

**Federal Financial Institutions Examination Council****Consolidated Reports of Condition and Income for  
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business September 30, 2018**

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

**Submission of Reports**

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

- 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
- 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](mailto:CDR.Help@ffiec.gov).

FDIC Certificate Number 009113  
(RSSD 9050)

(20180930)

(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)

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) 6PTKHDJ8HDF78PFWH30

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

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

# Consolidated 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)

CONF

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)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

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

### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C872)

CONF  
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 — September 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                        | 194,554   |      |        | 1.a.1.a.1 |
| (2) All other loans secured by real estate.....  | 4436                        | 121,105   |      |        | 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                        | 128,181   |      |        | 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,<br>automobile loans, and other consumer loans).....                            | B486                        | 10,441    |      |        | 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                        | 316,828   |      |        | 1.a.1.f.  |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....   | 4059                        | 33,708    |      |        | 1.a.2.    |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....  | 4010                        | 804,817   |      |        | 1.a.3.    |
| b. Income from lease financing receivables.....  | 4065                        | 1,507     |      |        | 1.b.      |
| c. Interest income on balances due from depository institutions (1).....   | 4115                        | 202,038   |      |        | 1.c.      |
| d. Interest and dividend income on securities:   |                             |           |      |        |           |
| (1) U.S. Treasury securities and U.S. Government agency obligations (excluding<br>mortgage-backed securities).....                                 | B488                        | 124,134   |      |        | 1.d.1.    |
| (2) Mortgage-backed securities.....  | B489                        | 277,053   |      |        | 1.d.2.    |
| (3) All other securities<br>(includes securities issued by states and political subdivisions in the U.S.).....                                     | 4060                        | 230,924   |      |        | 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                        | 25,247    |      |        | 1.f.      |
| g. Other interest income.....  | 4518                        | 7,118     |      |        | 1.g.      |
| h. Total interest income (sum of items 1.a.(3) through 1.g.).....  | 4107                        | 1,672,838 |      |        | 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,<br>and telephone and preauthorized transfer accounts)..... | 4508                        | 41,202    |      |        | 2.a.1.a.  |
| (b) Nontransaction accounts:   |                             |           |      |        |           |
| (1) Savings deposits (includes MMDAs).....   | 0093                        | 22,540    |      |        | 2.a.1.b.1 |
| (2) Time deposits of \$250,000 or less.....  | HK03                        | 572       |      |        | 2.a.1.b.2 |
| (3) Time deposits of more than \$250,000.....  | HK04                        | 5,422     |      |        | 2.a.1.b.3 |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....  | 4172                        | 187,917   |      |        | 2.a.2.    |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase.....  | 4180                        | 41,118    |      |        | 2.b.      |
| c. Interest on trading liabilities and other borrowed money.....   | 4185                        | 132,869   |      |        | 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         | 30,906    | 2.d.   |
| e. Total interest expense (sum of items 2.a through 2.d).....   |                             |           | 4073         | 462,546   | 2.e.   |
| 3. Net interest income (item 1.h minus 2.e).....  | 4074                        | 1,210,292 |              |           | 3.     |
| 4. Provision for loan and lease losses.....   | 4230                        | (8,832)   |              |           | 4.     |
| 5. Noninterest income:  |                             |           |              |           |        |
| a. Income from fiduciary activities (1).....  |                             |           | 4070         | 2,763,290 | 5.a.   |
| b. Service charges on deposit accounts.....   |                             |           | 4080         | 46,475    | 5.b.   |
| c. Trading revenue (2).....   |                             |           | A220         | 248,956   | 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         | (4,804)   | 5.i.   |
| j. Net gains (losses) on sales of other real estate owned.....  |                             |           | 5415         | 382       | 5.j.   |
| k. Net gains (losses) on sales of other assets (3).....   |                             |           | B496         | (133)     | 5.k.   |
| l. Other noninterest income*.....   |                             |           | B497         | 105,283   | 5.l.   |
| m. Total noninterest income (sum of items 5.a through 5.l).....   | 4079                        | 3,159,449 |              |           | 5.m.   |
| 6. a. Realized gains (losses) on held-to-maturity securities.....   | 3521                        | (305)     |              |           | 6.a.   |
| b. Realized gains (losses) on available-for-sale securities.....  | 3196                        | (19)      |              |           | 6.b.   |
| 7. Noninterest expense:   |                             |           |              |           |        |
| a. Salaries and employee benefits.....  |                             |           | 4135         | 1,541,600 | 7.a.   |
| b. Expenses of premises and fixed assets (net of rental income)<br>(excluding salaries and employee benefits and mortgage interest).....  |                             |           | 4217         | 227,681   | 7.b.   |
| c. (1) Goodwill impairment losses.....  |                             |           | C216         | 0         | 7.c.1. |
| (2) Amortization expense and impairment losses for<br>other intangible assets.....  |                             |           | C232         | 13,106    | 7.c.2. |
| d. Other noninterest expense*.....  |                             |           | 4092         | 1,124,436 | 7.d.   |
| e. Total noninterest expense (sum of items 7.a through 7.d).....  | 4093                        | 2,906,823 |              |           | 7.e.   |
| 8. a. <b>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).....</b> | HT69                        | 1,471,426 |              |           | 8.a.   |
| b. <b>Unrealized holding gains (losses) on equity securities not held for trading (4).....</b>  | HT70                        |           |              |           | 8.b.   |
| c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....   | 4301                        | 1,471,426 |              |           | 8.c.   |
| 9. Applicable income taxes (on item 8.c).....   | 4302                        | 334,202   |              |           | 9.     |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9).....   | 4300                        | 1,137,224 |              |           | 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                        | 1,137,224 |              |           | 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                        | 195       |              |           | 13.    |
| 14. Net income (loss) attributable to bank (item 12 minus item 13).....   | 4340                        | 1,137,029 |              |           | 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         | 5,553   | 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         | 306,388 | 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         | 22,658  | 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         | 1,544   | M.4.      |
| 5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....   | 4150         | 18,322  | 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         | 17,216  | M.8.a.    |
| b. Foreign exchange exposures.....  | 8758         | 231,740 | 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         | 305      | 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         | 356      | 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         | 1,313    | 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         | 44,806   | M.15.d.   |

<sup>1</sup> 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                        | 1,137,029 |      |        | 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                        | 775,000   |      |        | 9.  |
| 10. Other comprehensive income (1).....  | B511                        | (106,605) |      |        | 10. |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....  | 4415                        | 20,032    |      |        | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....   | 3210                        | 9,546,810 |      |        | 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)<br>Charge-offs (1) |        | (Column B)<br>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                          | 2,924  | 5412                     | 2,176  | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |                               |        |                          |        |          |
| (a) Secured by first liens.....  | C234                          | 2,579  | C217                     | 2,051  | 1.c.2.a. |
| (b) Secured by junior liens.....   | C235                          | 972    | C218                     | 424    | 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                     | 17     | 1.e.2.   |
| f. In foreign offices.....   | B512                          | 0      | B513                     | 0      | 1.f.     |

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

**Schedule RI-B—Continued**

**Part I—Continued**

|  | (Column A)<br>Charge-offs (1) |        | (Column B)<br>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                     | 1,253  | 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                          | 1,778  | K206                     | 420    | 5.c. |
| 6. Loans to foreign governments and official institutions.....                                   | 4643                          | 0      | 4627                     | 0      | 6.   |
| 7. All other loans.....  | 4644                          | 4      | 4628                     | 14     | 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                          | 9,301  | 4605                     | 6,481  | 9.   |

**Memoranda**

|   | (Column A)<br>Charge-offs (1) |        | (Column B)<br>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                     | 90     | 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   |  |

<sup>1</sup> 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                        | 6,481   | 2. |
| 3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4).....   | C079                        | 9,301   | 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                        | (8,832) | 5. |
| 6. Adjustments* (see instructions for this schedule).....  | C233                        | (32)    | 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                        | 119,555 | 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)

|   | (Column A)<br>Recorded Investment:<br>Individually Evaluated<br>for Impairment and<br>Determined to be<br>Impaired<br>(ASC 310-10-35) |        | (Column B)<br>Allowance Balance:<br>Individually Evaluated<br>for Impairment and<br>Determined to be<br>Impaired<br>(ASC 310-10-35) |        | (Column C)<br>Recorded Investment:<br>Collectively Evaluated<br>for Impairment<br>(ASC 450-20) |            | (Column D)<br>Allowance Balance:<br>Collectively Evaluated<br>for Impairment<br>(ASC 450-20) |         | (Column E)<br>Recorded Investment:<br>Purchased Credit-<br>Impaired Loans<br>(ASC 310-30) |        | (Column F)<br>Allowance Balance:<br>Purchased Credit-<br>Impaired Loans<br>(ASC 310-30) |        |      |
|---|---|--------|---|--------|--|------------|--|---------|---|--------|---|--------|------|
|   | Dollar Amounts in Thousands   |        |   |        |  |            |  |         |   |        |   |        |      |
|   | RCFD  | Amount | RCFD  | Amount | RCFD   | Amount     | RCFD   | Amount  | RCFD  | Amount | RCFD  | Amount |      |
| 1. Real estate loans:                                       |   |        |   |        |  |            |  |         |   |        |   |        |      |
| a. Construction loans.....                                  | M708  | 0      | M709  | 0      | M710   | 478,472    | M711   | 3,965   | M712  | 0      | M713  | 0      | 1.a. |
| b. Commercial real<br>estate loans.....                     | M714  | 2,618  | M715  | 1,174  | M716   | 2,902,161  | M717   | 29,815  | M719  | 0      | M720  | 0      | 1.b. |
| c. Residential real<br>estate loans.....                    | M721  | 412    | M722  | 179    | M723   | 7,326,414  | M724   | 58,649  | M725  | 0      | M726  | 0      | 1.c. |
| 2. Commercial loans (2).....                                | M727  | 9,078  | M728  | 3,035  | M729   | 20,309,055 | M730   | 21,570  | 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   | 300,214    | M742   | 1,168   | M743  | 0      | M744  | 0      | 4.   |
| 5. Unallocated, if any.....                                 |   |        |   |        |  |            | M745   | 0       |   |        |   |        | 5.   |
| 6. Total (for each column<br>sum of 1.a through 5) (3)..... | M746  | 12,108 | M747  | 4,388  | M748   | 31,316,316 | M749   | 115,167 | 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         | 614,965   | 1.   |
| 2. Total interest expense in foreign offices.....  |                             | C900         | 196,007   | 2.   |
| 3. Provision for loan and lease losses in foreign offices.....   |                             | C901         | 1         | 3.   |
| 4. Noninterest income in foreign offices:  |                             |              |           |      |
| a. Trading revenue.....  |                             | C902         | 179,824   | 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         | 1,460,824 | 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         | 1,496,892 | 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         | 16,255    | 7.   |
| 8. Applicable income taxes (on items 1 through 7).....   |                             | C909         | 144,221   | 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         | 434,747   | 10.  |
| 11. Not applicable   |                             |              |           |      |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices.....  |                             | C913         | (308,968) | 11.  |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....  |                             | C914         | 125,779   | 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.i)  |  |                             |         |              |        |        |
| <b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:</b> |  |                             |         |              |        |        |
| 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="TEXT"/> 4461 Loan service related fees   | 4461                        | 36,778  |              |        | 1.h.   |
| i.  | <input type="text" value="TEXT"/> 4462 Banking Fees  | 4462                        | 29,129  |              |        | 1.i.   |
| j.  | <input type="text" value="TEXT"/> 4463 Transfer pricing revenue  | 4463                        | 19,473  |              |        | 1.j.   |
| 2. Other noninterest expense (from Schedule RI, item 7.d)   |  |                             |         |              |        |        |
| <b>Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:</b> |  |                             |         |              |        |        |
| 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                        | 108,099 |              |        | 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="TEXT"/> 4464 Computer and software related expenses  | 4464                        | 350,146 |              |        | 2.n.   |
| o.  | <input type="text" value="TEXT"/> 4467 Technical services and market data expenses   | 4467                        | 270,481 |              |        | 2.o.   |
| p.  | <input type="text" value="TEXT"/> 4468 Subcustodial and depository fee expenses  | 4468                        | 96,432  |              |        | 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="TEXT"/> FT29   | FT29                        | 0       |              |        | 3.a.1. |
|   | (2) Applicable income tax effect.....  | FT30                        | 0       |              |        | 3.a.2. |
| b.  | (1) <input type="text" value="TEXT"/> FT31   | FT31                        | 0       |              |        | 3.b.1. |
|   | (2) Applicable income tax effect.....  | FT32                        | 0       |              |        | 3.b.2. |

**Schedule RI-E—Continued**

|  |              | Year-to-date                               |         |
|--|--------------|--|---------|
|  |              |  |         |
| Dollar Amounts in Thousands  |              |  |         |
| 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<br>B526 | Revenue recognition adoption               | 4.a.    |
|  |              | B526                                       | (4,040) |
| b.   | TEXT<br>B527 |  | 4.b.    |
|  |              | B527                                       | 0       |
| 5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):                     |              |  |         |
| a.   | TEXT<br>4498 | Revaluation of deferred taxes              | 5.a.    |
|  |              | 4498                                       | 25,314  |
| b.   | TEXT<br>4499 | Dividend equivalents and minority interest | 5.b.    |
|  |              | 4499                                       | (5,282) |
| 6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):  |              |  |         |
| a.   | TEXT<br>4521 | HAMP incentives                            | 6.a.    |
|  |              | 4521                                       | (32)    |
| b.   | TEXT<br>4522 |  | 6.b.    |
|  |              | 4522                                       | 0       |

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 | 7. |
|                | 4769 | NO       |    |

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for September 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      |         |
|--|--|-----------------------------|-----------|-------------|---------|
| <b>Assets</b>  |  |                             |           |             |         |
| 1. Cash and balances due from depository institutions (from Schedule RC-A):  |  |                             |           |             |         |
| a. Noninterest-bearing balances and currency and coin (1).....   |  |                             | 0081      | 2,867,799   | 1.a.    |
| b. Interest-bearing balances (2).....  |  |                             | 0071      | 37,809,996  | 1.b.    |
| 2. Securities:   |  |                             |           |             |         |
| a. Held-to-maturity securities (from Schedule RC-B, column A).....   |  |                             | 1754      | 14,385,333  | 2.a.    |
| b. Available-for-sale securities (from Schedule RC-B, column D).....   |  |                             | 1773      | 36,131,078  | 2.b.    |
| c. <b>Equity securities with readily determinable fair values not held for trading (3)</b> .....                             |  |                             | JA22      | NR          | 2.c.    |
| 3. Federal funds sold and securities purchased under agreements to resell:   |  |                             |           |             |         |
| a. Federal funds sold.....   |  |                             | RCON B987 | 43,000      | 3.a.    |
| b. Securities purchased under agreements to resell (4).....  |  |                             | RCFD B989 | 1,458,456   | 3.b.    |
| 4. Loans and lease financing receivables (from Schedule RC-C):   |  |                             |           |             |         |
| a. Loans and leases held for sale.....   |  |                             | RCFD 5369 | 25,589      | 4.a.    |
| b. Loans and leases held for investment.....   |  | B528                        |           | 31,328,424  | 4.b.    |
| c. LESS: Allowance for loan and lease losses.....  |  | 3123                        |           | 119,555     | 4.c.    |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....  |  |                             | B529      | 31,208,869  | 4.d.    |
| 5. Trading assets (from Schedule RC-D).....  |  |                             |           |             |         |
|  |  |                             | 3545      | 663,801     | 5.      |
| 6. Premises and fixed assets (including capitalized leases).....   |  |                             |           |             |         |
|  |  |                             | 2145      | 414,904     | 6.      |
| 7. Other real estate owned (from Schedule RC-M).....   |  |                             |           |             |         |
|  |  |                             | 2150      | 11,307      | 7.      |
| 8. Investments in unconsolidated subsidiaries and associated companies.....  |  |                             |           |             |         |
|  |  |                             | 2130      | 0           | 8.      |
| 9. Direct and indirect investments in real estate ventures.....  |  |                             |           |             |         |
|  |  |                             | 3656      | 0           | 9.      |
| <b>10. Intangible assets (from Schedule RC-M).....</b>   |  |                             |           |             |         |
|  |  |                             | 2143      | 776,159     | 10.     |
| 11. Other assets (from Schedule RC-F).....   |  |                             |           |             |         |
|  |  |                             | 2160      | 6,103,387   | 11.     |
| 12. Total assets (sum of items 1 through 11).....  |  |                             |           |             |         |
|  |  |                             | 2170      | 131,899,678 | 12.     |
| <b>Liabilities</b>   |  |                             |           |             |         |
| 13. Deposits:  |  |                             |           |             |         |
| a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)   |  |                             | RCON 2200 | 33,391,479  | 13.a.   |
| (1) Noninterest-bearing (5).....   |  | RCON 6631                   |           | 16,069,347  | 13.a.1. |
| (2) Interest-bearing.....  |  | RCON 6636                   |           | 17,322,132  | 13.a.2. |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)                               |  |                             | RCFN 2200 | 72,374,468  | 13.b.   |
| (1) Noninterest-bearing.....   |  | RCFN 6631                   |           | 8,001,016   | 13.b.1. |
| (2) Interest-bearing.....  |  | RCFN 6636                   |           | 64,373,452  | 13.b.2. |
| 14. Federal funds purchased and securities sold under agreements to repurchase:  |  |                             |           |             |         |
| a. Federal funds purchased in domestic offices (6).....  |  |                             | RCON B993 | 2,330,200   | 14.a.   |
| b. Securities sold under agreements to repurchase (7).....   |  |                             | RCFD B995 | 46,926      | 14.b.   |
| 15. Trading liabilities (from Schedule RC-D).....  |  |                             |           |             |         |
|  |  |                             | RCFD 3548 | 645,791     | 15.     |
| 16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)..... |  |                             |           |             |         |
|  |  |                             | RCFD 3190 | 9,895,433   | 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      |        |
|--------------------------------|---|-----------------------------|------|-------------|--------|
| <b>Liabilities - continued</b> |   |                             |      |             |        |
| 19.                            | Subordinated notes and debentures (1).....                            |                             | 3200 | 1,010,025   | 19.    |
| 20.                            | Other liabilities (from Schedule RC-G).....                           |                             | 2930 | 2,656,153   | 20.    |
| 21.                            | Total liabilities (sum of items 13 through 20).....                   |                             | 2948 | 122,350,475 | 21.    |
| 22.                            | Not applicable  |                             |      |             |        |
| <b>Equity Capital</b>          |   |                             |      |             |        |
| <b>Bank Equity Capital</b>     |   |                             |      |             |        |
| 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 | 8,223,508   | 26. a. |
| b.                             | Accumulated other comprehensive income (2).....                       |                             | B530 | (470,920)   | 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 | 9,546,810   | 27. a. |
| b.                             | Noncontrolling (minority) interests in consolidated subsidiaries..... |                             | 3000 | 2,393       | 27. b. |
| 28.                            | Total equity capital (sum of items 27.a and 27.b).....                |                             | G105 | 9,549,203   | 28.    |
| 29.                            | Total liabilities and equity capital (sum of items 21 and 28).....    |                             | 3300 | 131,899,678 | 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)<br>Consolidated Bank |            | (Column B)<br>Domestic Offices |            |      |
|---|---------------------------------|------------|--------------------------------|------------|------|
|   | RCFD                            | Amount     | RCON                           | Amount     |      |
| 1. Cash items in process of collection, unposted debits, and currency and coin.....         | 0022                            | 201,463    |                                |            |      |
| a. Cash items in process of collection and unposted debits.....                             |                                 |            | 0020                           | 117,530    | 1.a. |
| b. Currency and coin.....   |                                 |            | 0080                           | 73,979     | 1.b. |
| 2. Balances due from depository institutions in the U.S.....                                | 0082                            | 75,886     | 0082                           | 24,662     | 2.   |
| 3. Balances due from banks in foreign countries and foreign central banks.....              | 0070                            | 22,314,147 | 0070                           | 40,755     | 3.   |
| 4. Balances due from Federal Reserve Banks.....   | 0090                            | 18,086,299 | 0090                           | 12,091,852 | 4.   |
| 5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)..... | 0010                            | 40,677,795 | 0010                           | 12,348,778 | 5.   |

### Schedule RC-B—Securities

Exclude assets held for trading.

| Dollar Amounts in Thousands  | Held-to-maturity             |        |                          |        | Available-for-sale           |           |                          |           |    |
|--|------------------------------|--------|--------------------------|--------|------------------------------|-----------|--------------------------|-----------|----|
|  | (Column A)<br>Amortized Cost |        | (Column B)<br>Fair Value |        | (Column C)<br>Amortized Cost |           | (Column D)<br>Fair Value |           |    |
|  | RCFD                         | Amount | RCFD                     | Amount | RCFD                         | Amount    | RCFD                     | Amount    |    |
| 1. U.S. Treasury securities.....   | 0211                         | 83,743 | 0213                     | 83,735 | 1286                         | 5,661,978 | 1287                     | 5,624,830 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)..... | HT50                         | 0      | HT51                     | 0      | HT52                         | 3,058,352 | HT53                     | 3,054,748 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S.....                                | 8496                         | 32,984 | 8497                     | 33,719 | 8498                         | 718,898   | 8499                     | 712,307   | 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)<br>Amortized Cost |        | (Column B)<br>Fair Value |        | (Column C)<br>Amortized Cost |           | (Column D)<br>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                         | 761    | G301                     | 773    | G302                         | 26,344    | G303                     | 26,154    | 4.a.1.   |
| (2) Issued by FNMA and FHLMC.....   | G304                         | 4,118  | G305                     | 4,324  | G306                         | 4,607,151 | G307                     | 4,500,679 | 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                         | 6,550,319 | G315                     | 6,505,228 | 4.b.1.   |
| (2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2)..... | G316                         | 0      | G317                     | 0      | G318                         | 18,088    | G319                     | 18,118    | 4.b.2.   |
| (3) All other residential MBS.....  | G320                         | 72,940 | G321                     | 40,704 | 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                         | 3,394,658 | K145                     | 3,387,102 | 4.c.1.a. |
| (b) Other pass-through securities.....  | K146                         | 0      | K147                     | 0      | K148                         | 0         | K149                     | 0         | 4.c.1.b. |

<sup>1</sup> 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)<br>Amortized Cost |            | (Column B)<br>Fair Value |            | (Column C)<br>Amortized Cost |            | (Column D)<br>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                         | 88         | K151                     | 88         | K152                         | 4,116,620  | K153                     | 4,109,800  | 4.c.2.a. |
| (b) All other commercial MBS.....  | K154                         | 0          | K155                     | 0          | K156                         | 449,553    | K157                     | 443,259    | 4.c.2.b. |
| 5. Asset-backed securities and structured financial products:  |                              |            |                          |            |                              |            |                          |            |          |
| a. Asset-backed securities (ABS).....  | C026                         | 1,199,532  | C988                     | 1,198,453  | C989                         | 2,601,798  | C027                     | 2,586,823  | 5.a.     |
| <b>b. Structured financial products.....</b>   |                              |            |                          |            |                              |            |                          |            |          |
|  | HT58                         | 0          | HT59                     | 0          | HT60                         | 0          | HT61                     | 0          | 5.b.     |
| 6. Other debt securities:  |                              |            |                          |            |                              |            |                          |            |          |
| a. Other domestic debt securities.....   | 1737                         | 139,473    | 1738                     | 114,598    | 1739                         | 1,050,346  | 1741                     | 1,041,307  | 6.a.     |
| a. Other foreign debt securities.....  | 1742                         | 12,851,694 | 1743                     | 12,818,664 | 1744                         | 4,142,911  | 1746                     | 4,120,723  | 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                         | 14,385,333 | 1771                     | 14,295,058 | 1772                         | 36,397,016 | 1773                     | 36,131,078 | 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                        | 31,718,439 | 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                        | 17,158,744 | M.2.a.1. |
| (2) Over three months through 12 months.....   | A550                        | 2,369,018  | M.2.a.2. |
| (3) Over one year through three years.....   | A551                        | 8,686,918  | M.2.a.3. |
| (4) Over three years through five years.....   | A552                        | 5,316,060  | M.2.a.4. |
| (5) Over five years through 15 years.....  | A553                        | 1,248,567  | M.2.a.5. |
| (6) Over 15 years.....   | A554                        | 55,958     | 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                        | 844,767    | M.2.b.1. |
| (2) Over three months through 12 months.....   | A556                        | 598,378    | M.2.b.2. |
| (3) Over one year through three years.....   | A557                        | 955,807    | M.2.b.3. |
| (4) Over three years through five years.....   | A558                        | 1,252,258  | M.2.b.4. |
| (5) Over five years through 15 years.....  | A559                        | 602,562    | M.2.b.5. |
| (6) Over 15 years.....   | A560                        | 277,941    | 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                        | 2,043,999  | M.2.c.1. |
| (2) Over three years.....  | A562                        | 9,105,434  | 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                        | 9,008,594  | 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                        | NR         | 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)<br>Amortized Cost |         | (Column B)<br>Fair Value |         | (Column C)<br>Amortized Cost |           | (Column D)<br>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                         | 384,964 | B839                     | 384,867 | B840                         | 1,115,491 | B841                     | 1,104,301 | M.5.a. |
| b. Home equity lines.....  | B842                         | 0       | B843                     | 0       | B844                         | 0         | B845                     | 0         | M.5.b. |
| c. Automobile loans.....   | B846                         | 814,568 | B847                     | 813,586 | B848                         | 103,343   | B849                     | 102,749   | M.5.c. |
| d. Other consumer loans.....   | B850                         | 0       | B851                     | 0       | B852                         | 173,287   | B853                     | 171,188   | M.5.d. |
| e. Commercial and industrial loans.....  | B854                         | 0       | B855                     | 0       | B856                         | 884,748   | B857                     | 884,151   | M.5.e. |
| f. Other.....  | B858                         | 0       | B859                     | 0       | B860                         | 324,929   | B861                     | 324,434   | 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)<br>Consolidated<br>Bank |           | (Column B)<br>Domestic<br>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                               | 91,194    | F158                              | 91,194    | 1.a.1.   |
| (2) Other construction loans and all land development and other<br>land loans.....   | F159                               | 387,278   | F159                              | 387,278   | 1.a.2.   |
| b. Secured by farmland (including farm residential and other<br>improvements).....   | 1420                               | 14,604    | 1420                              | 14,604    | 1.b.     |
| c. Secured by 1-4 family residential properties:   |                                    |           |                                   |           |          |
| (1) Revolving, open-end loans secured by 1-4 family residential<br>properties and extended under lines of credit.....                | 1797                               | 884,336   | 1797                              | 884,336   | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family residential properties:   |                                    |           |                                   |           |          |
| (a) Secured by first liens.....  | 5367                               | 5,838,294 | 5367                              | 5,838,019 | 1.c.2.a. |
| (b) Secured by junior liens.....   | 5368                               | 72,676    | 5368                              | 72,676    | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential properties.....  | 1460                               | 531,520   | 1460                              | 531,520   | 1.d.     |
| e. Secured by nonfarm nonresidential properties:   |                                    |           |                                   |           |          |
| (1) Loans secured by owner-occupied nonfarm nonresidential<br>properties.....  | F160                               | 881,780   | F160                              | 881,780   | 1.e.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | F161                               | 2,022,999 | F161                              | 2,022,999 | 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         | 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                               | 4,297,129 | 1763                              | 4,297,129 | 4.a.     |
| b. To non-U.S. addressees (domicile).....  | 1764                               | 117,309   | 1764                              | 115,815   | 4.b.     |
| 5. Not applicable  |                                    |           |                                   |           |          |
| 6. Loans to individuals for household, family, and other personal expenditures<br>(i.e., consumer loans) (includes purchased paper): |                                    |           |                                   |           |          |
| a. Credit cards.....   | B538                               | 0         | B538                              | 0         | 6.a.     |
| b. Other revolving credit plans.....   | B539                               | 3,703     | B539                              | 3,703     | 6.b.     |
| c. Automobile loans.....   | K137                               | 87        | K137                              | 87        | 6.c.     |
| d. Other consumer loans (includes single payment and installment loans<br>other than automobile loans and all student loans).....    | K207                               | 296,424   | K207                              | 295,895   | 6.d.     |
| 7. Loans to foreign governments and official institutions<br>(including foreign central banks).....                                  | 2081                               | 0         | 2081                              | 0         | 7.       |
| 8. Obligations (other than securities and leases) of states and political<br>subdivisions in the U.S.....                            | 2107                               | 44,064    | 2107                              | 44,064    | 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)<br>Consolidated<br>Bank |            | (Column B)<br>Domestic<br>Offices |            |        |
|---|------------------------------------|------------|-----------------------------------|------------|--------|
|   | RCFD                               | Amount     | RCON                              | Amount     |        |
| Dollar Amounts in Thousands   |                                    |            |                                   |            |        |
| 9. Loans to nondepository financial institutions and other loans:   | 1563                               | 15,715,790 |                                   |            | 9.     |
| a. Loans to nondepository financial institutions:   |                                    |            | J454                              | 208,147    | 9.a.   |
| b. Other loans:   |                                    |            |                                   |            |        |
| (1) Loans for purchasing or carrying securities (secured and unsecured):  |                                    |            | 1545                              | 2,011,680  | 9.b.1. |
| (2) All other loans (exclude consumer loans):   |                                    |            | J451                              | 12,575,430 | 9.b.2. |
| 10. Lease financing receivables (net of unearned income):   |                                    |            | 2165                              | 154,825    | 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                               | 154,825    |                                   |            | 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)<br>(item 12, column A must equal Schedule RC, sum of items 4.a and 4.b): | 2122                               | 31,354,013 | 2122                              | 30,431,181 | 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                        | 32,567 | 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                        | 1,580  | 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<br>(include loans to individuals for household, family, and other personal expenditures):  | K165                        | 335    | 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                        | 34,482 | 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     |          |
|---|-----------------------------|------|------------|----------|
| <b>2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):</b>  |                             |      |            |          |
| 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                        |      | 373,084    | M.2.a.1. |
| (2) Over three months through 12 months.....  | A565                        |      | 835,612    | M.2.a.2. |
| (3) Over one year through three years.....  | A566                        |      | 998,916    | M.2.a.3. |
| (4) Over three years through five years.....  | A567                        |      | 1,177,033  | M.2.a.4. |
| (5) Over five years through 15 years.....   | A568                        |      | 1,866,768  | M.2.a.5. |
| (6) Over 15 years.....  | A569                        |      | 507,153    | 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                        |      | 24,294,007 | M.2.b.1. |
| (2) Over three months through 12 months.....  | A571                        |      | 355,261    | M.2.b.2. |
| (3) Over one year through three years.....  | A572                        |      | 360,108    | M.2.b.3. |
| (4) Over three years through five years.....  | A573                        |      | 242,510    | M.2.b.4. |
| (5) Over five years through 15 years.....   | A574                        |      | 183,750    | M.2.b.5. |
| (6) Over 15 years.....  | A575                        |      | 46,196     | 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                        |      | 8,069,447  | M.2.c.   |
| <b>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).....</b>   |                             |      |            |          |
|   | 2746                        |      | 180,238    | M.3.     |
| <b>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).....</b>  |                             |      |            |          |
|   | RCON                        |      |            |          |
|   | 5370                        |      | 4,546,512  | M.4.     |
| <b>5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....</b>   |                             |      |            |          |
|   | RCFD                        |      |            |          |
|   | B837                        |      | 274        | 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>    |                             |      |            |          |
| <b>6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....</b>   |                             |      |            |          |
|   | 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>  |                             |      |            |          |
| <b>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):</b>   |                             |      |            |          |
| a. Outstanding balance.....   |                             |      |            |          |
|   | C779                        |      | NR         | M.7.a.   |
| b. Amount included in Schedule RC-C, Part I, items 1 through 9.....   |                             |      |            |          |
|   | C780                        |      | NR         | 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 |                             |        | NR   | 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 |                             | 12,010 |      | M.9.   |
| 10. and 11. Not applicable   |      |                             |        |      |        |

|  | (Column A)<br>Fair Value of Acquired<br>Loans and Leases at<br>Acquisition Date |        | (Column B)<br>Gross Contractual<br>Amounts Receivable<br>at Acquisition Date |        | (Column C)<br>Best Estimate at<br>Acquisition Date of<br>Contractual Cash<br>Flows Not Expected<br>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  | NR     | G092   | NR     | G093   | NR     |
| b. Commercial and industrial loans.....  |   |        |  |        |  |        |
|  | G094  | NR     | G095   | NR     | G096   | NR     |
| c. Loans to individuals for household, family, and other personal expenditures.....  |   |        |  |        |  |        |
|  | G097  | NR     | G098   | NR     | G099   | NR     |
| d. All other loans and all leases.....   |   |        |  |        |  |        |
|  | G100  | NR     | G101   | NR     | G102   | NR     |

**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<br>G377                |           | NR     | M.13.b.   |
| <i>Memorandum item 14 is to be completed by all banks.</i>   |                             |           |        |           |
| 14. Pledged loans and leases.....  | RCFD<br>G378                | 8,411,726 |        | 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)<br>Number of Loans |        | (Column B)<br>Amount<br>Currently<br>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   | 124     | 3.a. |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5566                          | 31     | 5567   | 4,138   | 3.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000.....  | 5568                          | 192    | 5569   | 95,874  | 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                          | 253    | 5571   | 13,155  | 4.a. |
| b. With original amounts of more than \$100,000 through \$250,000.....  | 5572                          | 241    | 5573   | 33,570  | 4.b. |
| c. With original amounts of more than \$250,000 through \$1,000,000.....  | 5574                          | 327    | 5575   | 117,327 | 4.c. |

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

5. and 6. Not applicable

|   | (Column A)<br>Number of Loans |        | (Column B)<br>Amount<br>Currently<br>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  |                   |        |
| <b>Assets</b>   |                             |         |                   |        |
| 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                        | 663,801 |                   | 11.    |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....  | 3545                        | 663,801 |                   | 12.    |
| <b>Liabilities</b>  |                             |         |                   |        |
| 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                        | 645,791 |                   | 14.    |
| 15. Total trading liabilities (sum of items 13.a through 14) ( must equal Schedule RC, item 15).....  | 3548                        | 645,791 |                   | 15.    |

<sup>1</sup> 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<br>F655  | F655                        | 0      | M.9.a.            |  |
| b. TEXT<br>F656  | F656                        | 0      | M.9.b.            |  |
| c. TEXT<br>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<br>F658  | F658                        | 0      | M.10.a.           |  |
| b. TEXT<br>F659  | F659                        | 0      | M.10.b.           |  |
| c. TEXT<br>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)<br>Total Transaction<br>Accounts (Including<br>Total Demand<br>Deposits) |            | (Column B)<br>Memo: Total<br>Demand Deposits (1)<br>(Included in<br>Column A) |            | (Column C)<br>Total<br>Nontransaction<br>Accounts<br>(Including MMDAs) |            |
|   | RCON  | Amount     | RCON  | Amount     | RCON   | Amount     |
| Dollar Amounts in Thousands   |   |            |   |            |  |            |
| <b>Deposits of:</b>   |   |            |   |            |  |            |
| 1. Individuals, partnerships, and corporations.....   | B549  | 14,901,317 |   |            | B550   | 18,437,429 |
| 2. U.S. Government.....   | 2202  | 11,421     |   |            | 2520   | 0          |
| 3. States and political subdivisions in the U.S.....  | 2203  | 9,574      |   |            | 2530   | 23,582     |
| 4. Commercial banks and other depository<br>institutions in the U.S.....                                  | B551  | 8,156      |   |            | B552   | 0          |
| 5. Banks in foreign countries.....  | 2213  | 0          |   |            | 2236   | 0          |
| 6. Foreign governments and official institutions<br>(including foreign central banks).....                | 2216  | 0          |   |            | 2377   | 0          |
| 7. Total (sum of items 1 through 6) (sum of<br>columns A and C must equal Schedule RC,<br>item 13.a)..... | 2215  | 14,930,468 | 2210  | 14,381,621 | 2385   | 18,461,011 |

### 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                        | 118,641 | 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<br>(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<br>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.<br>reported in item 3 above which are secured or collateralized as required under state law)<br>(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<br>that are not brokered deposits.....  | K223                        | 0       | M.1.f.   |
| <b>g. Total reciprocal deposits (as of the report date).....</b>   | JH83                        | 0       | M.1.g.   |
| <b>h. Total reciprocal deposits as of June 30, 2018.....</b>   | JH84                        | 0       | M.1.h.   |

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>2</sup> 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                        | 17,330,836 |      |        | M.2.a.1. |
| (2) Other savings deposits (excludes MMDAs).....   | 0352                        | 374,629    |      |        | M.2.a.2. |
| b. Total time deposits of less than \$100,000.....   | 6648                        | 112,275    |      |        | M.2.b.   |
| c. Total time deposits of \$100,000 through \$250,000.....   | J473                        | 184,468    |      |        | M.2.c.   |
| d. Total time deposits of more than \$250,000.....   | J474                        | 458,803    |      |        | 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                        | 37,483     |      |        | 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                        | 100,828    |      |        | M.3.a.1. |
| (2) Over three months through 12 months.....   | HK08                        | 142,570    |      |        | M.3.a.2. |
| (3) Over one year through three years.....   | HK09                        | 45,490     |      |        | M.3.a.3. |
| (4) Over three years.....  | HK10                        | 7,855      |      |        | 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                        | 243,398    |      |        | 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                        | 204,476    |      |        | M.4.a.1. |
| (2) Over three months through 12 months.....   | HK13                        | 154,795    |      |        | M.4.a.2. |
| (3) Over one year through three years.....   | HK14                        | 95,886     |      |        | M.4.a.3. |
| (4) Over three years.....  | HK15                        | 3,646      |      |        | 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                        | 359,271    |      |        | 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                        | 72,236  |      |        | 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                        | 223,191 |      |        | 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 | 8,249,557 | M.7.a.1. |
| (2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....  |      |           |          |
|  | P757 | 9,059,730 | 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 | 374,629   | 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 | 65,303,961 | 1. |
| 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions..... | B554 | 101,941    | 2. |
| 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....           | 2625 | 153,289    | 3. |
| 4. Foreign governments and official institutions (including foreign central banks).....                       | 2650 | 6,815,277  | 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 | 72,374,468 | 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 | 11,096,390 | 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 | 319,699   | 1.   |
| 2. | Net deferred tax assets (2).....   |                             |           | 2148 | 0         | 2.   |
| 3. | <b>Interest-only strips receivable (not in the form of a security) (3)</b> .....                         |                             |           | HT80 | 0         | 3.   |
| 4. | <b>Equity investments without readily determinable fair values (4)</b> .....                             |                             |           | 1752 | 883,066   | 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 | 4,900,622 | 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                        | 1,307,173 |      |           | 6.f. |
| f. | Accounts receivable.....   | FT34                        | 0         |      |           | 6.g. |
| g. | Receivables from foreclosed government-guaranteed mortgage loans.....                                    | FT35                        | 0         |      |           | 6.h. |
| h. | TEXT<br>3549 Client Security Settlement Receivable   | 3549                        | 1,541,406 |      |           | 6.i. |
| i. | TEXT<br>3550   | 3550                        | 0         |      |           | 6.j. |
| j. | TEXT<br>3551   | 3551                        | 0         |      |           | 6.k. |
| 7. | Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....                                 |                             |           | 2160 | 6,103,387 | 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         | 4,383     | 1.a. |
| b.    | Other expenses accrued and unpaid (includes accrued income taxes payable).....                                |                             |         | RCFD<br>3646 | 1,224,092 | 1.b. |
| 2.    | Net deferred tax liabilities (2).....   |                             |         | 3049         | 309,107   | 2.   |
| 3.    | Allowance for credit losses on off-balance sheet credit exposures.....  |                             |         | B557         | 20,898    | 3.   |
| 4.    | All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item)..... |                             |         | 2938         | 1,097,673 | 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<br>3552  | 3552                        | 0       |              |           | 4.e. |
| f.    | TEXT<br>3553 Unfunded CRA Commit?ment   | 3553                        | 290,498 |              |           | 4.f. |
| g.    | TEXT<br>3554 Security Trade AP  | 3554                        | 364,761 |              |           | 4.g. |
| 5.    | Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....                                       |                             |         | 2930         | 2,656,153 | 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                        | 730,000    |                  | 3.     |
| 4. Securities sold under agreements to repurchase.....  | B995                        | 46,926     |                  | 4.     |
| 5. Other borrowed money.....<br>EITHER  | 3190                        | 9,636,522  |                  | 5.     |
| 6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....<br>OR                     | 2163                        | 0          |                  | 6.     |
| 7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....                             | 2941                        | 26,587,973 |                  | 7.     |
| 8. Total assets<br>(excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....    | 2192                        | 85,034,890 |                  | 8.     |
| 9. Total liabilities<br>(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)..... | 3129                        | 48,897,713 |                  | 9.     |

|  | Dollar Amounts in Thousands                                       |         |   |            |         |
|--|---|---------|---|------------|---------|
|  | (Column A)<br>Amortized Cost of<br>Held-to-Maturity<br>Securities |         | (Column B)<br>Fair Value of<br>Available-for-Sale<br>Securities |            |         |
|  | RCON  | Amount  | RCON  | Amount     |         |
| 10. U.S. Treasury securities.....  | 0211  | 0       | 1287  | 5,624,830  | 10.     |
| 11. U.S. Government agency obligations<br>(exclude mortgage-backed securities).....  | 8492  | 0       | 8495  | 3,054,748  | 11.     |
| 12. Securities issued by states and political subdivisions in the U.S.....   | 8496  | 32,984  | 8499  | 712,307    | 12.     |
| 13. Mortgage-backed securities (MBS):  |   |         |   |            |         |
| a. Mortgage pass-through securities:   |   |         |   |            |         |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....  | G389  | 4,879   | G390  | 7,913,935  | 13.a.1. |
| (2) Other mortgage pass-through securities.....  | 1709  | 0       | 1713  | 0          | 13.a.2. |
| b. Other mortgage-backed securities<br>(include CMOs, REMICs, and stripped MBS):   |   |         |   |            |         |
| (1) Issued or guaranteed by U.S. Government agencies or<br>sponsored agencies (1).....   | G393  | 88      | G394  | 10,615,028 | 13.b.1. |
| (2) All other mortgage-backed securities.....  | 1733  | 72,940  | 1736  | 461,377    | 13.b.2. |
| 14. Other domestic debt securities (include domestic structured financial<br>products and domestic asset-backed securities)..... | G397  | 139,473 | G398  | 3,628,130  | 14.     |
| 15. Other foreign debt securities (include foreign structured financial<br>products and foreign asset-backed securities).....    | G399  | 7,000   | G400  | 3,081,317  | 15.     |
| 16. Investments in mutual funds and other equity securities with readily<br>determinable fair values (2).....                    |   |         | A511  | 0          | 16.     |
| 17. Total held-to-maturity and available-for-sale securities<br>(sum of items 10 through 16).....                                | 1754  | 257,364 | 1773  | 35,091,672 | 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 | 882,563 |        |        | 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**

|  | Dollar Amounts in Thousands |         | Domestic Offices |     |
|--|-----------------------------|---------|------------------|-----|
|  | RCON                        | Amount  |                  |     |
| <i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>       |                             |         |                  |     |
| <b>19. Total trading assets</b> .....  | 3545                        | 462,773 |                  | 19. |
| <b>20. Total trading liabilities</b> .....   | 3548                        | 323,031 |                  | 20. |
| <b>21. Total loans held for trading</b> .....  | 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> |                             |         |                  |     |
| <b>22. Total amount of fair value option loans held for investment and held for sale</b> .....   | 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                        | 173    | 2. |

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

|   | Dollar Amounts in Thousands |             |          |
|---|-----------------------------|-------------|----------|
|   | RCFD                        | Amount      |          |
| <b>Assets</b>   |                             |             |          |
| 1. Interest-bearing balances due from depository institutions.....  | 3381                        | 28,292,403  | 1.       |
| 2. U.S. Treasury securities and U.S. Government agency obligations (2)<br>(excluding mortgage-backed securities).....   | B558                        | 9,126,071   | 2.       |
| 3. Mortgage-backed securities (2).....  | B559                        | 18,987,431  | 3.       |
| <b>4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....</b>  | B560                        | 22,224,966  | 4.       |
| 5. Federal funds sold and securities purchased under agreements to resell.....  | 3365                        | 1,775,216   | 5.       |
| 6. Loans:   |                             |             |          |
| a. Loans in domestic offices:   | RCON                        |             |          |
| (1) Total loans.....  | 3360                        | 30,345,090  | 6.a.1.   |
| (2) Loans secured by real estate:   |                             |             |          |
| (a) Loans secured by 1–4 family residential properties.....   | 3465                        | 6,893,326   | 6.a.2.a. |
| (b) All other loans secured by real estate.....   | 3466                        | 3,997,969   | 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                        | 4,614,768   | 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                        | 274,128     | 6.a.5.b. |
| b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....   | RCFN 3360                   | 1,298,041   | 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                   | 755,039     | 7.       |
| 8. Lease financing receivables (net of unearned income).....  | RCFD 3484                   | 155,764     | 8.       |
| 9. Total assets (4).....  | RCFD 3368                   | 122,079,753 | 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     |       |
| <b>Liabilities</b> |  |                             |            |       |
| 10.                | Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)..... | RCON<br>3485                | 5,321,581  | 10.   |
| 11.                | Nontransaction accounts in domestic offices:   |                             |            |       |
| a.                 | Savings deposits (includes MMDAs).....   | B563                        | 10,545,082 | 11.a. |
| b.                 | Time deposits of \$250,000 or less.....  | HK16                        | 306,916    | 11.b. |
| c.                 | Time deposits of more than \$250,000.....  | HK17                        | 503,623    | 11.c. |
| 12.                | Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....   | RCFN<br>3404                | 58,473,099 | 12.   |
| 13.                | Federal funds purchased and securities sold under agreements to repurchase.....  | RCFD<br>3353                | 3,526,066  | 13.   |
| 14.                | Other borrowed money<br>(includes mortgage indebtedness and obligations under capitalized leases).....   | RCFD<br>3355                | 9,460,203  | 14.   |

<sup>1</sup> 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 | 868,591     | 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 |             |          |
|  |  |                             |        | 3815 | 0           | 1.b.     |
| b. Credit card lines.....  |  |                             |        |      |             |          |
| <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 | NR          | 1.b.1.   |
| (2) Other unused credit card lines.....  |  |                             |        |      |             |          |
|  |  |                             |        | J456 | NR          | 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 | 66,656      | 1.c.1.a. |
| (b) Commercial real estate, other construction loan, and land development loan commitments.....  |  |                             |        |      |             |          |
|  |  |                             |        | F165 | 249,144     | 1.c.1.b. |
| (2) NOT secured by real estate.....  |  |                             |        |      |             |          |
|  |  |                             |        | 6550 | 103,296     | 1.c.2.   |
| d. Securities underwriting.....  |  |                             |        |      |             |          |
|  |  |                             |        | 3817 | 0           | 1.d.     |
| e. Other unused commitments:   |  |                             |        |      |             |          |
| (1) Commercial and industrial loans.....   |  |                             |        |      |             |          |
|  |  |                             |        | J457 | 14,033,870  | 1.e.1.   |
| (2) Loans to financial institutions.....   |  |                             |        |      |             |          |
|  |  |                             |        | J458 | 1,501,880   | 1.e.2.   |
| (3) All other unused commitments.....  |  |                             |        |      |             |          |
|  |  |                             |        | J459 | 8,238,966   | 1.e.3.   |
| 2. Financial standby letters of credit.....  |  |                             |        |      |             |          |
|  |  |                             |        | 3819 | 2,346,210   | 2.       |
| <i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>  |  |                             |        |      |             |          |
| a.   | Amount of financial standby letters of credit conveyed to others.....                                | 3820                        | 35,968 |      |             | 2.a.     |
| 3. Performance standby letters of credit.....  |  |                             |        |      |             |          |
|  |  |                             |        | 3821 | 151,225     | 3.       |
| <i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>  |  |                             |        |      |             |          |
| a.   | Amount of performance standby letters of credit conveyed to others.....                              | 3822                        | 0      |      |             | 3.a.     |
| 4. Commercial and similar letters of credit.....   |  |                             |        |      |             |          |
|  |  |                             |        | 3411 | 31,319      | 4.       |
| 5. Not applicable  |  |                             |        |      |             |          |
| 6. Securities lent and borrowed:   |  |                             |        |      |             |          |
| a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....  |  |                             |        |      |             |          |
|  |  |                             |        | 3433 | 140,614,160 | 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)<br>Sold Protection |        | (Column B)<br>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)<br>One Year or Less |        | (Column B)<br>Over One Year<br>Through Five Years |        | (Column C)<br>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") ..... | 3430 | 0      | 9.    |
| a. Not applicable   |      |        |       |
| b. Commitments to purchase when-issued securities .....   | 3434 | 0      | 9.b.  |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....  | C978 | 0      | 9.c.  |
| d. TEXT<br>3555   | 3555 | 0      | 9.d.  |
| e. TEXT<br>3556   | 3556 | 0      | 9.e.  |
| f. TEXT<br>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") .....     | 5591 | 0      | 10.   |
| a. Commitments to sell when-issued securities .....   | 3435 | 0      | 10.a. |
| b. TEXT<br>5592   | 5592 | 0      | 10.b. |
| c. TEXT<br>5593   | 5593 | 0      | 10.c. |
| d. TEXT<br>5594   | 5594 | 0      | 10.d. |
| e. TEXT<br>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 | NR     | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk ..... | C224 | NR     | 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                        |         |
| <b>Derivatives Position Indicators</b>  |                         |                            |                             |                               |         |
| 12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14): |                         |                            |                             |                               |         |
| a. Futures contracts.....   | RCFD 8693<br>0          | RCFD 8694<br>0             | RCFD 8695<br>0              | RCFD 8696<br>0                | 12.a.   |
| b. Forward contracts.....   | RCFD 8697<br>0          | RCFD 8698<br>286,968,500   | RCFD 8699<br>0              | RCFD 8700<br>0                | 12.b.   |
| c. Exchange-traded option contracts:  |                         |                            |                             |                               |         |
| (1) Written options.....  | RCFD 8701<br>0          | RCFD 8702<br>0             | RCFD 8703<br>0              | RCFD 8704<br>0                | 12.c.1. |
| (2) Purchased options.....  | RCFD 8705<br>0          | RCFD 8706<br>0             | RCFD 8707<br>0              | RCFD 8708<br>0                | 12.c.2. |
| d. Over-the-counter option contracts:   |                         |                            |                             |                               |         |
| (1) Written options.....  | RCFD 8709<br>771,845    | RCFD 8710<br>0             | RCFD 8711<br>0              | RCFD 8712<br>0                | 12.d.1. |
| (2) Purchased options.....  | RCFD 8713<br>96,845     | RCFD 8714<br>0             | RCFD 8715<br>0              | RCFD 8716<br>0                | 12.d.2. |
| e. Swaps.....   | RCFD 3450<br>13,360,158 | RCFD 3826<br>2,918,127     | RCFD 8719<br>545,647        | RCFD 8720<br>0                | 12.e.   |
| 13. Total gross notional amount of derivative contracts held for trading.....   | RCFD A126<br>9,610,130  | RCFD A127<br>282,892,707   | RCFD 8723<br>0              | RCFD 8724<br>0                | 13.     |
| 14. Total gross notional amount of derivative contracts held for purposes other than trading.....                               | RCFD 8725<br>4,618,718  | RCFD 8726<br>6,993,920     | RCFD 8727<br>545,647        | RCFD 8728<br>0                | 14.     |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate.....   | RCFD A589<br>4,068,718  |                            |                             |                               | 14.a.   |

**Schedule RC-L—Continued**

| Dollar Amounts in Thousands                        |  | (Column A)<br>Interest Rate<br>Contracts | (Column B)<br>Foreign Exchange<br>Contracts | (Column C)<br>Equity Derivative<br>Contracts | (Column D)<br>Commodity and<br>Other Contracts |
|--|--|--|---|--|--|
|  |  | Amount                                   | Amount                                      | Amount                                       | Amount   |
| <b>Derivatives Position Indicators</b>             |  |  |   |  |  |
| 15. Gross fair values of derivative contracts:     |  |  |   |  |  |
| a. Contracts held for trading:                     |  |  |   |  |  |
|  |  | RCFD 8733                                | RCFD 8734                                   | RCFD 8735                                    | RCFD 8736                                      |
| (1) Gross positive fair value.....                 |  | 90,325                                   | 2,196,264                                   | 0  | 0 15.a.1.                                      |
|  |  | RCFD 8737                                | RCFD 8738                                   | RCFD 8739                                    | RCFD 8740                                      |
| (2) Gross negative fair value.....                 |  | 115,331                                  | 2,161,928                                   | 0  | 0 15.a.2.                                      |
| b. Contracts held for purposes other than trading: |  |  |   |  |  |
|  |  | RCFD 8741                                | RCFD 8742                                   | RCFD 8743                                    | RCFD 8744                                      |
| (1) Gross positive fair value.....                 |  | 33,344                                   | 306,722                                     | 0  | 0 15.b.1.                                      |
|  |  | RCFD 8745                                | RCFD 8746                                   | RCFD 8747                                    | RCFD 8748                                      |
| (2) Gross negative fair value.....                 |  | 28,397                                   | 17,924                                      | 37,119                                       | 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)<br>Banks and Securities<br>Firms |         | (Column B)<br>Not applicable | (Column C)<br>Hedge Funds |        | (Column D)<br>Sovereign<br>Governments |        | (Column E)<br>Corporations and All<br>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  | 487,510 |                              | G420                      | 0      | G421                                   | 0      | G422   | 906,952 | 16.a.   |
| b. Fair value of collateral:  |   |         |                              |                           |        |  |        |  |         |         |
| (1) Cash—U.S. dollar.....   | G423  | 547,828 |                              | G425                      | 0      | G426                                   | 0      | G427   | 149,148 | 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<br>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<br>(sum of items 16.b.(1) through (7)).....          | G458  | 547,828 |                              | G460                      | 0      | G461                                   | 0      | G462   | 149,148 | 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 | 143,210   | 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 |                             | 8      |      |           | 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>b. Goodwill.....</b>  |      |                             |        |      |           |          |
|  |      |                             |        | 3163 | 632,216   | 2.b.     |
| c. All other intangible assets.....  |      |                             |        |      |           |          |
|  |      |                             |        | JF76 | 143,943   | 2.c.     |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....   |      |                             |        |      |           |          |
|  |      |                             |        | 2143 | 776,159   | 2.d.     |
| 3. Other real estate owned:  |      |                             |        |      |           |          |
| a. Construction, land development, and other land in domestic offices.....   |      |                             |        |      |           |          |
|  |      |                             |        | 5508 | 187       | 3.a.     |
| b. Farmland in domestic offices.....   |      |                             |        |      |           |          |
|  |      |                             |        | 5509 | 0         | 3.b.     |
| c. 1-4 family residential properties in domestic offices.....  |      |                             |        |      |           |          |
|  |      |                             |        | 5510 | 11,120    | 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.     |
|  |      |                             |        | RCFD |           |          |
|  |      |                             |        | 2150 | 11,307    | 3.g.     |
| 4. <b>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).....</b>   |      |                             |        |      |           |          |
|  |      |                             |        | 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 | 7,700,000 | 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 | 7,700,000 | 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 | 758,911   | 5.b.1.a. |
| (b) Over one year through three years.....   |      |                             |        |      |           |          |
|  |      |                             |        | F061 | 1,436,522 | 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 | 758,911   | 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 | 9,895,433 | 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      | 6. |

|  | RCFD | Amount      |    |
|--|------|-------------|----|
| 7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... | B570 | 172,819,221 | 7. |

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. |

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<br>N528 | http:// |  | 8.b.1.  |
| (2)  | TE02<br>N528 | http:// |  | 8.b.2.  |
| (3)  | TE03<br>N528 | http:// |  | 8.b.3.  |
| (4)  | TE04<br>N528 | http:// |  | 8.b.4.  |
| (5)  | TE05<br>N528 | http:// |  | 8.b.5.  |
| (6)  | TE06<br>N528 | http:// |  | 8.b.6.  |
| (7)  | TE07<br>N528 | http:// |  | 8.b.7.  |
| (8)  | TE08<br>N528 | http:// |  | 8.b.8.  |
| (9)  | TE09<br>N528 | http:// |  | 8.b.9.  |
| (10) | TE10<br>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<br>N529 |  |  | 8.c.1. |
| (2) | TE02<br>N529 |  |  | 8.c.2. |
| (3) | TE03<br>N529 |  |  | 8.c.3. |
| (4) | TE04<br>N529 |  |  | 8.c.4. |
| (5) | TE05<br>N529 |  |  | 8.c.5. |
| (6) | TE06<br>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       | 9. |

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      | 10.a. |
| b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....             | RCFD |        |       |
|   | F065 | 0      | 10.b. |

|   |      |          |     |
|---|------|----------|-----|
| 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      | 11. |

|   |      |          |     |
|---|------|----------|-----|
| 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      | 12. |

<sup>1</sup> 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.....  | K187 | 0      | 13.b.1.    |
| (3) 1-4 family residential properties in domestic offices.....   | K188 | 0      | 13.b.2.    |
| (4) Multifamily (5 or more) residential properties in domestic offices.....  | K189 | 0      | 13.b.3.    |
| (5) Nonfarm nonresidential properties in domestic offices.....   | K190 | 0      | 13.b.4.    |
| (6) In foreign offices.....  | K191 | 0      | 13.b.5.    |
| (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..... |      |        |            |
|  | RCFN |        |            |
|  | K260 | 0      | 13.b.6.    |
|  | RCFD |        |            |
|  | K192 | 0      | 13.b.7.    |
| c. Debt securities (included in Schedule RC, items 2.a and 2.b).....   |      |        |            |
|  | J461 | 0      | 13.c.      |
| d. Other assets (exclude FDIC loss-sharing indemnification assets).....  |      |        |            |
|  | J462 | 0      | 13.d.      |
| <i>Items 14.a and 14.b are to be completed annually in the December report only.</i>   |      |        |            |
| 14. Captive insurance and reinsurance subsidiaries:  |      |        |            |
| a. Total assets of captive insurance subsidiaries (1).....   | K193 | NR     | 14.a.      |
| b. Total assets of captive reinsurance subsidiaries (1).....   | K194 | NR     | 14.b.      |

<sup>1</sup> 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 |          | NR 16.a.1. |
| N518 |          | NR 16.a.2. |
| N519 |          | NR 16.a.3. |
| N520 |          | NR 16.a.4. |

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

|      |  |          |
|------|--|----------|
| N521 |  | NR 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 |        | 0 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 |        | 0 16.d.1. |

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

|      |        |           |
|------|--------|-----------|
| RCON | Amount |           |
| N524 |        | 0 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. |

<sup>1</sup> 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)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |          |
|--|---|--------|--|--------|--------------------------|--------|----------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |          |
|  | Dollar Amounts in Thousands   |        |  |        |                          |        |          |
| 1. Loans secured by real estate:   |   |        |  |        |                          |        |          |
| a. Construction, land development, and other<br>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<br>development and other land loans.....                                       | F173  | 1,528  | F175   | 0      | F177                     | 3,814  | 1.a.2.   |
| b. Secured by farmland in domestic offices.....  | 3493  | 0      | 3494   | 0      | 3495                     | 14     | 1.b.     |
| c. Secured by 1-4 family residential properties<br>in domestic offices:  |   |        |  |        |                          |        |          |
| (1) Revolving, open-end loans secured by<br>1-4 family residential properties and<br>extended under lines of credit..... | 5398  | 4,645  | 5399   | 5      | 5400                     | 9,480  | 1.c.1.   |
| (2) Closed-end loans secured by 1-4 family<br>residential properties:  |   |        |  |        |                          |        |          |
| (a) Secured by first liens.....  | C236  | 13,713 | C237   | 507    | C229                     | 79,453 | 1.c.2.a. |
| (b) Secured by junior liens.....   | C238  | 0      | C239   | 34     | C230                     | 8,527  | 1.c.2.b. |
| d. Secured by multifamily (5 or more) residential<br>properties in domestic offices.....                                 | 3499  | 5,405  | 3500   | 0      | 3501                     | 0      | 1.d.     |
| e. Secured by nonfarm nonresidential<br>properties in domestic offices:  |   |        |  |        |                          |        |          |
| (1) Loans secured by owner-occupied<br>nonfarm nonresidential properties.....  | F178  | 5,033  | F180   | 0      | F182                     | 172    | 1.e.1.   |
| (2) Loans secured by other nonfarm<br>nonresidential properties.....   | F179  | 993    | F181   | 0      | F183                     | 2,618  | 1.e.2.   |
| f. In foreign offices.....   | RCFN  |        | RCFN   |        | RCFN                     |        |          |
|  | B572  | 0      | B573   | 0      | B574                     | 0      | 1.f.     |
| 2. Loans to depository institutions and<br>acceptances of other banks:   |   |        |  |        |                          |        |          |
| a. To U.S. banks and other U.S. depository institutions.....   | RCFD  |        | RCFD   |        | RCFD                     |        |          |
|  | 5377  | 0      | 5378   | 0      | 5379                     | 0      | 2.a.     |
| b. To foreign banks.....   | 5380  | 0      | 5381   | 0      | 5382                     | 0      | 2.b.     |
| 3. Loans to finance agricultural production and<br>other loans to farmers.....   | 1594  | 0      | 1597   | 0      | 1583                     | 0      | 3.       |
| 4. Commercial and industrial loans:  |   |        |  |        |                          |        |          |
| a. To U.S. addressees (domicile).....  | 1251  | 18,443 | 1252   | 86     | 1253                     | 9,161  | 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<br>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<br>than credit cards and other consumer loans).....                      | K216  | 5,057  | K217   | 52     | K218                     | 212    | 5.c.     |
| 6. Loans to foreign governments and<br>official institutions.....  | 5389  | 0      | 5390   | 0      | 5391                     | 0      | 6.       |
| 7. All other loans.....  | 5459  | 66,700 | 5460   | 26,742 | 5461                     | 160    | 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)<br>Past due<br>30 through 89<br>days and still<br>accruing |         | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>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).....   |   |         |  |        |                          |         | 9.         |
|   | 1406  | 121,517 | 1407   | 27,426 | 1403                     | 113,612 |            |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....  |   |         |  |        |                          |         | 10.        |
|   | 3505  | 0       | 3506   | 0      | 3507                     | 0       |            |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC..... |   |         |  |        |                          |         | 11.        |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....   |   |         |  |        |                          |         | 11.a.      |
|   | K039  | 0       | K040   | 0      | K041                     | 0       |            |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....   |   |         |  |        |                          |         | 11.b.      |
|   | K042  | 0       | K043   | 0      | K044                     | 0       |            |
| 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.....  |   |         |  |        |                          |         | 12.a.1.a.  |
|   | RCON  |         | RCON   |        | RCON                     |         |            |
|   | K045  | 0       | K046   | 0      | K047                     | 0       |            |
| (b) Other construction loans and all land development and other land loans.....   |   |         |  |        |                          |         | 12.a.1.b.  |
|   | K048  | 0       | K049   | 0      | K050                     | 0       |            |
| (2) Secured by farmland.....  |   |         |  |        |                          |         | 12.a.2.    |
|   | K051  | 0       | K052   | 0      | K053                     | 0       |            |
| (3) Secured by 1-4 family residential properties:   |   |         |  |        |                          |         |            |
| (a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....  |   |         |  |        |                          |         | 12.a.3.a.  |
|   | K054  | 0       | K055   | 0      | K056                     | 0       |            |
| (b) Closed-end loans secured by 1-4 family residential properties:  |   |         |  |        |                          |         |            |
| (1) Secured by first liens.....   |   |         |  |        |                          |         | 12.a.3.b1. |
|   | K057  | 0       | K058   | 0      | K059                     | 0       |            |
| (2) Secured by junior liens.....  |   |         |  |        |                          |         | 12.a.3.b2. |
|   | K060  | 0       | K061   | 0      | K062                     | 0       |            |
| (4) Secured by multifamily (5 or more) residential properties.....  |   |         |  |        |                          |         | 12.a.4.    |
|   | K063  | 0       | K064   | 0      | K065                     | 0       |            |

**Schedule RC-N—Continued**

|   | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>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)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>Nonaccrual |        |            |
|--|---|--------|--|--------|--------------------------|--------|------------|
|  | RCON  | Amount | RCON   | Amount | RCON                     | Amount |            |
|  | Dollar Amounts in Thousands   |        |  |        |                          |        |            |
| 1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):  |   |        |  |        |                          |        |            |
| a. Construction, land development, and other land loans in domestic offices:   |   |        |  |        |                          |        |            |
| (1) 1-4 family residential construction loans.....   | K105  | 0      | K106   | 0      | K107                     | 0      | M.1.a.1.   |
| (2) Other construction loans and all land development and other land loans.....  | K108  | 1,528  | K109   | 0      | K110                     | 3,814  | M.1.a.2.   |
| b. Loans secured by 1-4 family residential properties.....   |   |        |  |        |                          |        |            |
|  | F661  | 599    | F662   | 0      | F663                     | 54,692 | 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                     | 172    | M.1.d.1.   |
| (2) Loans secured by other nonfarm nonresidential properties.....  | K117  | 0      | K118   | 0      | K119                     | 2,618  | M.1.d.2.   |
| e. Commercial and industrial loans:  |   |        |  |        |                          |        |            |
| (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   | 0      | K128                     | 14     | 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)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>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  | 2,127  | HK27   | 0      | HK28                     | 61,342 | 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)<br>Past due<br>30 through 89 days |        | (Column B)<br>Past due 90<br>days or more |        |      |
|--|--|--------|---|--------|------|
|  | Dollar Amounts in Thousands                  |        |   |        |      |
|  | RCFD   | Amount | RCFD                                      | Amount |      |
| 6. Derivative contracts:<br>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 | NR     | M.7. |
| 8. Nonaccrual assets sold during the previous six months.....         | C411 | NR     | M.8. |

|  | (Column A)<br>Past due<br>30 through 89<br>days and still<br>accruing |        | (Column B)<br>Past due 90<br>days or more<br>and still<br>accruing |        | (Column C)<br>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  | NR     | L184   | NR     | L185                     | NR     | M.9.a. |
| b. Amount included in Schedule RC-N, items 1 through 7, above.....   | L186  | NR     | L187   | NR     | L188                     | NR     | 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                        | 108,478,688 |      |          | 1.    |
| 2.  | Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....   | F237                        | 74,071,152  |      |          | 2.    |
| 3.  | Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....   | RCFN                        |             |      |          |       |
|     |   | F234                        | 74,071,152  |      |          | 3.    |
| 4.  | Average consolidated total assets for the calendar quarter.....   | RCFD                        |             |      |          |       |
|     |   | K652                        | 122,079,753 |      |          | 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                        | 8,575,064   |      |          | 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                        | 758,911     |      |          | 7.a.  |
| b.  | Over one year through three years.....  | G466                        | 1,436,522   |      |          | 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                        | 0           |      |          | 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                        | 1,010,025   |      |          | 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                        | 60,431,645  |      |          | 11.a. |
| b.  | Custodial bank deduction limit.....   | K661                        | 60,908,745  |      |          | 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                        | 8,974,485      |      |        | M.1.a.1. |
| (2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....   |  |                             |                |      |        |          |
|  |  | Number                      |                |      |        |          |
| .....  |  | F050                        | 132,194        |      |        | 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                        | 25,314,410     |      |        | M.1.b.1. |
| (2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....   |  |                             |                |      |        |          |
|  |  | Number                      |                |      |        |          |
| .....  |  | F052                        | 12,223         |      |        | 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                        | 85,442         |      |        | M.1.c.1. |
| (2) Number of retirement deposit accounts of \$250,000 or less.....  |  |                             |                |      |        |          |
|  |  | Number                      |                |      |        |          |
| .....  |  | F046                        | 3,908          |      |        | 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                        | 33,199         |      |        | 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                        | 22,273,109     |      |        | 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?<br>If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:   |  |                             |                |      |        |          |
| TEXT   |  | RCON                        | FDIC Cert. No. |      |        |          |
| A545   |  | A545                        | 00000          |      |        | M.3.     |
| 4. Dually payable deposits in the reporting institution's foreign branches.....  |  | RCFN                        |                |      |        |          |
| 5. Not applicable  |  | GW43                        | 1,381,909      |      |        | M.4.     |

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                        | 315,800 |      |        | 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                        | 458,803 |      |        | M.12.   |
| <i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i> |                             |         |      |        |         |
| 13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):   |                             |         |      |        |         |
| a. Construction, land development, and other land loans secured by real estate .....  | 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<br>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<br>CONF | RCFD M973<br>CONF | RCFD M974<br>CONF | RCFD M975<br>CONF | RCFD M976<br>CONF | RCFD M977<br>CONF          | RCFD M978<br>CONF |
| b. Closed-end loans secured by first liens on 1-4 family residential properties.....  | RCFD M987<br>CONF | RCFD M988<br>CONF | RCFD M989<br>CONF | RCFD M990<br>CONF | RCFD M991<br>CONF | RCFD M992<br>CONF          | RCFD M993<br>CONF |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties.....   | RCFD N003<br>CONF | RCFD N004<br>CONF | RCFD N005<br>CONF | RCFD N006<br>CONF | RCFD N007<br>CONF | RCFD N008<br>CONF          | RCFD N009<br>CONF |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....                         | RCFD N018<br>CONF | RCFD N019<br>CONF | RCFD N020<br>CONF | RCFD N021<br>CONF | RCFD N022<br>CONF | RCFD N023<br>CONF          | RCFD N024<br>CONF |
| e. Credit cards.....  | RCFD N048<br>CONF | RCFD N049<br>CONF | RCFD N050<br>CONF | RCFD N051<br>CONF | RCFD N052<br>CONF | RCFD N053<br>CONF          | RCFD N054<br>CONF |
| f. Automobile loans.....  | RCFD N063<br>CONF | RCFD N064<br>CONF | RCFD N065<br>CONF | RCFD N066<br>CONF | RCFD N067<br>CONF | RCFD N068<br>CONF          | RCFD N069<br>CONF |
| g. Student loans  | RCFD N078<br>CONF | RCFD N079<br>CONF | RCFD N080<br>CONF | RCFD N081<br>CONF | RCFD N082<br>CONF | RCFD N083<br>CONF          | RCFD N084<br>CONF |
| h. Other consumer loans and revolving credit plans other than credit cards.....   | RCFD N093<br>CONF | RCFD N094<br>CONF | RCFD N095<br>CONF | RCFD N096<br>CONF | RCFD N097<br>CONF | RCFD N098<br>CONF          | RCFD N099<br>CONF |
| i. Consumer leases.....   | RCFD N108<br>CONF | RCFD N109<br>CONF | RCFD N110<br>CONF | RCFD N111<br>CONF | RCFD N112<br>CONF | RCFD N113<br>CONF          | RCFD N114<br>CONF |
| j. Total.....   | RCFD N123<br>CONF | RCFD N124<br>CONF | RCFD N125<br>CONF | RCFD N126<br>CONF | RCFD N127<br>CONF | RCFD N128<br>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                        | 680    | 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 |

<sup>1</sup> 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)<br>Total Fair Value<br>Reported on<br>Schedule RC |            | (Column B)<br>LESS: Amounts Netted<br>in the Determination<br>of Total Fair Value |           | (Column C)<br>Level 1 Fair Value<br>Measurements |           | (Column D)<br>Level 2 Fair Value<br>Measurements |            | (Column E)<br>Level 3 Fair Value<br>Measurements |        |        |
|   | RCFD   | Amount     | RCFD  | Amount    | RCFD   | Amount    | RCFD   | Amount     | RCFD   | Amount |        |
| <b>Assets</b>   |  |            |   |           |  |           |  |            |  |        |        |
| 1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....                   | JA36   | 36,131,078 | G474  | 0         | G475   | 5,624,830 | G476   | 30,503,333 | G477   | 2,915  | 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   | 663,801    | G493  | 1,622,788 | G494   | 0         | G495   | 2,286,589  | 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   | 340,066    | G392  | 0         | G395   | 0         | G396   | 340,066    | 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   | 37,134,945 | G503  | 1,622,788 | G504   | 5,624,830 | G505   | 33,129,988 | G506   | 2,915  | 7.     |

<sup>1</sup> 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)<br>Total Fair Value<br>Reported on<br>Schedule RC |         | (Column B)<br>LESS: Amounts Netted<br>in the Determination<br>of Total Fair Value |           | (Column C)<br>Level 1 Fair Value<br>Measurements |        | (Column D)<br>Level 2 Fair Value<br>Measurements |           | (Column E)<br>Level 3 Fair Value<br>Measurements |        |        |
|   | RCFD   | Amount  | RCFD  | Amount    | RCFD   | Amount | RCFD   | Amount    | RCFD   | Amount |        |
| <b>Liabilities</b>  |  |         |   |           |  |        |  |           |  |        |        |
| 8. Deposits.....  | F252   | 0       | F686  | 0         | F694   | 0      | F253   | 0         | F254   | 0      | 8.     |
| 9. Federal funds purchased and securities sold<br>under agreements to repurchase  | G507   | 0       | G508  | 0         | G509   | 0      | G510   | 0         | G511   | 0      | 9.     |
| 10. Trading liabilities:  |  |         |   |           |  |        |  |           |  |        |        |
| a. Derivative liabilities.....  | 3547   | 645,791 | G512  | 1,631,468 | G513   | 0      | G514   | 2,277,259 | 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   | 83,440  | G806  | 0         | G807   | 0      | G808   | 46,859    | G809   | 36,581 | 13.    |
| 14. Total liabilities measured at fair value<br>on a recurring basis (sum of items 8<br>through 13).....  | G531   | 729,231 | G532  | 1,631,468 | G533   | 0      | G534   | 2,324,118 | G535   | 36,581 | 14.    |
| <b>Memoranda</b>  |  |         |   |           |  |        |  |           |  |        |        |
| 1. All other assets (itemize and describe<br>amounts included in Schedule RC-Q,<br>item 6, that are greater than \$100,000<br>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   | 340,066 | G542  | 0         | G543   | 0      | G544   | 340,066   | 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<br>amounts included in Schedule RC-Q,<br>item 13, that are greater than \$100,000 and<br>exceed 25% of item 13): |  |         |   |           |  |        |  |           |  |        |        |
| a. Loan commitments (not accounted for<br>as derivatives).....  | F261   | 0       | F689  | 0         | F697   | 0      | F262   | 0         | F263   | 0      | M.2.a. |
| b. Nontrading derivative liabilities.....   | G566   | 83,440  | G567  | 0         | G568   | 0      | G569   | 46,859    | G570   | 36,581 | 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<br>(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<br>(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<br>(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 |
|---|--|-----------------------------|--------------|------|--------|
| <b>Common Equity Tier 1 Capital</b>                             |  |                             |              |      |        |
| 1.  | Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....   | P742                        | 1,794,222    |      | 1.     |
| 2.  | Retained earnings.....   | 3632                        | 8,223,508    |      | 2.     |
| 3.  | Accumulated other comprehensive income (AOCI).....   | B530                        | (470,920)    |      | 3.     |
| a.  | AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....  | 0=No<br>1=Yes               | RCOA<br>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                        | 9,546,810    |      | 5.     |
| <b>Common Equity Tier 1 Capital: Adjustments and Deductions</b> |  |                             |              |      |        |
| 6.  | LESS: Goodwill net of associated deferred tax liabilities (DTLs).....  | P841                        | 603,555      |      | 6.     |
| 7.  | LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....  | P842                        | 138,443      |      | 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:<br>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                        | 117,785      |      | 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                        | 8,687,027    |      | 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                        | 90        | 17.   |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....   | P858                        | 90        | 18.   |
| 19. Common equity tier 1 capital (item 12 minus item 18).....   | P859                        | 8,686,937 | 19.   |
| <b>Additional Tier 1 Capital</b>  |                             |           |       |
| 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                        | 90        | 24.   |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....  | P865                        | 0         | 25.   |
| <b>Tier 1 Capital</b>   |                             |           |       |
| 26. Tier 1 capital (sum of items 19 and 25).....  | 8274                        | 8,686,937 | 26.   |
| <b>Tier 2 Capital</b>   |                             |           |       |
| 27. Tier 2 capital instruments plus related surplus.....  | P866                        | 1,010,000 | 27.   |
| 28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....  | P867                        | 0         | 28.   |
| 29. Total capital minority interest that is not included in tier 1 capital.....   | P868                        | 0         | 29.   |
| 30. a. Allowance for loan and lease losses includable in tier 2 capital.....  | 5310                        | 140,453   | 30.a. |
| b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....   | RCFW<br>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<br>Q257                | 0         | 31.   |
| 32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....   | P870                        | 1,150,453 | 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<br>P870                | 1,010,000 | 32.b. |
| 33. LESS: Tier 2 capital deductions.....  | RCFA<br>P872                | 0         | 33.   |
| 34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....  | 5311                        | 1,150,453 | 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<br>5311                | 1,010,000 | 34.b. |
| <b>Total Capital</b>  |                             |           |       |
| 35. a. Total capital (sum of items 26 and 34.a).....  | RCFA<br>3792                | 9,837,390 | 35.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....  | RCFW<br>3792                | 9,696,937 | 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      |       |
|---|-----------------------------|------|-------------|-------|
| <b>Total Assets for the Leverage Ratio</b>  |                             |      |             |       |
| 36. Average total consolidated assets.....  |                             | 3368 | 122,079,753 | 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 | 859,873     | 37.   |
| 38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....  |                             | B596 | 388,877     | 38.   |
| <b>39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....</b>   |                             | A224 | 120,831,003 | 39.   |
| <b>Total Risk-Weighted Assets</b>   |                             |      |             |       |
| 40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....   |                             | A223 | 65,877,111  | 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 | 61,475,504  | 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     | 13.1866%   | P793     | 14.1307%   | 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     | 13.1866%   | 7206     | 14.1307%   | 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     | 14.9329%   | 7205     | 15.7737%   | 43. |

**Leverage Capital Ratios \***

|  | RCFA | Percentage  |       |
|--|------|-------------|-------|
| 44. Tier 1 leverage ratio (item 26 divided by item 39) .....                         | 7204 | 7.1893%     | 44.   |
| 45. Advanced approaches institutions only: Supplementary leverage ratio information: |      | Amount      |       |
| a. Total leverage exposure.....  | H015 | 136,757,892 | 45.a. |
|  |      | Percentage  |       |
| b. Supplementary leverage ratio.....   | H036 | 6.3521%     | 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 | 6.9329%    | 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<br>From Schedule<br>RC | Adjustments to<br>Totals Reported<br>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              |      |
| <b>Balance Sheet Asset Categories (2)</b>   |                               |  |                                    |                |                |            |                         |                        |                        |                     |      |
| 1. Cash and balances due from depository institutions.....  | RCFD D957<br>40,677,795       | RCFD S396<br>0                                   | RCFD D958<br>32,939,874            |                |                |            | RCFD D959<br>6,309,649  | RCFD S397<br>1,021,609 | RCFD D960<br>315,546   | RCFD S398<br>91,117 | 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.....   | 13,186,315                    | 0  | 8,502,894                          | 0              | 0              |            | 4,421,671               | 0                      | 261,750                | 0                   | 2.a. |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCFD JA21<br>33,415,716       | RCFD S402<br>364,760                             | RCFD D967<br>11,883,231            | RCFD HJ76<br>0 | RCFD HJ77<br>0 |            | RCFD D968<br>19,850,853 | RCFD D969<br>140,479   | RCFD D970<br>1,176,393 | RCFD S403<br>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.....  | 43,000                        |  | 0                                  |                |                |            | 31,000                  | 0                      | 12,000                 | 0                   | 3.a. |
| b. Securities purchased under agreements to resell.....   | RCFD H171<br>1,458,456        | RCFD H172<br>1,458,456                           |                                    |                |                |            |                         |                        |                        |                     | 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<br>0                | RCFD S420<br>0                                   | RCFD H174<br>0                     |                |                |            | RCFD H175<br>0          | RCFD H176<br>0         | RCFD H177<br>0         | RCFD S421<br>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                     |
| <b>Balance Sheet Asset Categories (continued)</b>   |                                    |            |            |            |            |            |            |  |                            |
| 1. Cash and balances due from depository institutions.....  |                                    |            |            |            |            |            |            |  | 1.                         |
| 2. Securities:  |                                    |            |            |            |            |            |            |  | 2.a.                       |
| a. Held-to-maturity securities.....   |                                    |            |            |            |            |            |            |  |                            |
| b. <b>Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading</b> ..... | 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:  |                                    |            |            |            |            |            |            |  | 2.b.                       |
| 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                          |

<sup>3</sup> 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.

<sup>4</sup> 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  |
|   | 25,589                  | 0  | 0                                  | 0          | 0          |            | 0          | 0          | 25,589     | 0          |
| 5. Loans and leases held for investment:                        | RCFD S439               | RCFD S440                                  | RCFD H178                          |            |            |            | RCFD S441  | RCFD S442  | RCFD S443  |            |
| a. Residential mortgage exposures.....                          | 7,435,609               | 0  | 0                                  |            |            |            | 0          | 6,590,648  | 844,961    |            |
| b. High volatility commercial real estate exposures.....        | RCFD S445               | RCFD S446                                  | RCFD H179                          |            |            |            | RCFD H180  | RCFD H181  | RCFD H182  | RCFD S447  |
|   | 375,873                 | 0  | 0                                  |            |            |            | 0          | 0          | 0          | 375,873    |
| 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  |
|   | 39,219                  | 0  | 0                                  | 0          | 0          |            | 0          | 0          | 0          | 39,219     |
| d. All other exposures.....                                     | RCFD S457               | RCFD S458                                  | RCFD S459                          | RCFD HJ84  | RCFD HJ85  |            | RCFD S460  | RCFD S461  | RCFD S462  | RCFD S463  |
|   | 23,477,723              | (1,532)                                    | 540                                | 0          | 0          |            | 85,237     | 55         | 23,393,423 | 0          |
| 6. LESS: Allowance for loan and lease losses.....               | RCFD 3123               | RCFD 3123                                  |                                    |            |            |            |            |            |            |            |
|   | 119,555                 | 119,555                                    |                                    |            |            |            |            |            |            |            |

<sup>5</sup> 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.

<sup>6</sup> 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<br>0                                     | RCFD H278<br>0             |
| d. All other exposures.....                                      |                                    |            |            |            |            |            |            | RCFD H279<br>0                                     | RCFD H280<br>0             |
| 5. Loans and leases held for investment:                         |                                    |            |            |            |            |            |            |  |                            |
| a. Residential mortgage exposures.....                           |                                    |            |            |            |            |            |            | RCFD H281<br>0                                     | RCFD H282<br>0             |
| b. High volatility commercial real estate exposures.....         |                                    |            |            |            |            |            |            | RCFD H283<br>0                                     | RCFD H284<br>0             |
| c. Exposures past due 90 days or more or on nonaccrual (10)..... |                                    |            |            |            |            |            |            | RCFD H285<br>0                                     | RCFD H286<br>0             |
| d. All other exposures.....                                      |                                    |            |            |            |            |            |            | RCFD H287<br>0                                     | RCFD H288<br>0             |
| 6. LESS: Allowance for loan and lease losses.....                |                                    |            |            |            |            |            |            |  |                            |

<sup>7</sup> 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.

<sup>8</sup> **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.**

<sup>9</sup> 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.

<sup>10</sup> 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)<br>Totals From<br>Schedule<br>RC | (Column B)<br>Adjustments<br>to Totals<br>Reported in<br>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.....  | 663,801                                     | 663,801   | 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).....                                   | 7,305,755                                   | 1,123,052   | 113,812                            | 0          | 0          |            | 334,184    | 50,966     | 5,682,084  | 1,657      |
| a. Separate account bank-owned<br>life insurance.....           |   |   |                                    |            |            |            |            |            |            |            |
| b. Default fund contributions<br>to central counterparties..... |   |   |                                    |            |            |            |            |            |            |            |

<sup>11</sup> 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                          |

<sup>12</sup> 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.

<sup>13</sup> **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.**

<sup>14</sup> 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)<br>Totals | (Column B)<br>Adjustments to<br>Totals Reported<br>in Column A | (Column Q)<br>Allocation by<br>Risk-Weight<br>Category<br>(Exposure Amount) | (Column T)<br>Total Risk-Weighted Asset<br>Amount by Calculation<br>Methodology | (Column U) |
|---|----------------------|--|---|---|------------|
|   | Amount               | Amount   | 1250%   | SSFA (15)   | Gross-Up   |
|   |                      |  | Amount  | Amount  | Amount     |
| Dollar Amounts in Thousands                                 |                      |  |   |   |            |
| <b>Securitization Exposures: On- and Off-Balance Sheet</b>  |                      |  |   |   |            |
| 9. On-balance sheet securitization exposures:               |                      |  |   |   |            |
| a. Held-to-maturity securities.....                         | RCFD S475            | RCFD S476  | RCFD S477   | RCFD S478   | RCFD S479  |
|   | 1,199,018            | 1,199,018  | 0   | 286,051   | 0          |
| b. Available-for-sale securities.....                       | RCFD S480            | RCFD S481  | RCFD S482   | RCFD S483   | RCFD S484  |
|   | 2,715,363            | 2,715,363  | 0   | 582,038   | 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)<br>Total From<br>Schedule RC | (Column B)<br>Adjustments<br>to Totals<br>Reported in<br>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  |
|  | 131,899,678                             | 7,403,363   | 53,440,351                         | 0          | 0          |            | 31,032,594 | 7,803,757  | 31,711,746 | 507,866    |

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

<sup>15</sup> Simplified Supervisory Formula Approach.

<sup>16</sup> 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.

<sup>17</sup> 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)<br>Face,<br>Notional,<br>or Other<br>Amount | CCF<br>(18) | (Column B)<br>Credit<br>Equivalent<br>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              |     |
| <b>Derivatives, Off-Balance Sheet Items,<br/>and Other Items Subject to Risk<br/>Weighting (Excluding Securitization<br/>Exposures) (20)</b> |  |             |   |                                    |                |                |         |                     |                |                        |                     |     |
| 12. Financial standby<br>letters of credit.....  | RCFD D991<br>2,346,210                                 | 1.0         | RCFD D992<br>2,346,210                            | RCFD D993<br>0                     | RCFD HJ92<br>0 | RCFD HJ93<br>0 |         | RCFD D994<br>63,394 | RCFD D995<br>0 | RCFD D996<br>2,261,029 | RCFD S511<br>21,787 | 12. |
| 13. Performance standby<br>letters of credit and<br>transaction-related<br>contingent items.....   | RCFD D997<br>151,225                                   | 0.5         | RCFD D998<br>75,613                               | RCFD D999<br>0                     |                |                |         | RCFD G603<br>0      | RCFD G604<br>0 | RCFD G605<br>71,032    | RCFD S512<br>4,581  | 13. |
| 14. Commercial and<br>similar letters of<br>credit with an<br>original maturity of<br>one year or less.....                                  | RCFD G606<br>31,319                                    | 0.2         | RCFD G607<br>6,264                                | RCFD G608<br>0                     | RCFD HJ94<br>0 | RCFD HJ95<br>0 |         | RCFD G609<br>0      | RCFD G610<br>0 | RCFD G611<br>6,111     | RCFD S513<br>153    | 14. |
| 15. Retained recourse on<br>small business<br>obligations sold<br>with recourse.....   | RCFD G612<br>0   | 1.0         | RCFD G613<br>0                                    | RCFD G614<br>0                     |                |                |         | RCFD G615<br>0      | RCFD G616<br>0 | RCFD G617<br>0         | RCFD S514<br>0      | 15. |

<sup>18</sup> Credit conversion factor.

<sup>19</sup> 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.

<sup>20</sup> 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)<br>Face,<br>Notional,<br>or Other<br>Amount | CCF<br>(21) | (Column B)<br>Credit<br>Equivalent<br>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.   |
|  | 10,363,062   | 1.0         | 10,363,062  | 0                                  | 0          | 0          |           | 4,886,033  | 160        | 5,476,869  | 0          |       |
| 17. All other off-balance sheet liabilities.....   | RCFD G618  |             | RCFD G619   | RCFD G620                          |            |            |           | RCFD G621  | RCFD G622  | RCFD G623  | RCFD S524  | 17.   |
|  | 79,005   | 1.0         | 79,005  | 0                                  |            |            |           | 0          | 0          | 79,005     | 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. |
|  | 4,712,029  | 0.2         | 942,406   | 0                                  | 0          | 0          |           | 0          | 0          | 942,406    | 0          |       |
| 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. |
|  | 19,433,270   | 0.5         | 9,716,635   | 0                                  | 0          | 0          |           | 2,934      | 137        | 9,650,154  | 63,410     |       |
| 19. Unconditionally cancelable commitments .....   | RCFD S540  |             | RCFD S541   |                                    |            |            |           |            |            |            |            | 19.   |
|  | 868,591  | 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.   |
|  |  |             | 3,459,111   | 6,902                              | 0          | 0          | 0         | 1,054,904  | 5,439      | 2,391,846  | 20         |       |
|  |  |             | RCFD S549   | RCFD S550                          | RCFD S551  | RCFD S552  |           | RCFD S554  | RCFD S555  | RCFD S556  | RCFD S557  |       |
| 21. Centrally cleared derivatives .....  |  |             | 268,921   | 23,752                             | 245,169    | 0          |           | 0          | 0          | 0          | 0          | 21.   |
| 22. Unsettled transactions (failed trades) (24) .....  | RCFD H191  |             |   | RCFD H193                          |            |            |           | RCFD H194  | RCFD H195  | RCFD H196  | RCFD H197  | 22.   |
|  | 18,238   |             |   | 0                                  |            |            |           | 0          | 0          | 18,238     | 0          |       |

21 Credit conversion factor.

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

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

|   | (Column O)                         | (Column P) | (Column Q) | (Column R)  | (Column S)                 |
|---|------------------------------------|------------|------------|---|----------------------------|
|   | Allocation by Risk-Weight Category |            |            | Application of Other Risk-Weighting Approaches (25) |                            |
|   | 625%                               | 937.5%     | 1250%      | Credit Equivalent Amount                            | Risk-Weighted Asset Amount |
|   | Amount                             | Amount     | Amount     | Amount  | Amount                     |
| Dollar Amounts in Thousands   |                                    |            |            | 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  | RCFD H200  |   |                            |
|   | 0                                  | 0          | 0          |   |                            |

<sup>25</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

<sup>27</sup> 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  |
|   | 53,471,005                         | 245,169    | 0          | 0          | 37,039,859 | 7,809,493  | 52,608,436 | 597,817    |
| 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                                  | 4,903      | 0          | 0          | 7,407,972  | 3,904,747  | 52,608,436 | 896,726    |

**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 |            |
|---|--------|------------|
| Dollar Amounts in Thousands   | RCFD   | Amount     |
| 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....           | .S580  | 65,714,517 |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....          | .S581  | 162,594    |
| 28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (29)..... | .B704  | 65,877,111 |
| 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  | 65,877,111 |

<sup>28</sup> 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.

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

**Schedule RC-R—Continued**

**Part II—Continued**

**Memoranda**

| Dollar Amounts in Thousands  | RCFD | Amount    |
|--|------|-----------|
| 1. Current credit exposure across all derivative contracts covered by the regulatory capital rules ..... | G642 | 1,376,646 |

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

| Dollar Amounts in Thousands  | With a remaining maturity of   |             |   |           |                               |           |        |
|--|--------------------------------|-------------|---|-----------|-------------------------------|-----------|--------|
|  | (Column A)<br>One year or less |             | (Column B)<br>Over one year<br>through five years |           | (Column C)<br>Over five years |           |        |
|  | RCFD                           | Amount      | RCFD  | Amount    | RCFD                          | Amount    |        |
| 2. Notional principal amounts of over-the-counter derivative contracts:  |                                |             |   |           |                               |           |        |
| a. Interest rate .....   | S582                           | 453,335     | S583  | 2,906,855 | S584                          | 3,755,056 | M.2.a. |
| b. Foreign exchange rate and gold .....                                  | S585                           | 302,420,682 | S586  | 635,743   | 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                           | 31,952      | S595  | 0         | S596                          | 513,695   | 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                           | 135,686     | S604  | 3,663,480 | S605                          | 2,542,591 | 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)<br>1-4 Family<br>Residential<br>Loans<br>Amount | (Column B)<br>Home<br>Equity<br>Line<br>Amount | (Column C)<br>Credit<br>Card<br>Receivables<br>Amount | (Column D)<br>Auto<br>Loans<br>Amount | (Column E)<br>Other<br>Consumer<br>Loans<br>Amount | (Column F)<br>Commercial<br>and Industrial<br>Loans<br>Amount | (Column G)<br>All Other Loans,<br>All Leases, and<br>All Other Assets<br>Amount |      |
|---|--|--|--|---|---------------------------------------|--|---|---|------|
| <b>Bank Securitization Activities</b>   |  |  |  |   |                                       |  |   |   |      |
| 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. |

<sup>1</sup> 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)<br>1-4 Family<br>Residential<br>Loans | (Column B)<br>Home<br>Equity<br>Line | (Column C)<br>Credit<br>Card<br>Receivables | (Column D)<br>Auto<br>Loans | (Column E)<br>Other<br>Consumer<br>Loans | (Column F)<br>Commercial<br>and Industrial<br>Loans | (Column G)<br>All Other Loans,<br>All Leases, and<br>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<br>0                       | RCFD HU17<br>0                              |                             |  | RCFD HU18<br>0                                      |   |
| 7. and 8. Not applicable   |  |                                      |   |                             |  |   |   |
| <b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>   |  |                                      |   |                             |  |   |   |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements..... |  |                                      |   | RCFD B776<br>0              | RCFD B779<br>0                           | RCFD B780<br>0                                      | RCFD B781<br>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<br>0              | RCFD B786<br>0                           | RCFD B787<br>0                                      | RCFD B788<br>27,500   |
| <b>Bank Asset Sales</b>  |  |                                      |   |                             |  |   |   |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....  |  |                                      |   | RCFD B790<br>0              |  |   | RCFD B796<br>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<br>0              |  |   | RCFD B803<br>0  |

<sup>1</sup> 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.    |

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

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

<sup>3</sup> 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 |      |
|   | Amount         | Amount             | Number                     | Number                         |      |
| Dollar Amounts in Thousands   |                |                    |                            |                                |      |
| <b>Fiduciary and Related Assets</b>                                   | RCFD B868      | RCFD B869          | RCFD B870                  | RCFD B871                      |      |
| 4. Personal trust and agency accounts.....                            | 57,461,978     | 21,071,916         | 20,632                     | 1,592                          | 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. |
|   | 243,552        | 441,892,795        | 50                         | 2,894                          |      |
| b. Employee benefit - defined benefit.....                            | RCFD B876      | RCFD B877          | RCFD B878                  | RCFD B879                      | 5.b. |
|   | 1,172,096      | 762,632,597        | 107                        | 8,067                          |      |
| c. Other employee benefit and retirement-related accounts.....        | RCFD B880      | RCFD B881          | RCFD B882                  | RCFD B883                      | 5.c. |
|   | 11,873,584     | 112,717,471        | 14,168                     | 2,419                          |      |
|   | RCFD B884      | RCFD B885          | RCFD C001                  | RCFD C002                      |      |
|   | 0              | 0                  | 0                          | 0                              |      |
| 6. Corporate trust and agency accounts.....                           |                |                    |                            |                                | 6.   |
| 7. Investment management and investment advisory agency accounts..... | RCFD B886      | RCFD J253          | RCFD B888                  | RCFD J254                      | 7.   |
|   | 123,611,496    | 0                  | 47,491                     | 0                              |      |
| 8. Foundation and endowment trust and agency accounts.....            | RCFD J255      | RCFD J256          | RCFD J257                  | RCFD J258                      | 8.   |
|   | 21,305,382     | 27,154,346         | 2,013                      | 422                            |      |
|   | RCFD B890      | RCFD B891          | RCFD B892                  | RCFD B893                      |      |
| 9. Other fiduciary accounts.....                                      | 1,909,310      | 366,734,165        | 33                         | 2,043                          | 9.   |
| 10. Total fiduciary accounts (sum of items 4 through 9).....          | RCFD B894      | RCFD B895          | RCFD B896                  | RCFD B897                      | 10.  |
|   | 217,577,398    | 1,732,203,290      | 84,494                     | 17,437                         |      |
|   |                | RCFD B898          |                            | RCFD B899                      |      |
| 11. Custody and safekeeping accounts.....                             |                | 6,513,719,326      |                            | 54,008                         | 11.  |

Schedule RC-T—Continued

|   | (Column A)<br>Managed<br>Assets | (Column B)<br>Non-Managed<br>Assets | (Column C)<br>Number of<br>Managed<br>Accounts | (Column D)<br>Number of<br>Non-Managed<br>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                               | 3,943,770,304                       | 0  | 19,419   |     |
| 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. |
|   | 10,356,700                      | 766,611                             | 13,647   | 414  |     |

|  | Dollar Amounts in Thousands |      | RIAD    | Amount    |       |
|--|-----------------------------|------|---------|-----------|-------|
|  |                             |      |         |           |       |
| <b>Fiduciary and related services income</b>   |                             |      |         |           |       |
| 14. Personal trust and agency accounts.....  |                             |      | B904    | 288,450   | 14.   |
| 15. Employee benefit and retirement-related trust and agency accounts:   |                             |      |         |           |       |
| a. Employee benefit - defined contribution.....  |                             |      | B905    | 42,468    | 15.a. |
| b. Employee benefit - defined benefit.....   |                             |      | B906    | 171,132   | 15.b. |
| c. Other employee benefit and retirement-related accounts.....   |                             |      | B907    | 88,472    | 15.c. |
| 16. Corporate trust and agency accounts.....   |                             |      | A479    | 0         | 16.   |
| 17. Investment management and investment advisory agency accounts.....   |                             |      | J315    | 779,344   | 17.   |
| 18. Foundation and endowment trust and agency accounts.....  |                             |      | J316    | 61,694    | 18.   |
| 19. Other fiduciary accounts.....  |                             |      | A480    | 101,966   | 19.   |
| 20. Custody and safekeeping accounts.....  |                             |      | B909    | 1,148,876 | 20.   |
| 21. Other fiduciary and related services income.....   |                             |      | B910    | 80,888    | 21.   |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)..... |                             |      | 4070    | 2,763,290 | 22.   |
| a. Fiduciary and related services income—foreign offices (included in item 22).....  |                             | B912 | 770,048 |           | 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

|  | Dollar Amounts in Thousands   |        |   |        |                                  |        |        |
|--|---|--------|---|--------|----------------------------------|--------|--------|
|  | (Column A)<br>Personal Trust and Agency and Investment Management Agency Accounts |        | (Column B)<br>Employee Benefit and Retirement-Related Trust and Agency Accounts |        | (Column C)<br>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)<br>Personal Trust and Agency and Investment Management Agency Accounts |        | (Column B)<br>Employee Benefit and Retirement-Related Trust and Agency Accounts |        | (Column C)<br>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)<br>Managed Assets |        | (Column B)<br>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)<br>Number of Issues |        | (Column B)<br>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)<br>Number of Funds |        | (Column B)<br>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                          | NR     | B932                                      | NR     | M.3.a. |
| b. International/Global equity.....   | B933                          | NR     | B934                                      | NR     | M.3.b. |
| c. Stock/Bond blend.....  | B935                          | NR     | B936                                      | NR     | M.3.c. |
| d. Taxable bond.....  | B937                          | NR     | B938                                      | NR     | M.3.d. |
| e. Municipal bond.....  | B939                          | NR     | B940                                      | NR     | M.3.e. |
| f. Short-term investments/Money market.....   | B941                          | NR     | B942                                      | NR     | M.3.f. |
| g. Specialty/Other.....   | B943                          | NR     | B944                                      | NR     | 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)<br>Gross Losses<br>Managed<br>Accounts |        | (Column B)<br>Gross Losses<br>Non-Managed<br>Accounts |        | (Column C)<br>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<br>and agency accounts.....   | B950  | NR     | B951  | NR     | B952                     | NR     | M.4.b. |
| c. Investment management and investment advisory<br>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<br>(sum of Memorandum items 4.a through 4.d) (sum of<br>columns A and B minus column C must equal<br>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)

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**Schedule RC-V—Variable Interest Entities**

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

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

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

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

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

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

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

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

Comments?.....

|      |          |
|------|----------|
| RCON | YES / NO |
| 6979 | NO       |

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