,992	B840	1,288,511	B841	1,274,034	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	751,508	B847	751,457	B848	559,799	B849	558,447	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	23,355	B861	23,295	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....	G372	0	G373	0	G374	0	G375	0	M.6.f.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate: (1).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	89,509	F158	89,509	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	359,302	F159	359,302	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	14,957	1420	14,957	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	952,765	1797	952,765	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	5,980,537	5367	5,980,244	1.c.2.a.
(b) Secured by junior liens.....	5368	79,969	5368	79,969	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	563,207	1460	563,207	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	920,516	F160	920,516	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	2,134,601	F161	2,134,601	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	0	2.a.
(1) To foreign branches of other U.S. banks.....	B532	0			
(2) To other commercial banks in the U.S.....	B533	0			
b. To other depository institutions in the U.S.....	B534	1,090	B534	0	2.b.
c. To banks in foreign countries.....			B535	0	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	0			
(2) To other banks in foreign countries.....	B537	0			
3. Loans to finance agricultural production and other loans to farmers.....	1590	0	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	4,332,611	1763	4,332,611	4.a.
b. To non-U.S. addressees (domicile).....	1764	202,952	1764	201,367	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	0	B538	0	6.a.
b. Other revolving credit plans.....	B539	7,423	B539	7,423	6.b.
c. Automobile loans.....	K137	95	K137	95	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	249,620	K207	248,886	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	44,737	2107	44,737	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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563	16,382,903			9.
a. Loans to nondepository financial institutions:			J454	228,682	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	1,859,212	9.b.1.
(2) All other loans (exclude consumer loans):			J451	12,805,591	9.b.2.
10. Lease financing receivables (net of unearned income):			2165	156,427	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases):	F162	0			10.a.
b. All other leases:	F163	156,427			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	32,473,221	2122	30,980,101	12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans:	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans:	K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices:	F576	34,030	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices:	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties:	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties:	K162	1,585	M.1.d.2.
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile):	K163	0	M.1.e.1.
(2) To non-U.S. addressees (domicile):	K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):	K165	340	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:	RCON		
(2) Not applicable	K166	0	M.1.f.1.
(3) Loans to finance agricultural production and other loans to farmers:	RCFD		
(4) Loans to individuals for household, family, and other personal expenditures:	K168	0	M.1.f.3.
(a) Credit card:	K098	0	M.1.f.4.a.
(b) Automobile loans:	K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans):	K204	0	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f):	HK25	35,955	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	A564		263,621	M.2.a.1.
(2) Over three months through 12 months.....	A565		868,193	M.2.a.2.
(3) Over one year through three years.....	A566		1,124,558	M.2.a.3.
(4) Over three years through five years.....	A567		1,103,748	M.2.a.4.
(5) Over five years through 15 years.....	A568		1,993,110	M.2.a.5.
(6) Over 15 years.....	A569		546,617	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (3)				
(1) Three months or less.....	A570		25,236,733	M.2.b.1.
(2) Over three months through 12 months.....	A571		348,962	M.2.b.2.
(3) Over one year through three years.....	A572		363,600	M.2.b.3.
(4) Over three years through five years.....	A573		250,241	M.2.b.4.
(5) Over five years through 15 years.....	A574		198,433	M.2.b.5.
(6) Over 15 years.....	A575		47,045	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....				
	A247		9,044,757	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....				
	2746		161,847	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....				
	RCON			
	5370		4,640,546	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....				
	RCFD			
	B837		293	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....				
	C391		NR	M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</i>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		0	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780		0	M.7.b.

1 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

2 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.

3 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.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....					
	F230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
	F231		NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
	F232		NR		M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
	F577		14,378		M.9.
10. and 11. Not applicable					

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:						
a. Loans secured by real estate.....						
	G091	0	G092	0	G093	0
b. Commercial and industrial loans.....						
	G094	0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....						
	G097	0	G098	0	G099	0
d. All other loans and all leases.....						
	G100	0	G101	0	G102	0

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD G377		NR		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
14. Pledged loans and leases.....	RCFD G378	8,574,500			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):			RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		NR		M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		NR		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		NR		M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		NR		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			RCON	Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470		NR		M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		NR		M.15.c.2.

Schedule RC-C—Continued

Part II—Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	8	5565	130	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	33	5567	4,247	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	204	5569	102,200	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	261	5571	13,629	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	233	5573	32,050	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	339	5575	121,029	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	0	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	0	5585	0	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	0	5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

	Dollar Amounts in Thousands		Consolidated Bank	
	RCFD	Amount		
Assets				
1. U.S. Treasury securities.....	3531	0	1.	
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.	
3. Securities issued by states and political subdivisions in the U.S.....	3533	0	3.	
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.	
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.	
c. All other residential MBS.....	G381	0	4.c.	
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.	
e. All other commercial MBS.....	K198	0	4.e.	
5. Other debt securities:				
a. Structured financial products.....	HT62	0	5.a.	
b. All other debt securities.....	G386	0	5.b.	
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.	
(2) All other loans secured by real estate.....	HT64	0	6.a.2.	
b. Commercial and industrial loans.....	F614	0	6.b.	
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT65	0	6.c.	
d. Other loans.....	F618	0	6.d.	
7. and 8. Not applicable				
9. Other trading assets.....	3541	0	9.	
10. Not applicable				
11. Derivatives with a positive fair value.....	3543	1,359,415	11.	
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	1,359,415	12.	
Liabilities				
13. a. Liability for short positions.....	3546	0	13.a.	
b. Other trading liabilities.....	F624	0	13.b.	
14. Derivatives with a negative fair value.....	3547	690,462	14.	
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	690,462	15.	

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

Schedule RC-D—Trading Assets and Liabilities

Memoranda

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

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

2 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands	
	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	16,522,290			B550	18,818,667
2. U.S. Government.....	2202	12,335			2520	0
3. States and political subdivisions in the U.S.....	2203	7,263			2530	34,998
4. Commercial banks and other depository institutions in the U.S.....	B551	7,526			B552	0
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	16,549,414	2210	15,986,222	2385	18,853,665

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	121,021	M.1.a.
b. Total brokered deposits.....	2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.

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

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

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	17,607,932			M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	390,520			M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	117,695			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	198,418			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	539,100			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	38,286			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....	HK07	115,063			M.3.a.1.
(2) Over three months through 12 months.....	HK08	144,965			M.3.a.2.
(3) Over one year through three years.....	HK09	47,741			M.3.a.3.
(4) Over three years.....	HK10	8,344			M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11	260,028			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)					
(1) Three months or less.....	HK12	183,562			M.4.a.1.
(2) Over three months through 12 months.....	HK13	256,561			M.4.a.2.
(3) Over one year through three years.....	HK14	95,047			M.4.a.3.
(4) Over three years.....	HK15	3,930			M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222	440,123			M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO			
	P752	YES			M.5.

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

	Dollar Amounts in Thousands		RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753	72,803			M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754	207,226			M.6.b.

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

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....			
	P756	8,745,429	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....			
	P757	8,836,731	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....			
	P758	390,520	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....			
	P759	0	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	67,735,931	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	97,716	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	125,026	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	4,056,740	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	72,015,413	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	11,964,236	M.1.

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (1).....			B556	326,055	1.
2.	Net deferred tax assets (2).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (3)			HT80	0	3.
4.	Equity investments without readily determinable fair values (4)			1752	792,130	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	0	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	5,378,801	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.e.
e.	Computer software.....	FT33	0			6.f.
f.	Accounts receivable.....	FT34	0			6.g.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.h.
h.	TEXT 3549 Client Security Receivable	3549	2,027,299			6.i.
i.	TEXT 3550	3550	0			6.j.
j.	TEXT 3551	3551	0			6.k.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	6,496,986	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits in domestic offices (5).....			3645	4,027	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD 3646	1,159,375	1.b.
2.	Net deferred tax liabilities (2).....			3049	297,693	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	22,020	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	952,299	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	TEXT 3552	3552	0			4.e.
f.	TEXT 3553 Unfunded CRA Commitment	3553	284,926			4.f.
g.	TEXT 3554 Security Trade Date AP	3554	339,544			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	2,435,414	5.

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 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
 5 For savings banks, include "dividends" accrued and unpaid on deposits.

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	900,000		3.
4. Securities sold under agreements to repurchase.....	B995	981,286		4.
5. Other borrowed money..... EITHER	3190	9,038,377		5.
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... OR	2163	0		6.
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	23,045,066		7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	84,819,320		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	52,252,688		9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	0	1287	5,638,551	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	3,290,249	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	32,629	8499	737,801	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	4,972	G390	8,581,190	13.a.1.
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G393	115	G394	9,183,042	13.b.1.
(2) All other mortgage-backed securities.....	1733	62,568	1736	447,038	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	128,653	G398	3,032,386	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	9,500	G400	3,410,440	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values (2).....			A511	0	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	238,437	1773	34,320,697	17.

18. Equity investments not held for trading:	RCON		Amount		
	RCON	Amount	RCON	Amount	
a. Equity securities with readily determinable fair values (3).....	JA22		NR		18.a.
b. Equity investments without readily determinable fair values.....	1752	791,622			18.b.

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

2 Item 16 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

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

Schedule RC-H—Continued

		Domestic Offices		
		RCON	Amount	
Dollar Amounts in Thousands				
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
19. Total trading assets	3545	456,962		19.
20. Total trading liabilities	3548	581,875		20.
21. Total loans held for trading	HT71	0		21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>				
22. Total amount of fair value option loans held for investment and held for sale	JF75	0		22.

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands		
	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	0	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	10,661	2.

Schedule RC-K—Quarterly Averages (1)

	Dollar Amounts in Thousands		
	RCFD	Amount	
Assets			
1. Interest-bearing balances due from depository institutions.....	3381	31,062,261	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	9,084,242	2.
3. Mortgage-backed securities (2).....	B559	17,655,659	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	22,501,752	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	1,417,124	5.
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans.....	3360	30,591,757	6.a.1.
(2) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties.....	3465	7,090,331	6.a.2.a.
(b) All other loans secured by real estate.....	3466	4,079,527	6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers.....	3386	0	6.a.3.
(4) Commercial and industrial loans.....	3387	4,831,574	6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B561	0	6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	252,665	6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	1,448,761	6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes. (4)</i>			
7. Trading assets.....	RCFD 3401	1,248,402	7.
8. Lease financing receivables (net of unearned income).....	RCFD 3484	194,927	8.
9. Total assets (4).....	RCFD 3368	123,815,910	9.

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

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

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

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

a) Debt securities at amortized cost.

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
Liabilities						
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....			RCON 3485	4,793,557	10.
11.	Nontransaction accounts in domestic offices:					
a.	Savings deposits (includes MMDAs).....			B563	11,449,105	11.a.
b.	Time deposits of \$250,000 or less.....			HK16	323,730	11.b.
c.	Time deposits of more than \$250,000.....			HK17	572,869	11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....			RCFN 3404	57,684,451	12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....			RCFD 3353	3,491,213	13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....			RCFD 3355	9,508,601	14.

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....			3814	928,686	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1)	Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....			RCON		
				HT72	NR	1.a.1.
				RCFD		
b.	Credit card lines.....			3815	0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (1) (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b)</i>						
(1)	Unused consumer credit card lines.....			J455	0	1.b.1.
(2)	Other unused credit card lines.....			J456	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.....			F164	79,587	1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....			F165	242,097	1.c.1.b.
(2)	NOT secured by real estate.....			6550	18,834	1.c.2.
d.	Securities underwriting.....			3817	0	1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....			J457	14,270,111	1.e.1.
(2)	Loans to financial institutions.....			J458	1,461,607	1.e.2.
(3)	All other unused commitments.....			J459	8,662,230	1.e.3.
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	35,968			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	0			3.a.
4. Commercial and similar letters of credit.....						
5. Not applicable						
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....			3433	146,761,451	6.a.
b.	Securities borrowed.....			3432	0	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps.....	C968	0	C969	0	7.a.1.
(2)	Total return swaps.....	C970	0	C971	0	7.a.2.
(3)	Credit options.....	C972	0	C973	0	7.a.3.
(4)	Other credit derivatives.....	C974	0	C975	0	7.a.4.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection			
	RCFD	Amount	RCFD	Amount		
	7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	0	C221	0	7.b.1.	
(2) Gross negative fair value.....	C220	0	C222	0	7.b.2.	
7. c. Notional amounts by regulatory capital treatment: (1)					RCFD	Amount
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection	G401	0			7.c.1.a.	
(b) Purchased protection	G402	0			7.c.1.b.	
(2) All other positions:						
(a) Sold protection	G403	0			7.c.2.a.	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0			7.c.2.b.	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0			7.c.2.c.	

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade.....	G406	0	G407	0	G408	0	7.d.1.a.
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.1.b.
(2) Purchased credit protection: (3)							
(a) Investment grade.....	G412	0	G413	0	G414	0	7.d.2.a.
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.2.b.

	RCFD	Amount	
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")			
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555	3555	0	9.d.
e. TEXT 3556	3556	0	9.e.
f. TEXT 3557	3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")			
a. Commitments to sell when-issued securities	5591	0	10.
b. TEXT 5592	5592	0	10.b.
c. TEXT 5593	5593	0	10.c.
d. TEXT 5594	5594	0	10.d.
e. TEXT 5595	5595	0	10.e.

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

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

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

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

Schedule RC-L—Continued

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

11. Year-to-date merchant credit card sales volume:

	RCFD	Amount	
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

	(Column A)	(Column B)	(Column C)	(Column D)	
	Interest Rate Contracts	Foreign Exchange Contracts	Equity Derivative Contracts	Commodity and Other Contracts	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693 0	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a.
b. Forward contracts.....	RCFD 8697 0	RCFD 8698 284,614,609	RCFD 8699 0	RCFD 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 0	RCFD 8702 0	RCFD 8703 0	RCFD 8704 0	12.c.1.
(2) Purchased options.....	RCFD 8705 0	RCFD 8706 0	RCFD 8707 0	RCFD 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 989,290	RCFD 8710 0	RCFD 8711 0	RCFD 8712 0	12.d.1.
(2) Purchased options.....	RCFD 8713 114,290	RCFD 8714 0	RCFD 8715 0	RCFD 8716 0	12.d.2.
e. Swaps.....	RCFD 3450 12,621,864	RCFD 3826 2,076,959	RCFD 8719 468,770	RCFD 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126 9,093,014	RCFD A127 280,441,070	RCFD 8723 0	RCFD 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725 4,632,429	RCFD 8726 6,250,498	RCFD 8727 468,770	RCFD 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589 4,282,429				14.a.

Schedule RC-L—Continued

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount
Derivatives Position Indicators				
15. Gross fair values of derivative contracts:				
a. Contracts held for trading:				
(1) Gross positive fair value.....	RCFD 8733 76,460	RCFD 8734 3,056,884	RCFD 8735 0	RCFD 8736 0 15.a.1.
(2) Gross negative fair value.....	RCFD 8737 100,985	RCFD 8738 3,053,717	RCFD 8739 0	RCFD 8740 0 15.a.2.
b. Contracts held for purposes other than trading:				
(1) Gross positive fair value.....	RCFD 8741 28,506	RCFD 8742 255,277	RCFD 8743 55	RCFD 8744 0 15.b.1.
(2) Gross negative fair value.....	RCFD 8745 18,544	RCFD 8746 12,853	RCFD 8747 36,720	RCFD 8748 0 15.b.2.

Schedule RC-L—Continued

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

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	Dollar Amounts in Thousands			RCFD	Amount	RCFD	Amount	RCFD	Amount	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	412,488		G420	0	G421	0	G422	1,526,878	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	182,246		G425	0	G426	0	G427	226,657	16.b.1.
(2) Cash—Other currencies.....	G428	0		G430	0	G431	0	G432	0	16.b.2.
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	0	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	0		G440	0	G441	0	G442	0	
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	182,246		G460	0	G461	0	G462	226,657	16.b.8.

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

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....						
				6164	144,703	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....						
			Number			
	6165		9			1.b.
2. Intangible assets:						
a. Mortgage servicing assets.....						
				3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets.....						
	A590		0			2.a.1.
b. Goodwill.....						
				3163	633,070	2.b.
c. All other intangible assets.....						
				JF76	148,376	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....						
				2143	781,446	2.d.
3. Other real estate owned:						
a. Construction, land development, and other land in domestic offices.....						
				5508	248	3.a.
b. Farmland in domestic offices.....						
				5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....						
				5510	3,582	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....						
				5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....						
				5512	0	3.e.
f. In foreign offices.....						
				RCFN		
				5513	0	3.f.
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....						
				RCFD		
				2150	3,830	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....						
				JA29		4.
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (2)						
(a) One year or less.....						
				F055	7,600,000	5.a.1.a.
(b) Over one year through three years.....						
				F056	0	5.a.1.b.
(c) Over three years through five years.....						
				F057	0	5.a.1.c.
(d) Over five years.....						
				F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....						
				2651	7,600,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....						
				F059	0	5.a.3.
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (4)						
(a) One year or less.....						
				F060	256,822	5.b.1.a.
(b) Over one year through three years.....						
				F061	1,438,377	5.b.1.b.
(c) Over three years through five years.....						
				F062	0	5.b.1.c.
(d) Over five years.....						
				F063	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) (5).....						
				B571	256,822	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....						
				3190	9,295,199	5.c.

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

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

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

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

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

Schedule RC-M—Continued

		Dollar Amounts in Thousands		RCFD	YES / NO
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569			YES

		RCFD	Amount
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570	170,702,786

8. Internet Website addresses and physical office trade names:

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

TEXT	4087	http:// www.northerntrust.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)

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

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

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

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

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

10. Secured liabilities:

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

11.	Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	YES / NO
		G463	YES

12.	Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCON	YES / NO
		G464	YES

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate:			
(a) Construction, land development, and other land loans:			
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2
(b) Secured by farmland.....	K171	0	13.a.1b
(c) Secured by 1-4 family residential properties:			
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K172	0	13.a.1c1
(2) Closed-end loans secured by 1-4 family residential properties:			
(a) Secured by first liens.....	K173	0	13.a.1.c2a
(b) Secured by junior liens	K174	0	13.a.1.c2b
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0	13.a.1e1
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0	13.a.1e2
(2) - (4) Not applicable	RCFD		
(5) All other loans and all leases.....	K183	0	13.a.5.
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices.....			
(2) Farmland in domestic offices.....	K188	0	13.b.2.
(3) 1-4 family residential properties in domestic offices.....	K189	0	13.b.3.
(4) Multifamily (5 or more) residential properties in domestic offices.....	K190	0	13.b.4.
(5) Nonfarm nonresidential properties in domestic offices.....	K191	0	13.b.5.
(6) In foreign offices.....			
(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.....	K192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....			
d. Other assets (exclude FDIC loss-sharing indemnification assets).....			
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1).....	K193	NR	14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194	NR	14.b.

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

Schedule RC-M—Continued

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

15. Qualified Thrift Lender (QTL) test:

a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance?

(for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....

b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....

RCON	Number	
L133		NR 15.a.
	YES / NO	
L135		NR 15.b.

Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.

16. International remittance transfers offered to consumers: (1)

a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?

(1) International wire transfers

(2) International ACH transactions

(3) Other proprietary services operated by your institution

(4) Other proprietary services operated by another party

RCON	YES / NO	
N517	YES	16.a.1.
N518	NO	16.a.2.
N519	NO	16.a.3.
N520	NO	16.a.4.

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

N521	YES	16.b.
------	-----	-------

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

c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date.

(For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....

RCON	Number	
N522	1	16.c.

d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:

(1) Estimated number of international remittance transfers.....

RCON	Number	
N523	5,664	16.d.1.

(2) Estimated dollar value of international remittance transfers.....

RCON	Amount	
N524	448,062	16.d.2.

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

RCON	Number	
N527	0	16.d.3.

¹ Report information about international electronic transfers of funds offered to consumers in the United States that:

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
(b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	914	F175	0	F177	3,949	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	282	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	3,999	5399	219	5400	15,382	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	15,263	C237	1,837	C229	80,397	1.c.2.a.
(b) Secured by junior liens.....	C238	113	C239	0	C230	11,857	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	3,181	F180	0	F182	3,182	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	29,379	F181	0	F183	2,647	1.e.2.
f. In foreign offices.....	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	6,640	1252	0	1253	10,648	4.a.
b. To non-U.S. addressees (domicile).....	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	1	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	2,008	K217	397	K218	15	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	64,799	5460	2,797	5461	0	7.

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....							
	F166	0	F167	0	F168	0	8.a.
b. All other leases.....							
	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8).....							
	1406	126,296	1407	5,250	1403	128,360	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....							
	3505	0	3506	0	3507	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.....							
	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....							
	RCON		RCON		RCON		
	K045	0	K046	0	K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....							
	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....							
	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....							
	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....							
	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....							
	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....							
	K063	0	K064	0	K065	0	12.a.4.

Schedule RC-N—Continued

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

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	3,949	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....	F661	180	F662	0	F663	57,858	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	3,182	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	2,647	M.1.d.2.
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	32	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	198	K128	282	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.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	180	HK27	198	HK28	67,950	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0	M.5.

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

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	32,637	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	22,088	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):							
a. Outstanding balance.....	L183	0	L184	0	L185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	0	L187	0	L188	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		RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	114,392,378			1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	78,029,484			2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN				
		F234	78,029,484			3.
4.	Average consolidated total assets for the calendar quarter.....	RCFD				
		K652	123,815,910			4.
a.	Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2).....					
		K653	1			4.a.
					Amount	
5.	Average tangible equity for the calendar quarter (1).....	K654	8,554,528			5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	0			6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
a.	One year or less.....	G465	256,822			7.a.
b.	Over one year through three years.....	G466	1,438,377			7.b.
c.	Over three years through five years.....	G467	0			7.c.
d.	Over five years.....	G468	0			7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a.	One year or less.....	G469	300,833			8.a.
b.	Over one year through three years.....	G470	0			8.b.
c.	Over three years through five years.....	G471	0			8.c.
d.	Over five years.....	G472	1,013,500			8.d.
		RCON				
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803	0			9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
a.	Fully consolidated reciprocal brokered deposits.....	L190	NR			9.a.
10.	Banker's bank certification:					
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCFD	YES / NO			
		K656	NO			10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				Amount	
a.	Banker's bank deduction.....	K657	NR			10.a.
b.	Banker's bank deduction limit.....	K658	NR			10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....				YES / NO	
		K659	YES			11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)</i>				Amount	
a.	Custodial bank deduction.....	K660	61,037,931			11.a.
b.	Custodial bank deduction limit.....	K661	62,157,986			11.b.

1 See instructions for averaging methods. 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, for deposit insurance assessment purposes, item 26, except as described in the instructions.

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	8,408,272			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
	Number	F050	132,008			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	27,833,601			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
	Number	F052	12,682			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	87,916			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
	Number	F046	3,998			M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: (1)						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	33,105			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
	Number	F048	75			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)</i>						
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest unpaid (see instructions) (3).....		5597	24,677,456			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT A545		RCON	FDIC Cert. No.	A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....		RCFN		GW43	1,275,329	M.4.
5. Not applicable						

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

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

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

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention	K663		CONF		M.6.a.
b. Substandard	K664		CONF		M.6.b.
c. Doubtful	K665		CONF		M.6.c.
d. Loss	K666		CONF		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans	N025		CONF		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026		CONF		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans	N027		CONF		M.8.a.
b. Securitizations of higher-risk consumer loans	N028		CONF		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities	N029		CONF		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030		CONF		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:					
a. Total unfunded commitments	K676	321,684			M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	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)	K669	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)	RCON				
	K678	539,100			M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD				
a. Construction, land development, and other land loans secured by real estate	N177	0			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178		NR		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179		NR		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180		NR		M.13.d.
e. Commercial and industrial loans	N181		NR		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182		NR		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183		NR		M.13.g.
h. Non-agency residential mortgage-backed securities	M963		NR		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure	K673		CONF		M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		CONF		M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....	L189	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.....	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	NR	M.17.d

Schedule RC-O—Continued

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

		Two-Year Probability of Default (PD)								
		(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
		<= 1%	1.01-4%	4.01-7%	7.01-10%	10.01-14%	14.01-16%	16.01-18%	18.01-20%	
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:										
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....		RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	M.18.a
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	M.18.b
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	M.18.c
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	M.18.d
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
e. Credit cards.....		RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	M.18.e
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
f. Automobile loans.....		RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	M.18.f
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
g. Student loans.....		RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	M.18.g
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
h. Other consumer loans and revolving credit plans other than credit cards.....		RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	M.18.h
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
i. Consumer leases.....		RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	M.18.i
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	
j. Total.....		RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	M.18.j
		CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	

Schedule RC-O—Continued

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

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

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

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale (1) from all sources, loan sales, or quarter-end loans held for sale or trading exceed \$10 million for two consecutive quarters.

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	0	2.
3. 1-4 family residential mortgages sold during the quarter.....	HT83	925	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in	HT84	0	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	HT85	0	5.
	RCON		
	HT86	0	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a
b. For representations and warranties made to other parties.....	L192	CONF	7.b
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	0	7.c

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

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

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

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

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	35,184,528	G474	0	G475	5,638,551	G476	29,543,153	G477	2,824	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	1,359,415	G493	1,775,911	G494	0	G495	3,135,326	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	0	G392	0	G395	0	G396	0	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	36,543,943	G503	1,775,911	G504	5,638,551	G505	32,678,479	G506	2,824	7.

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

Schedule RC-Q—Continued

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Liabilities											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	690,462	G512	2,463,341	G513	0	G514	3,153,803	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	690,462	G532	2,463,341	G533	0	G534	3,153,803	G535	0	14.
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <input type="text"/> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <input type="text"/> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <input type="text"/> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <input type="text"/> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. <input type="text"/> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <input type="text"/> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <input type="text"/> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <input type="text"/> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

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

Schedule RC-R

Part I – Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Amount
Common Equity Tier 1 Capital					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	1,794,222		1.
2.	Retained earnings.....	3632	8,175,479		2.
3.	Accumulated other comprehensive income (AOCI).....	B530	(450,469)		3.
a.	AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	0=No 1=Yes	RCOA P838	0	3.a.
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....	P839	0		4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	9,519,232		5.
Common Equity Tier 1 Capital: Adjustments and Deductions					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	604,499		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	143,304		7.
8.	LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	P843	0		8.
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a.	LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (1).....	P844	NR		9.a.
b.	LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (2).....	P845			9.b.
c.	LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	P846	NR		9.c.
d.	LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	P847	NR		9.d.
e.	LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	P848	NR		9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	0		9.f.
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	0		10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	122,426		10.b.
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....	P851	0		11.
12.	Subtotal (item 5 minus items 6 through 11).....	P852	8,649,003		12.

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

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

Schedule RC-R — Continued

Part I - Continued

	Dollar Amounts in Thousands		
	RCFA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....	P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....	P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	P857	89	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	89	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	8,648,914	19.
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus.....	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	0	23.
24. LESS: Additional tier 1 capital deductions.....	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	0	25.
Tier 1 Capital			
26. Tier 1 capital (sum of items 19 and 25).....	8274	8,648,914	26.
Tier 2 Capital			
27. Tier 2 capital instruments plus related surplus.....	P866	1,013,500	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....	P868	0	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....	5310	149,233	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW 5310	0	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (1).....	RCFA Q257	0	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870	1,162,733	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....	RCFW P870	1,013,500	32.b.
33. LESS: Tier 2 capital deductions.....	RCFA P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311	1,162,733	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....	RCFW 5311	1,013,500	34.b.
Total Capital			
35. a. Total capital (sum of items 26 and 34.a).....	RCFA 3792	9,811,647	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW 3792	9,662,414	35.b.

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

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCFD	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....		3368	123,815,910	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....		RCFA		
		P875	870,318	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	395,523	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	122,550,069	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	68,551,074	40.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	62,792,033	40.b.

Risk-Based Capital Ratios *

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	12.6167%	P793	13.7739%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....	7206	12.6167%	7206	13.7739%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....	7205	14.3129%	7205	15.3880%	43.

Leverage Capital Ratios *

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39)	7204	7.0575%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:		Amount	
a. Total leverage exposure.....	H015	138,873,645	45.a.
		Percentage	
b. Supplementary leverage ratio.....	H036	6.2279%	45.b.

Capital Buffer *

	RCFA	Percentage	
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	6.3129%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer	RCFW		
	H312	6.3750%	46.b.

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions.....	RCFD D957 42,457,578	RCFD S396 0	RCFD D958 33,499,877				RCFD D959 7,197,344	RCFD S397 1,171,014	RCFD D960 478,859	RCFD S398 110,484	1.
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	
a. Held-to-maturity securities.....	13,036,546	98,510	8,140,750	0	0		4,606,642	0	190,644	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 32,901,099	RCFD S402 240,956	RCFD D967 10,885,637	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 20,268,623	RCFD D969 192,823	RCFD D970 1,313,060	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold.....	10,000		0				10,000	0	0	0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 1,417,779	RCFD H172 1,417,779									3.b.
4. Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
a. Residential mortgage exposures.....	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (5).....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	25,352	0	0	0	0		0	0	25,352	0
5. Loans and leases held for investment:	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
a. Residential mortgage exposures.....	7,699,042	0	0				0	6,789,597	909,445	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	349,416	0	0				0	0	0	349,416
c. Exposures past due 90 days or more or on nonaccrual (6).....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	19,969	0	0	0	0		0	0	0	19,969
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	24,379,441	(1,445)	192	0	0		214,198	1,892	24,164,604	0
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	127,214	127,214								

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

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

Schedule RC-R—Continued

Part II—Continued

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

⁷ Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

⁹ For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	1,359,415	1,359,415	0	0	0		0	0	0	0
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets (11).....	7,708,513	1,067,198	112,388	0	0		855,682	23,015	5,648,961	1,269
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

Schedule RC-R—Continued

Part II—Continued

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

¹² Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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

¹⁴ Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA (15)	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities.....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	1,136,586	1,136,586	0	302,365	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	2,283,428	2,283,428	0	505,666	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	0	0	0	0	0
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
	27,500	27,500	0	23,644	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (16).....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	134,656,952	7,475,213	52,638,844	0	0		33,152,489	8,178,341	32,730,925	481,138

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250% (17)	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets (16).....	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	0	0	0	0			0	0

¹⁵ Simplified Supervisory Formula Approach.

¹⁶ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (18)	(Column B) Credit Equivalent Amount (19)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (20)												
12. Financial standby letters of credit.....	RCFD D991 2,481,887	1.0	RCFD D992 2,481,887	RCFD D993 0	RCFD HJ92 0	RCFD HJ93 0		RCFD D994 66,056	RCFD D995 3,296	RCFD D996 2,411,275	RCFD S511 1,260	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 154,014	0.5	RCFD D998 77,007	RCFD D999 0				RCFD G603 0	RCFD G604 0	RCFD G605 74,295	RCFD S512 2,712	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 39,942	0.2	RCFD G607 7,988	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 0	RCFD G610 0	RCFD G611 7,363	RCFD S513 625	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

¹⁸ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (21)	(Column B) Credit Equivalent Amount (22)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (23).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.
	10,779,854	1.0	10,779,854	0	0	0		5,106,853	0	5,673,001	0	
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.
	82,125	1.0	82,125	0				0	0	82,125	0	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531	18.a.
	5,015,168	0.2	1,003,034	0	0	0		0	0	1,002,990	44	
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539	18.b.
	19,691,797	0.5	9,845,899	0	0	0		27,999	168	9,742,858	74,874	
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541									19.
	928,686	0.0	0									
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
			4,019,494	11,856	0	0	0	1,002,775	2,848	3,001,988	27	
			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	
21. Centrally cleared derivatives			264,330	37,698	226,632	0		0	0	0	0	21.
22. Unsettled transactions (failed trades) (24)	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	16,973			0				4,925	0	12,048	0	22.

21 Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561
	52,688,398	226,632	0	0	39,361,097	8,184,653	54,738,868	560,680
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572
	0	4,533	0	0	7,872,219	4,092,327	54,738,868	841,020

Schedule RC-R—Continued

Part II—Continued

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

	Totals	
	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	.S580	68,380,642
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	.S581	170,432
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (29).....	.B704	68,551,074
29. LESS: Excess allowance for loan and lease losses .....	.A222	0
30. LESS: Allocated transfer risk reserve .....	.3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	.G641	68,551,074

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount
	.G642	1,934,655

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:	Dollar Amounts in Thousands						
a. Interest rate .....	.S582	855,615	.S583	2,719,808	.S584	3,385,767	M.2.a.
b. Foreign exchange rate and gold .....	.S585	301,114,359	.S586	491,337	.S587	0	M.2.b.
c. Credit (investment grade reference asset) .....	.S588	0	.S589	0	.S590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....	.S591	0	.S592	0	.S593	0	M.2.d.
e. Equity .....	.S594	10,304	.S595	0	.S596	458,466	M.2.e.
f. Precious metals (except gold) .....	.S597	0	.S598	0	.S599	0	M.2.f.
g. Other .....	.S600	0	.S601	0	.S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	.S603	237,084	.S604	2,749,745	.S605	2,788,134	M.3.a.
b. Foreign exchange rate and gold .....	.S606	0	.S607	0	.S608	0	M.3.b.
c. Credit (investment grade reference asset) .....	.S609	0	.S610	0	.S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....	.S612	0	.S613	0	.S614	0	M.3.d.
e. Equity .....	.S615	0	.S616	0	.S617	0	M.3.e.
f. Precious metals (except gold) .....	.S618	0	.S619	0	.S620	0	M.3.f.
g. Other .....	.S621	0	.S622	0	.S623	0	M.3.g.

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

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(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	
		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities									
1.	Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
		0	0	0	0	0	0	0	
2.	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
		0	0	0	0	0	0	0	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets. (1)</i>									
3.	Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
		0	0	0	0	0	0	0	
4.	Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a.	30-89 days past due.....	0	0	0	0	0	0	0	4.a.
b.	90 days or more past due.....	0	0	0	0	0	0	0	4.b.
5.	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a.	Charge-offs.....	0	0	0	0	0	0	0	5.a.
b.	Recoveries.....	0	0	0	0	0	0	0	5.b.

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

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Amount of ownership (or seller's) interests carried as:.....		RCFD HU16	RCFD HU17			RCFD HU18	
7. and 8. Not applicable		0	0			0	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....				RCFD B776	RCFD B779	RCFD B780	RCFD B781
				0	0	0	0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....				RCFD B783	RCFD B786	RCFD B787	RCFD B788
				0	0	0	27,500
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....				RCFD B790			RCFD B796
				0			0
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements provided to assets reported in item 11.....				RCFD B797			RCFD B803
				0			0

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

Schedule RC-S—Continued

Memoranda

	RCFD	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	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).....	F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets. (2)</i>			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....	B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808	0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....	B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G (2,3).....	C407		M.4.

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

² The \$10 billion asset size test is based on total assets reported in the June 30, 2017, Report of Condition.

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

Schedule RC-T—Fiduciary and Related Services

	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	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).....	B867	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 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	55,964,996	20,256,633	20,652	1,583	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
237,784	432,582,437	51	2,917		
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
1,155,721	747,060,213	107	8,064		
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
11,640,339	110,206,795	14,043	2,396		
RCFD B884	RCFD B885	RCFD C001	RCFD C002		
6. Corporate trust and agency accounts.....	0	0	0	0	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
120,406,601	0	47,133	0		
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
21,281,324	26,358,902	2,034	420		
RCFD B890	RCFD B891	RCFD B892	RCFD B893		
9. Other fiduciary accounts.....	107,575	370,839,315	31	2,029	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
210,794,340	1,707,304,295	84,051	17,409		
RCFD B898			RCFD B899		
11. Custody and safekeeping accounts.....		6,444,169,207		53,788	11.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	0	3,928,518,302	0	19,308	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	10,124,722	725,283	13,433	415	

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and related services income					
14. Personal trust and agency accounts.....			B904	195,214	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	28,183	15.a.
b. Employee benefit - defined benefit.....			B906	114,953	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	58,547	15.c.
16. Corporate trust and agency accounts.....			A479	0	16.
17. Investment management and investment advisory agency accounts.....			J315	511,628	17.
18. Foundation and endowment trust and agency accounts.....			J316	42,269	18.
19. Other fiduciary accounts.....			A480	70,040	19.
20. Custody and safekeeping accounts.....			B909	766,197	20.
21. Other fiduciary and related services income.....			B910	56,623	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	1,843,654	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		518,499	B912		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

Memoranda

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

Schedule RC-T—Continued

Memoranda—Continued

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

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

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

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

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

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

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
	Dollar Amounts in Thousands						
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947	NR	B948	NR	B949	NR	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	NR	B951	NR	B952	NR	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	NR	B954	NR	B955	NR	M.4.c.
d. Other fiduciary accounts and related services.....	B956	NR	B957	NR	B958	NR	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959	NR	B960	NR	B961	NR	M.4.e.

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

CONF
Name and Title (TEXT B962)

CONF
E-mail Address (TEXT B926)

CONF Telephone: Area code/phone number/extension (TEXT B963) CONF FAX: Area code/phone number (TEXT B964)

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated

statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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