

13366615-60 B

DON'T  
STAPLE**OS AA01**Statement of details of parent law and other  
information for an overseas company

Companies House

✓ **What this form is for**  
You may use this form to  
accompany your accounts  
disclosed under parent law.

✗ **What this form is NOT for**  
You cannot use this form for  
an alteration of memorandum  
with accounting requirements.

FRIDAY



A05 \*AB01F7GS\* #290  
COMPANIES HOUSE

**Part 1 Corporate company name**Corporate name of  
overseas company ①

HSBC BANK USA, NATIONAL ASSOCIATION

UK establishment  
number

B R 0 0 7 6 2 5

→ **Filling in this form**Please complete in typescript or in  
bold black capitals.All fields are mandatory unless  
specified or indicated by \*① This is the name of the company in  
its home state.**Part 2 Statement of details of parent law and other  
information for an overseas company****A1****Legislation**Please give the legislation under which the accounts have been prepared and  
audited.

Legislation ②

UNITED STATES FEDERAL REGULATION

② This means the relevant rules or  
legislation which regulates the  
preparation of accounts.**A2****Accounting principles**

Accounts

Have the accounts been prepared in accordance with a set of generally accepted  
accounting principles?

Please tick the appropriate box.

☐ **No.** Go to **Section A3**.☒ **Yes.** Please enter the name of the organisation or other  
body which issued those principles below, and then go to **Section A3**.③ Please insert the name of the  
appropriate accounting organisation  
or body.Name of organisation  
or body ③

Financial Accounting Standards Board (for US GAAP)



## OS AA01

### Statement of details of parent law and other information for an overseas company

**A3****Audited accounts**

Audited accounts	<p>Have the accounts been audited in accordance with a set of generally accepted auditing standards?</p> <p>Please tick the appropriate box.</p> <p><input checked="" type="checkbox"/> <b>No.</b> Go to <b>Part 3 'Signature'</b>.</p> <p><input type="checkbox"/> <b>Yes.</b> Please enter the name of the organisation or other body which issued those standards below, and then go to <b>Part 3 'Signature'</b>.</p>	<p><b>1</b> Please insert the name of the appropriate accounting organisation or body.</p>
Name of organisation or body <b>1</b>		

**Part 3****Signature**

	I am signing this form on behalf of the overseas company.	
Signature	<p>Signature</p> <p><b>X</b> <i>Adelle W. Berran</i> <b>X</b></p>	
	This form may be signed by: Director, Secretary, Permanent representative.	



# OS AA01

Statement of details of parent law and other information for an overseas company



## Presenter information

You do not have to give any contact information, but if you do it will help Companies House if there is a query on the form. The contact information you give will be visible to searchers of the public record.

Contact name	ALEX RAISTRICK
Company name	HSBC HOLDINGS PLC
Address	8 CANADA SQUARE
CANARY WHARF	
Post town	LONDON
County/Region	
Postcode	E I 4 5 H Q
Country	UNITED KINGDOM
DX	
Telephone	44 7384794765



## Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and, if appropriate, the registered number, match the information held on the public Register.
- ☐ You have completed all sections of the form, if appropriate.
- ☐ You have signed the form.



## Important information

Please note that all this information will appear on the public record.



## Where to send

You may return this form to any Companies House address:

### England and Wales:

The Registrar of Companies, Companies House,  
Crown Way, Cardiff, Wales, CF14 3UZ.  
DX 33050 Cardiff.

### Scotland:

The Registrar of Companies, Companies House,  
Fourth floor, Edinburgh Quay 2,  
139 Fountainbridge, Edinburgh, Scotland, EH3 9FF.  
DX ED235 Edinburgh 1

### Northern Ireland:

The Registrar of Companies, Companies House,  
Second Floor, The Linenhall, 32-38 Linenhall Street,  
Belfast, Northern Ireland, BT2 8BG.  
DX 481 N.R. Belfast 1.



## Further information

For further information, please see the guidance notes on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse) or email [enquiries@companieshouse.gov.uk](mailto:enquiries@companieshouse.gov.uk)

This form is available in an alternative format. Please visit the forms page on the website at [www.gov.uk/companieshouse](http://www.gov.uk/companieshouse)



Board of Governors of the Federal Reserve System  
Federal Deposit Insurance Corporation  
Office of the Comptroller of the Currency  
OAG Number: 7100-0018  
OAG Number: 2064-0032  
OAG Number: 1551-0031  
Approval expires December 31, 2024  
Page 1 of 91



**Federal Financial Institutions Examination Council**  
**Consolidated Reports of Condition and Income for**  
**a Bank with Domestic and Foreign Offices – FFIEC 031**

**Report at the close of business December 31, 2021**

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. The Reports of Condition and Income must be signed by the CFO of the reporting bank or by the individual performing an equivalent function for state member banks and their directors for state member banks, national banks, and savings associations.

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

*Karla Maklar*

**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 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 [cdh@cdcr.ffiec.gov](mailto:cdh@cdcr.ffiec.gov).

FDIC Certificate Number **57880**  
(RSSD 9950)

( 20211231 )  
(RSSD 9950)

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; (2) banks with domestic offices only and total consolidated assets of \$100 billion or more; and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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

We, the undersigned officers (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) to this report date and declare that the data for the last of four 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)

*Paul A. Murr*

11/02/2022 17:03

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 complete, 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.

HSBC Bank USA N.A.  
Capital of Bank (RSSD 9917)

City (RSSD 9130)

VA  
State Abbreviation (RSSD 9230) 22102  
Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)  
11EWV3UJC0VTH4R804  
(Report only if your institution already has an LEI) (RFCN 0223)

The information reported on this report is based on the information collected in the 48-hour report and is subject to audit by the institution, depending on individual circumstances. Further information is to be used for reviewing, gathering, and maintaining data in the required form, and completing the information collection, but should not be used for any other purpose. A Federal agency may not conduct or sponsor, and an organization that provides information to a Federal agency may not be required to provide information to a Federal agency for collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of the burden estimates 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 one of the following Secretary, Board of Governors of the Federal Reserve System, Washington, DC 20510, or the Director, Office of the Comptroller of the Currency, Washington, DC 20510.



**Federal Financial Institutions Examination Council**

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

Institution Name	HSBC BANK USA, NATIONAL ASSOCIATION
City	TYSONS
State	VA
Zip Code	22102
Call Report Report Date	12/31/2021
Report Type	031
RSSD-ID	413208
FDIC Certificate Number	57890
OCC Charter Number	24522
ABA Routing Number	21001088
Last updated on	2/3/2022





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

### Report at the close of business December 31, 2021

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

(20211231)  
(RCON 9999)

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 non member banks and three directors for state member banks, national banks, and savings associations.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

### Submission of Reports

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

- Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (<https://cdr.ffiec.gov/cdr/>), or
- Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

FDIC Certificate Number 57890 (RSSD 9050)

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

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

### HSBC BANK USA, NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

### TYSONS

City (RSSD 9130)

VA

State Abbreviation (RSSD 9200)

22102

Zip Code (RSSD 9220)

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



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

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



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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.

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

**Legend:** NR - Not Reported, CONF - Confidential



## Contact Information for the Reports of Condition and Income

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

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

CONF  
Name (TEXT C490)

CONF  
Title (TEXT C491)

CONF  
E-mail Address (TEXT C492)

CONF  
Area Code / Phone Number / Extension (TEXT C493)

CONF  
Area Code / FAX Number (TEXT C494)

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

CONF  
Name (TEXT C495)

CONF  
Title (TEXT C496)

CONF  
E-mail Address (TEXT 4086)

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

CONF  
Area Code / FAX Number (TEXT 9116)

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## Emergency Contact Information

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

### Primary Contact

CONF  
Name (TEXT C366)

CONF  
Title (TEXT C367)

CONF  
E-mail Address (TEXT C368)

CONF  
Area Code / Phone Number / Extension (TEXT C369)

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

CONF  
Area Code / Phone Number / Extension (TEXT C374)

CONF  
Area Code / FAX Number (TEXT C375)



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

### Contact Information

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

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

#### Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

Area Code / Phone Number / Extension (TEXT C440)

#### Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

#### Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C368)

CONF

Area Code / Phone Number / Extension (TEXT C873)

#### Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

Area Code / Phone Number / Extension (TEXT C878)

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## Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20211231	1.
2. FDIC certificate number.....	RSSD9050	57890	2.
3. Legal title of bank.....	RSSD9017	<a href="#">Click here for value</a>	3.
4. City.....	RSSD9130	Tyson	4.
5. State abbreviation.....	RSSD9200	VA	5.
6. Zip code.....	RSSD9220	22102	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	<a href="#">Click here for value</a>	7.

(RCON9224) 1IE8VN30JCEQV1H4R804

(RSSD9017) HSBC Bank USA N.A.

## Contact Information(Form Type - 031)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.



Dollar amounts in thousands

1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	CONF	5.a.1.
2. E-mail Address.....	TEXTFT44	CONF	5.a.2.
3. Telephone.....	TEXTFT43	CONF	5.a.3.
4. FAX.....	TEXTFT45	CONF	5.a.4.



## Schedule RI - Income Statement(Form Type - 031)

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

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	561,201	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	242,456	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	858	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	534,780	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	76,660	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	19,184	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	604	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	263,058	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	0	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	1,698,801	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	68,217	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	155,267	1.d.1.
2. Mortgage-backed securities.....	RIADB489	472,324	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	14,786	1.d.3.
e. Interest income from trading assets.....	RIAD4069	225,204	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	12,683	1.f.
g. Other interest income.....	RIAD4518	20,638	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	2,667,920	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	59,780	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	120,580	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	36,748	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	74,940	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	1,891	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	1,822	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	60,868	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	95,616	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	452,245	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	2,215,675	3.
4. Provision for loan and lease losses <sup>1</sup> .....	RIADJJ33	-571,135	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	78,116	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	155,866	5.b.

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

1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.

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



Dollar amounts in thousands

c. Trading revenue <sup>3</sup>	RIADA220	28,738	5.c.
d. Income from securities-related and insurance activities:			5.d.
1. Fees and commissions from securities brokerage	RIADC886	3,657	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions	RIADC888	25,717	5.d.2.
3. Fees and commissions from annuity sales	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities	RIADC386	0	5.d.4.
5. Income from other insurance activities	RIADC387	0	5.d.5.
e. Venture capital revenue	RIADB491	0	5.e.
f. Net servicing fees	RIADB492	14,027	5.f.
g. Net securitization income	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases	RIAD5416	-2,317	5.i.
j. Net gains (losses) on sales of other real estate owned	RIAD5415	304	5.j.
k. Net gains (losses) on sales of other assets <sup>4</sup>	RIADB496	19,652	5.k.
l. Other noninterest income	RIADB497	778,430	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	RIAD4079	1,102,190	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities	RIAD3196	69,665	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits	RIAD4135	626,373	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	RIAD4217	262,535	7.b.
c. Not available			7.c.
1. Goodwill impairment losses	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets	RIADC232	6,498	7.c.2.
d. Other noninterest expense	RIAD4092	1,988,652	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	RIAD4093	2,884,058	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	RIADHT69	1,074,607	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>5</sup>	RIADHT70	-3,843	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	RIAD4301	1,070,764	8.c.
9. Applicable income taxes (on item 8.c)	RIAD4302	257,478	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	RIAD4300	813,286	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations)	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	RIADG104	813,286	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	RIADG103	7	13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	RIAD4340	813,279	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	RIAD4513	17	M.1.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	RIAD8431	13,223	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	RIAD4507	288	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	RIAD4150	3236	M.5.
6. Not applicable			M.6.

3. 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.

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

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

5. Item 8.b is to be completed by all institutions. See the instructions this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.



Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	RIAD8757	-369,095	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	276,087	M.8.b.
c. Equity security and index exposures.....	RIAD8759	-105,963	M.8.c.
d. Commodity and other exposures.....	RIAD8760	145,451	M.8.d.
e. Credit exposures.....	RIADF186	82,258	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.</i>			M.8.f.
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).....	RIADFT36	22,128	M.8.f.1.
2. CVA hedge.....	RIADFT37	-6,376	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):			M.8.g.
1. Gross debit valuation adjustment (DVA).....	RIADFT38	-4,908	M.8.g.1.
2. DVA hedge.....	RIADFT39	0	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	RIADFT40	17,894	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	-19,564	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	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?.....	RIADA530	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)(1)).....	RIADF228	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>			M.13.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	RIADF551	3,504	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	0	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	-105,319	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	0	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities <sup>2</sup> .....	RIADJ321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			M.15.
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	3,272	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	7,906	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	0	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	144,688	M.15.d.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2019, would report 20190301.  
 3. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.



## Schedule RI-A - Changes in Bank Equity Capital(Form Type - 031)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	21,842,978	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors .....	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	21,842,978	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	813,279	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	101,542	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	-859,671	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) .....	RIAD4415	-1,077,028	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	20,618,016	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 debt securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.



## Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 031)

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans in domestic offices:				1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0 1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	RIADC894	0 1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	0 1.b.
c. Secured by 1-4 family residential properties in domestic offices:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	4,617	RIAD5412	3,740 1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	RIADC234	19,302	RIADC217	14,880 1.c.2.a.
b. Secured by junior liens.....	RIADC235	829	RIADC218	1,933 1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	36 1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	0	RIADC896	0 1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	45	RIADC898	0 1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0 1.f.
2. Not applicable				2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	0	RIAD4665	240 3.
4. Commercial and industrial loans:				4.
a. To U.S. addressees (domicile).....	RIAD4645	42,252	RIAD4617	3,793 4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	0	RIAD4618	0 4.b.
5. Loans to individuals for household, family, and other personal expenditures:				5.
a. Credit cards.....	RIADB514	88,506	RIADB515	8,406 5.a.
b. Automobile loans.....	RIADK129	0	RIADK133	0 5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	10,458	RIADK206	1,465 5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0 6.
7. All other loans.....	RIAD4644	0	RIAD4628	268 7.
8. Lease financing receivables:				8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0 8.a.
b. All other leases.....	RIADC880	0	RIADF188	0 8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	166,009	RIAD4605	34,761 9.
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.....	RIAD5409	0	RIAD5410	0 M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0 M.2.
3. Not applicable				M.3.

Dollar amounts in thousands

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

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)<sup>2</sup>.....

RIADC388	NR M.4.
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2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).



## Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities	
1. Balance most recently reported for the December 31, 2020, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	1,014,651	RIADJH88	1,618	RIADJH94	1,470
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	34,761	RIADJH89	0	RIADJH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	166,009	RIADJH92	0	RIADJH98	0
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	0	RIADJJ00	0	RIADJJ01	0
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	-434,358	RIADJH90	-287	RIADJH96	-363
6. Adjustments* (see instructions for this schedule).....	RIADC233	-2,426	RIADJH91	0	RIADJH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	446,619	RIADJH93	1,331	RIADJH99	1,107

Dollar amounts in thousands		
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	RIADC435	0
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.	RIADC389	NR
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	NR
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	RIADC781	NR
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, column A, above) <sup>2</sup> .....	RIADJJ02	0
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> ...	RCFDJJ03	1,059
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...	RIADMG93	-136,127
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....	RIADMG94	37,211
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>3</sup> .....		

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.
- \*. Describe on Schedule RI-E - Explanations.
1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.
3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.



## Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 031)

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
Dollar amounts in thousands							
1. Real estate loans:							1.
a. Construction loans.....	RCFDM708 NR	RCFDM709 NR	RCFDM710 NR	RCFDM711 NR	RCFDM712 NR	RCFDM713 NR	1.a.
b. Commercial real estate loans.....	RCFDM714 NR	RCFDM715 NR	RCFDM716 NR	RCFDM717 NR	RCFDM719 NR	RCFDM720 NR	1.b.
c. Residential real estate loans.....	RCFDM721 NR	RCFDM722 NR	RCFDM723 NR	RCFDM724 NR	RCFDM725 NR	RCFDM726 NR	1.c.
2. Commercial loans <sup>3</sup> .....	RCFDM727 NR	RCFDM728 NR	RCFDM729 NR	RCFDM730 NR	RCFDM731 NR	RCFDM732 NR	2.
3. Credit cards.....	RCFDM733 NR	RCFDM734 NR	RCFDM735 NR	RCFDM736 NR	RCFDM737 NR	RCFDM738 NR	3.
4. Other consumer loans.....	RCFDM739 NR	RCFDM740 NR	RCFDM741 NR	RCFDM742 NR	RCFDM743 NR	RCFDM744 NR	4.
5. Unallocated, if any.....				RCFDM745 NR			5.
6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> .....	RCFDM746 NR	RCFDM747 NR	RCFDM748 NR	RCFDM749 NR	RCFDM750 NR	RCFDM751 NR	6.

3. 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.

4. 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-C Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands		(Column A) Amortized Cost	(Column B) Allowance Balance	
1. Real estate loans:				1.
a. Construction loans.....	RCFDJJ04	1,493,590	RCFDJJ12	7,000 1.a.
b. Commercial real estate loans.....	RCFDJJ05	4,962,116	RCFDJJ13	66,434 1.b.
c. Residential real estate loans.....	RCFDJJ06	15,799,442	RCFDJJ14	12,914 1.c.
2. Commercial loans <sup>3</sup> .....	RCFDJJ07	32,244,712	RCFDJJ15	346,029 2.
3. Credit cards.....	RCFDJJ08	204,360	RCFDJJ16	13,889 3.
4. Other consumer loans.....	RCFDJJ09	37,557	RCFDJJ17	353 4.
5. Unallocated, if any.....			RCFDJJ18	0 5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	RCFDJJ11	54,741,777	RCFDJJ19	446,619 6.

Dollar amounts in thousands				
7. Securities issued by states and political subdivisions in the U.S.....	RCFDJJ20		11	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCFDJJ21		1,320	8.
9. Asset-backed securities and structured financial products.....	RCFDJJ23		0	9.
10. Other debt securities.....	RCFDJJ24		0	10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....	RCFDJJ25		1,331	11.

## Schedule RI-D - Income from Foreign Offices(Form Type - 031)

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				
1. Total interest income in foreign offices.....	RIADC899		0	1.
2. Total interest expense in foreign offices.....	RIADC900		0	2.
3. Provision for loan and lease losses in foreign offices <sup>1</sup> .....	RIADKW02		0	3.
4. Noninterest income in foreign offices:				4.
a. Trading revenue.....	RIADC902		0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903		0	4.b.
c. Net securitization income.....	RIADC904		0	4.c.
d. Other noninterest income.....	RIADC905		0	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	RIADJA28		0	5.
6. Total noninterest expense in foreign offices.....	RIADC907		0	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908		0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909		0	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64		0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911		0	10.
11. Not applicable				11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913		0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914		0	13.

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in item 1, 3, or 4 of Schedule RI-C, Part II.  
4. Item 6, column B must equal schedule RC, item 4.c.  
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.  
1. Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard in item 3.



## Schedule RI-E - Explanations (Form Type - 031)

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.I:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	73,287	1.f.
g. Income and fees from wire transfers.....	RIADT047	138,925	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Click here for value	1.h.1.
2. Amount of component.....	RIAD4461	213,779	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	162,224	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.
2. Amount of component.....	RIAD4463	88,254	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	0	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	Click here for value	2.n.1.
2. Amount of component.....	RIAD4464	1,586,090	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	NR	2.o.1.
2. Amount of component.....	RIAD4467	0	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	NR	2.p.1.
2. Amount of component.....	RIAD4468	0	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.



Dollar amounts in thousands

3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	NR	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842.....	RIADKW17	NR	4.b.
c. Disclose component and the dollar amount of that component:			4.c.
1. Describe component.....	TEXTB526	NR	4.c.1.
2. Amount of component.....	RIADB526	0	4.c.2.
d. Disclose component and the dollar amount of that component:			4.d.
1. Describe component.....	TEXTB527	NR	4.d.1.
2. Amount of component.....	RIADB527	0	4.d.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	<a href="#">Click here for value</a>	5.a.1.
2. Amount of component.....	RIAD4498	-1,047,673	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	<a href="#">Click here for value</a>	5.b.1.
2. Amount of component.....	RIAD4499	-29,355	5.b.2.
6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	0	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	NR	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
1. Describe component.....	TEXT4521	<a href="#">Click here for value</a>	6.c.1.
2. Amount of component.....	RIAD4521	-2,426	6.c.2.
d. Disclose component and the dollar amount of that component:			6.d.
1. Describe component.....	TEXT4522	NR	6.d.1.
2. Amount of component.....	RIAD4522	0	6.d.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	<a href="#">Click here for value</a>	7.b.

(TEXT4461) Income from Affiliates

(TEXT4462) Commitment facility line fees

(TEXT4463) Fee income syndication fees

(TEXT4464) Operating expenses paid to Affiliates

(TEXT4498) Employee benefit plan

1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.  
1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.



**(TEXT4499)** Dissolution of Entity

**(TEXT4521)** Foreign Currency Translation

**(TEXT4769)** Fee income on letters of credit \$71,002



## Schedule RC - Balance Sheet(Form Type - 031)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCFD0081	953,589	1.a.
b. Interest-bearing balances <sup>2</sup>	RCFD0071	47,318,049	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	RCFDJJ34	5,202,431	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCFD1773	35,298,022	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	RCFDJA22	136,826	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	RCFDB989	10,513,912	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	4,217,466	4.a.
b. Loans and leases held for investment	RCFDB528	54,741,777	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup>	RCFD3123	446,619	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCFDB529	54,295,158	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	24,096,246	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	221,363	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	1,994	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	11,756	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	1	9.
10. Intangible assets (from Schedule RC-M)	RCFD2143	475,368	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	RCFD2160	5,214,575	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	187,956,756	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I)	RCON2200	151,179,446	13.a.
1. Noninterest-bearing <sup>8</sup>	RCON6631	48,505,087	13.a.1.
2. Interest-bearing	RCON6636	102,674,359	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II)	RCFN2200	4,826,824	13.b.
1. Noninterest-bearing	RCFN6631	0	13.b.1.
2. Interest-bearing	RCFN6636	4,826,823	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices <sup>9</sup>	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup>	RCFDB995	2,321,451	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	3,024,501	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	1,870,682	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>1</sup>	RCFD3200	1,644,999	19.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to Schedule RC-B, item 8, column A less Schedule RI-B, Part II, item 7, column B.
4. Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
5. Includes all securities resale agreements, regardless of maturity.
6. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.
7. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
8. Includes noninterest-bearing demand, time, and savings deposits.
9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
10. Includes all securities repurchase agreements, regardless of maturity.
1. Includes limited-life preferred stock and related surplus.



Dollar amounts in thousands

20. Other liabilities (from Schedule RC-G).....	RCFD2930	2,470,769	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	167,338,672	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	2,500,000	23.
24. Common stock.....	RCFD3230	2,001	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	15,036,958	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	3,245,740	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	-166,683	26.b.
c. Other equity capital components <sup>3</sup> .....	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	20,618,016	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	68	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	20,618,084	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	187,956,756	29.
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 2020.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	M.2.

## Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
1. Cash items in process of collection, unposted debits, and currency and coin.....	RCFD0022	470,410			1.
a. Cash items in process of collection and unposted debits.....			RCON0020	193,048	1.a.
b. Currency and coin.....			RCON0080	277,362	1.b.
2. Balances due from depository institutions in the U.S.....	RCFD0082	36,143	RCON0082	36,143	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCFD0070	559,290	RCON0070	559,139	3.
4. Balances due from Federal Reserve Banks.....	RCFD0090	47,205,795	RCON0090	47,205,795	4.
5. Total.....	RCFD0010	48,271,638	RCON0010	48,271,487	5.

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



## Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....	RCFD0211	0	RCFD0213	0	RCFD1286 9,489,881 RCFD1287 9,561,468 1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCFDHT50	0	RCFDHT51	0	RCFDHT52 2,057,326 RCFDHT53 2,074,383 2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	7,252	RCFD8497	7,622	RCFD8498 0 RCFD8499 0 3.
4. Mortgage-backed securities (MBS):					4.
a. Residential mortgage pass-through securities:					4.a.
1. Guaranteed by GNMA.....	RCFDG300	1,104,004	RCFDG301	1,127,932	RCFDG302 8,489,457 RCFD303 8,430,665 4a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	683,702	RCFDG305	705,064	RCFDG306 7,364,611 RCFD307 7,363,793 4a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309	0	RCFDG310 119 RCFD311 118 4a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG312	2,840,700	RCFDG313	2,929,695	RCFDG314 5,388,349 RCFD315 5,307,759 4b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	0	RCFDG317	0	RCFDG318 0 RCFD319 0 4b.2.
3. All other residential MBS.....	RCFDG320	1,311	RCFDG321	1,405	RCFDG322 0 RCFD323 0 4b.3.
c. Commercial MBS:					4.c.
1. Commercial mortgage pass-through securities:					4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	0	RCFDK143	0	RCFDK144 0 RCFD145 0 4c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147	0	RCFDK148 0 RCFD149 0 4c.1b.
2. Other commercial MBS:					4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK150	566,793	RCFDK151	586,641	RCFDK152 129,400 RCFD153 128,405 4c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155	0	RCFDK156 0 RCFD157 0 4c.2b.
5. Asset-backed securities and structured financial products:					5.
a. Asset-backed securities (ABS).....	RCFDC026	0	RCFDC988	0	RCFDC989 126,467 RCFDC027 119,549 5.a.
b. Structured financial products.....	RCFDHT58	0	RCFDHT59	0	RCFDHT60 0 RCFDHT61 0 5.b.
6. Other debt securities:					6.
a. Other domestic debt securities.....	RCFD1737	0	RCFD1738	0	RCFD1739 0 RCFD1741 0 6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743	0	RCFD1744 2,310,765 RCFD1746 2,311,882 6.b.
7. Not applicable.					7.
8. Total (sum of items 1 through 6.b) <sup>2</sup> .....	RCFD1754	5,203,762	RCFD1771	5,358,359	RCFD1772 35,356,375 RCFD1773 35,298,022 8.



Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	8,217,147	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCFDA549	895,054	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	550,497	M.2.a.2.
3. Over one year through three years.....	RCFDA551	2,300,617	M.2.a.3.
4. Over three years through five years.....	RCFDA552	3,347,938	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	3,394,303	M.2.a.5.
6. Over 15 years.....	RCFDA554	3,586,125	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCFDA555	2	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	170	M.2.b.2.
3. Over one year through three years.....	RCFDA557	260,384	M.2.b.3.
4. Over three years through five years.....	RCFDA558	611,180	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	2,816,587	M.2.b.5.
6. Over 15 years.....	RCFDA560	13,893,958	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCFDA561	1,256,781	M.2.c.1.
2. Over three years.....	RCFDA562	7,588,188	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	1,449,891	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).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

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.

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

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

2. For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.



Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value			
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.							
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): <sup>1</sup>					M.5.		
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	0	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	19,931	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	0	M5c
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	0	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	106,536	M5f
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):							M.6.
a. Trust preferred securities issued by financial institutions.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	M6b
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	0	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	M6f
g. Other collateral or reference assets.....	RCFDG372	0	RCFDG373	0	RCFDG374	0	M6g

- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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.
- The \$10 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.



## Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate <sup>2</sup>	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	0	RCONF158	0	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	1,535,501	RCONF159	1,535,501	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	0	RCON1420	0	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	567,915	RCON1797	567,915	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	18,558,706	RCON5367	18,558,706	1.c.2.a.
b. Secured by junior liens	RCFD5368	30,362	RCON5368	30,362	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	1,693,594	RCON1460	1,693,594	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	500,368	RCONF160	500,368	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	2,726,242	RCONF161	2,726,242	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	3,937	2.a.
1. To U.S. branches and agencies of foreign banks	RCFDB532	3,793			2.a.1.
2. To other commercial banks in the U.S.	RCFDB533	144			2.a.2.
b. To other depository institutions in the U.S.	RCFDB534	3	RCONB534	3	2.b.
c. To banks in foreign countries			RCONB535	326,847	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	326,847			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	47,420	RCON1590	47,420	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	19,309,942	RCON1763	19,309,942	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	2,755,808	RCON1764	2,755,808	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards	RCFDB538	399,075	RCONB538	399,075	6.a.
b. Other revolving credit plans	RCFDB539	76,414	RCONB539	76,414	6.b.
c. Automobile loans	RCFDK137	0	RCONK137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	164,817	RCONK207	164,817	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	28,121	RCON2081	28,121	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	0	RCON2107	0	8.
9. Loans to nondepository financial institutions and other loans	RCFD1563	10,234,170			9.
a. Loans to nondepository financial institutions			RCONJ454	9,611,975	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	3,988	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	618,207	9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.
b. All other leases	RCFDF163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	58,959,242	RCON2122	58,959,242	12.



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



Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	380,383	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	0	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	0	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	3,100	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	1,932	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>	RCONK166	0	M.1.f.1.
1. Loans secured by farmland in domestic offices.....			M.1.f.2.
2. Not applicable			M.1.f.3.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.4.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.a.
a. Credit cards.....	RCFDK098	0	M.1.f.4.b.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.c.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	
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).....	RCFDHK25	385,415	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	1,047,174	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	2,914,605	M.2.a.2.
3. Over one year through three years.....	RCONA566	3,919,177	M.2.a.3.
4. Over three years through five years.....	RCONA567	2,725,907	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	5,700,214	M.2.a.5.
6. Over 15 years.....	RCONA569	1,322,960	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA570	36,844,910	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	1,896,672	M.2.b.2.
3. Over one year through three years.....	RCFDA572	591,023	M.2.b.3.
4. Over three years through five years.....	RCFDA573	350,597	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	223,373	M.2.b.5.
6. Over 15 years.....	RCFDA575	55,503	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCFDA247	18,807,867	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A <sup>4</sup> .....	RCFD2746	269,864	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, part I, item 1.c.(2)(a), column B).....	RCON5370	891,581	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	1,348,505	M.5.
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.	RCFDC391	NR	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....			

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



Dollar amounts in thousands

Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.

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):<sup>5</sup>

- a. Outstanding balance.....
- b. Amount included in Schedule RC-C, part I, items 1 through 9.....

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

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 1.c.(2)(b)).....

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, 2019, 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).

- b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....
- 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.....

		M.7.
RCFDC779	NR	M.7.a.
RCFDC780	NR	M.7.b.
		M.8.
RCONF230	0	M.8.a.
RCONF231	NR	M.8.b.
RCONF232	NR	M.8.c.

5. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.



Dollar amounts in thousands

9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	87,456	M.9.
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Dollar amounts in thousands

10. Not applicable			M.10.
11. Not applicable			M.11.

Dollar amounts in thousands

Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.

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:<sup>1</sup>

a. Loans secured by real estate.....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M12a
b. Commercial and industrial loans.....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M12c
d. All other loans and all leases.....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M12d

Dollar amounts in thousands

Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.

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) .....	RCONG376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	0	M.13.b.

Memorandum item 14 is to be completed by all banks.

14. Pledged loans and leases.....	RCFDG378	17,776,643	M.14.
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Memorandum item 15 is to be completed for the December report only.

15. Reverse mortgages in domestic offices:

a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):			M.15.a.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ466	0	M.15.a.1.
2. Proprietary reverse mortgages.....	RCONJ467	0	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:			M.15.b.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ468	0	M.15.b.1.
2. Proprietary reverse mortgages.....	RCONJ469	0	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:			M.15.c.
1. Home Equity Conversion Mortgage (HECM) reverse mortgages.....	RCONJ470	0	M.15.c.1.
2. Proprietary reverse mortgages.....	RCONJ471	0	M.15.c.2.

Memorandum item 16 is to be completed by all banks.

16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75	10,077	M.16.
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Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.

17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24	CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25	CONF	M.17.b.

1. Institutions that have adopted ASU 2016-13 should report only loans held for investment not considered purchased credit-deteriorated in Memorandum item 12.



## Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 031)

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

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

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:			3.
a. With original amounts of \$100,000 or less.....	RCON5564 3	RCON5565 88	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566 12	RCON5567 795	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568 68	RCON5569 19,575	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:			4.
a. With original amounts of \$100,000 or less.....	RCON5570 1592	RCON5571 59,766	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572 660	RCON5573 83,104	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574 620	RCON5575 207,346	4.c.

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) Number of Loans	(Column B) Amount Currently Outstanding	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:			7.
a. With original amounts of \$100,000 or less.....	RCON5578 0	RCON5579 0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580 0	RCON5581 0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582 0	RCON5583 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:			8.
a. With original amounts of \$100,000 or less.....	RCON5584 1	RCON5585 39	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586 0	RCON5587 0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588 0	RCON5589 0	8.c.



## Schedule RC-D - Trading Assets and Liabilities(Form Type - 031)

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

Dollar amounts in thousands		Consolidated Bank	
1. U.S. Treasury securities.....	RCFD3531	2,336,536	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCFD3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD3533	0	3.
4. Mortgage-backed securities (MBS):			4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDG379	366,270	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....	RCFDG380	65,360	4.b.
c. All other residential MBS.....	RCFDG381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK197	0	4.d.
e. All other commercial MBS.....	RCFDK198	0	4.e.
5. Other debt securities:			5.
a. Structured financial products.....	RCFDHT62	0	5.a.
b. All other debt securities.....	RCFDG386	166,666	5.b.
6. Loans:			6.
a. Loans secured by real estate			6.a.
1. Loans secured by 1-4 family residential properties.....	RCFDHT63	0	6.a.1.
2. All other loans secured by real estate.....	RCFDHT64	0	6.a.2.
b. Commercial and industrial loans.....	RCFDF614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT65	0	6.c.
d. Other loans.....	RCFDF618	0	6.d.
7. Not applicable			7.
8. Not applicable			8.
9. Other trading assets.....	RCFD3541	19,702,811	9.
10. Not applicable			10.
11. Derivatives with a positive fair value.....	RCFD3543	1,458,603	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	RCFD3545	24,096,246	12.
13. Not available			13.
a. Liability for short positions.....	RCFD3546	1,102,704	13.a.
b. Other trading liabilities.....	RCFDF624	45,598	13.b.
14. Derivatives with a negative fair value.....	RCFD3547	1,876,199	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	RCFD3548	3,024,501	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):			M.1.
a. Loans secured by real estate			M.1.a.
1. Loans secured by 1-4 family residential properties.....	RCFDHT66	0	M.1.a.1.
2. All other loans secured by real estate.....	RCFDHT67	0	M.1.a.2.
b. Commercial and industrial loans.....	RCFDF632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT68	0	M.1.c.
d. Other loans.....	RCFDF636	0	M.1.d.
Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.			
2. Loans measured at fair value that are past due 90 days or more: <sup>1</sup>			M.2.
a. Fair value.....	RCFDF639	0	M.2.a.
b. Unpaid principal balance.....	RCFDF640	0	M.2.b.

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

1. The \$10 billion trading asset-size test is based on total trading assets reported on the June 30, 2018, Report of Condition.



Dollar amounts in thousands		Consolidated Bank	
Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.			
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)):			M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	0	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	0	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCFDG387	1,773,209	M.4.a.
b. Pledged loans.....	RCFDG388	0	M.4.b.

Dollar amounts in thousands			
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCFDF643	0	M.5.a.
b. Home equity lines.....	RCFDF644	0	M.5.b.
c. Automobile loans.....	RCFDF645	0	M.5.c.
d. Other consumer loans.....	RCFDF646	0	M.5.d.
e. Commercial and industrial loans.....	RCFDF647	0	M.5.e.
f. Other.....	RCFDF648	0	M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)			M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCFDF652	15,795,470	M.7.a.
b. Other.....	RCFDF653	0	M.7.b.
8. Loans pending securitization.....		RCFDF654	0
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): <sup>1</sup>			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655	NR	M.9.a.1.
2. Amount of component.....	RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
(TEXTF656) NR		RCFDF656	0
c. Disclose component and the dollar amount of that component:			M.9.c.
(TEXTF657) NR		RCFDF657	0
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	Click here for value	M.10.a.1.
2. Amount of component.....	RCFDF658	45,598	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
(TEXTF659) NR		RCFDF659	0
c. Disclose component and the dollar amount of that component:			M.10.c.
(TEXTF660) NR		RCFDF660	0

(TEXTF658) Precious Metal Payable

1. Exclude equity securities.



## Schedule RC-E Part I - Deposits in Domestic Offices(Form Type - 031)

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)		(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)		
Deposits of:							
1. Individuals, partnerships, and corporations (include all certified and official checks).....		RCONB549	45,110,645		RCONB550	95,648,350	
2. U.S. Government.....		RCON2202	121		RCON2520	0	
3. States and political subdivisions in the U.S.....		RCON2203	1,159		RCON2530	295,757	
4. Commercial banks and other depository institutions in the U.S.....		RCONB551	663,177		RCONB552	82,410	
5. Banks in foreign countries.....		RCON2213	7,565,178		RCON2236	85,873	
6. Foreign governments and official institutions (including foreign central banks).....		RCON2216	182,701		RCON2377	1,544,075	
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		RCON2215	53,522,981	RCON2210	35,726,149	RCON2385	97,656,465



Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	0	M.1.a.
b. Total brokered deposits.....	RCON2365	18,508,409	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	15,588,213	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	13,710,650	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	2,920,196	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	222,916	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0	M.1.g.
Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with \$100 billion or more in total assets			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	0	M.1.h.1.
a. Fully insured, affiliate, retail sweep deposits.....	RCONMT88	0	M.1.h.1.a.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	0	M.1.h.2.
a. Not fully insured, affiliate, retail sweep deposits.....	RCONMT90	0	M.1.h.2.a.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	12,839,126	M.1.h.3.
a. Fully insured, non-affiliate, retail sweep deposits.....	RCONMT92	12,839,126	M.1.h.3.a.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	424,946	M.1.h.4.
a. Not fully insured, non-affiliate, retail sweep deposits.....	RCONMT94	424,946	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	2,924,316	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	27,937,023	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	59,680,014	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	2,938,276	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	167,363	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	6,933,789	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	0	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	378,513	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	826,794	M.3.a.2.
3. Over one year through three years.....	RCONHK09	924,270	M.3.a.3.
4. Over three years.....	RCONHK10	976,062	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>3</sup> .....	RCONHK11	1,205,307	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	3,345,882	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	1,311,993	M.4.a.2.
3. Over one year through three years.....	RCONHK14	757,316	M.4.a.3.
4. Over three years.....	RCONHK15	1,518,598	M.4.a.4.

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



Dollar amounts in thousands

b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	4,657,875	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.			
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). <sup>5</sup>			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	235,379	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	13,712,763	M.6.b.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	2,959,657	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	24,352,134	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):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	38,665,461	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	20,527,405	M.7.b.2.

## Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs(Form Type - 031)

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	264,500	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFNB2625	4,463,340	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFNB2650	98,984	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	0	5.
6. Total.....	RCFNB2200	4,826,824	6.
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	264,500	M.1.

5. The \$1 billion asset size test is based on the total assets reported on the June 30, 2018, Report of Condition.



## Schedule RC-F - Other Assets(Form Type - 031)

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCFDB556	246,443	1.
2. Net deferred tax assets <sup>3</sup> .....	RCFD2148	1,022,387	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	RCFDHT80	0	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCFD1752	824,294	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	4,258	5.a.
b. Separate account life insurance assets.....	RCFDK202	227,761	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	2,889,432	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. FDIC loss-sharing indemnification assets.....	RCFDJ448	0	6.d.
e. Computer software.....	RCFDFT33	0	6.e.
f. Accounts receivable.....	RCFDFT34	0	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	0	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<a href="#">Click here for value</a>	6.h.1.
2. Amount of component.....	RCFD3549	1,098,276	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	NR	6.i.1.
2. Amount of component.....	RCFD3550	0	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	NR	6.j.1.
2. Amount of component.....	RCFD3551	0	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	5,214,575	7.

(TEXT3549) Miscellaneous Assets

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.  
3. See discussion of deferred income taxes in Glossary entry on "income taxes."  
4. 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.  
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.



## Schedule RC-G - Other Liabilities(Form Type - 031)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>6</sup>	RCON3645	29,886	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	RCFD3646	549,341	1.b.
2. Net deferred tax liabilities <sup>2</sup>	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>7</sup>	RCFDB557	101,588	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item)	RCFD2938	1,789,954	4.
a. Accounts payable	RCFD3066	0	4.a.
b. Deferred compensation liabilities	RCFDC011	0	4.b.
c. Dividends declared but not yet payable	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading	RCFDC012	0	4.d.
e. Operating lease liabilities	RCFDL856	0	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component	TEXT3552	NR	4.f.1.
2. Amount of component	RCFD3552	0	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component	TEXT3553	NR	4.g.1.
2. Amount of component	RCFD3553	0	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component	TEXT3554	NR	4.h.1.
2. Amount of component	RCFD3554	0	4.h.2.
5. Total	RCFD2930	2,470,769	5.

6. For savings banks, include "dividends" accrued and unpaid on deposits.

2. See discussion of deferred income taxes in Glossary entry on "income taxes."

7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.



## Schedule RC-H - Selected Balance Sheet Items for Domestic Offices (Form Type - 031)

To be completed only by banks with foreign offices.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell	RCONB989	10,513,912	3.
4. Securities sold under agreements to repurchase	RCONB995	2,321,451	4.
5. Other borrowed money	RCON3190	1,870,682	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2163	0	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	RCON2941	4,826,787	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON2192	187,956,044	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	RCON3129	162,511,173	9.

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities	RCON0211	0	RCON1287	9,561,468	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	RCON8492	0	RCON8495	2,074,383	11.
12. Securities issued by states and political subdivisions in the U.S.	RCON8496	7,251	RCON8499	0	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA	RCONG389	1,787,706	RCONG390	15,794,458	13.a.1.
2. Other mortgage pass-through securities	RCON1709	0	RCON1713	118	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup>	RCONG393	3,407,493	RCONG394	5,436,164	13.b.1.
2. All other mortgage-backed securities	RCON1733	1,311	RCON1736	0	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	RCONG397	0	RCONG398	119,549	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	RCONG399	0	RCONG400	2,311,882	15.
16. Not applicable.					16.
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15)	RCON1754	5,203,761	RCON1773	35,298,022	17.

Dollar amounts in thousands

18. Equity investments not held for trading:			18.
a. Equity securities with readily determinable fair values <sup>4</sup>	RCONJA22	136,826	18.a.
b. Equity investments without readily determinable fair values	RCON1752	824,294	18.b.
<i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets	RCON3545	24,096,246	19.
20. Total trading liabilities	RCON3548	3,024,501	20.
21. Total loans held for trading	RCONHT71	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 complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale	RCONJF75	22,580	22.

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).

4. Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.



## Schedule RC-I - Assets and Liabilities of IBFs(Form Type - 031)

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	0	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	4,826,826	2.

## Schedule RC-K - Quarterly Averages(Form Type - 031)

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	58,985,595	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	13,329,207	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	26,181,471	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	RCFDB560	2,678,083	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	2,434,243	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	59,318,773	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	19,225,555	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	7,903,863	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	55,082	6.a.3.
4. Commercial and industrial loans.....	RCON3387	22,542,566	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	537,482	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	267,720	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	0	6.b.
<i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
7. Trading assets.....	RCFD3401	22,583,076	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	0	8.
9. Total assets <sup>4</sup> .....	RCFD3368	193,073,644	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	25,797,862	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	83,354,410	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	3,390,076	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	7,157,434	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	6,418,266	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	2,469,992	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	1,627,939	14.

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

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

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, c) 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).



## Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 031)

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	619,607	1.a.
Item 1.a.(1) is to be completed for the December report only.			
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices..	RCONHT72	0	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	6,460,949	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)			
Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.			
1. Unused consumer credit card lines.....	RCFDJ455	5,511,207	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	949,743	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	0	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	780,444	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	254,364	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	63,882,623	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	18,107,267	1.e.2.
3. All other unused commitments.....	RCFDJ459	1,928,250	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	5,578,515	2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets.			
a. Amount of financial standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3820	241,432	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	3,363,423	3.
Item 3.a is to be completed by banks with \$1 billion or more in total assets.			
a. Amount of performance standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3822	402,021	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	378,270	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	0	6.a.
b. Securities borrowed.....	RCFD3432	0	6.b.

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	2,173,970	RCFDC969	4,612,751	7.a.1.
2. Total return swaps.....	RCFDC970	0	RCFDC971	239,136	7.a.2.
3. Credit options.....	RCFDC972	0	RCFDC973	0	7.a.3.
4. Other credit derivatives.....	RCFDC974	0	RCFDC975	0	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	15,023	RCFDC221	13,083	7.b.1.
2. Gross negative fair value.....	RCFDC220	23,278	RCFDC222	80,307	7.b.2.



Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: <sup>1</sup>			7.c.
1. Positions covered under the Market Risk Rule:			7.c.1.
a. Sold protection.....	RCFDG401	2,173,970	7.c.1.a.
b. Purchased protection.....	RCFDG402	2,760,476	7.c.1.b.
2. All other positions:			7.c.2.
a. Sold protection.....	RCFDG403	0	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	2,091,411	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	0	7.c.2.c.

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection: <sup>2</sup>							7.d.1.
a. Investment grade.....	RCFDG406	92,300	RCFDG407	837,965	RCFDG408	30,000	7.d.1.a.
b. Subinvestment grade.....	RCFDG409	92,241	RCFDG410	893,464	RCFDG411	228,000	7.d.1.b.
2. Purchased credit protection: <sup>3</sup>							7.d.2.
a. Investment grade.....	RCFDG412	543,750	RCFDG413	2,279,965	RCFDG414	31,411	7.d.2.a.
b. Subinvestment grade.....	RCFDG415	261,427	RCFDG416	1,602,334	RCFDG417	133,000	7.d.2.b.

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, 2018, Report of Condition.  
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, 2018, Report of Condition.



Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	31,319,038	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	0	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	0	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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



Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	43,517,596	RCFD8694	1,848,875	RCFD8695	2,259	RCFD8696	455,431	12.a.
b. Forward contracts.....	RCFD8697	1,168,147	RCFD8698	433,884,039	RCFD8699	0	RCFD8700	41,662,881	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	2,492,848	RCFD8702	0	RCFD8703	0	RCFD8704	0	12c1.
2. Purchased options.....	RCFD8705	5,155,995	RCFD8706	0	RCFD8707	0	RCFD8708	0	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	8,349,585	RCFD8710	28,571,809	RCFD8711	5,543,149	RCFD8712	323,258	12d1.
2. Purchased options.....	RCFD8713	7,532,505	RCFD8714	28,622,119	RCFD8715	5,441,237	RCFD8716	378,100	12d2.
e. Swaps.....	RCFD3450	178,096,513	RCFD3826	538,992,047	RCFD8719	17,933,727	RCFD8720	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	240,522,008	RCFDA127	1,031,918,889	RCFD8723	27,220,714	RCFD8724	42,819,670	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	5,791,181	RCFD8726	0	RCFD8727	1,699,658	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	495,000							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	1,837,813	RCFD8734	11,426,737	RCFD8735	331,895	RCFD8736	939,800	15a1.
2. Gross negative fair value.....	RCFD8737	1,912,717	RCFD8738	11,094,206	RCFD8739	1,241,187	RCFD8740	780,381	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	22,648	RCFD8742	0	RCFD8743	250,459	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	3,164	RCFD8746	0	RCFD8747	3,032	RCFD8748	0	15b2.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties	
Item 16 is to be completed only by banks with total assets of \$10 billion or more.							16.
16. Over-the counter derivatives: <sup>1</sup>							
a. Net current credit exposure.....		RCFDG418 1,325,613		RCFDG420 49,921	RCFDG421 6,363	RCFDG422 1,674,104	16.a.
b. Fair value of collateral:							16.b.
1. Cash - U.S. dollar.....		RCFDG423 1,429,969		RCFDG425 117,086	RCFDG426 0	RCFDG427 967,731	16.b.1.
2. Cash - Other currencies.....		RCFDG428 71,400		RCFDG430 0	RCFDG431 0	RCFDG432 18,417	16.b.2.
3. U.S. Treasury securities.....		RCFDG433 45,288		RCFDG435 59,259	RCFDG436 0	RCFDG437 119,211	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....		RCFDG438 0		RCFDG440 0	RCFDG441 0	RCFDG442 1,009	16.b.4.
5. Corporate bonds.....		RCFDG443 0		RCFDG445 0	RCFDG446 0	RCFDG447 13,429	16.b.5.
6. Equity securities.....		RCFDG448 0		RCFDG450 0	RCFDG451 0	RCFDG452 0	16.b.6.
7. All other collateral.....		RCFDG453 576,331		RCFDG455 0	RCFDG456 0	RCFDG457 80,457	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....		RCFDG458 2,122,988		RCFDG460 176,345	RCFDG461 0	RCFDG462 1,200,254	16.b.8.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.



## Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	7,729	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	3	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCFD3164	15,743	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	15,743	2.a.1.
b. Goodwill.....	RCFD3163	458,000	2.b.
c. All other intangible assets.....	RCFDJF76	1,625	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCFD2143	475,368	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	0	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	1,994	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	0	3.e.
f. In foreign offices.....	RCFN5513	0	3.f.
g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	1,994	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>1</sup> .....	RCFDJA29	NR	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCFDF055	1,000,000	5.a.1.a.
b. Over one year through three years.....	RCFDF056	0	5.a.1.b.
c. Over three years through five years.....	RCFDF057	0	5.a.1.c.
d. Over five years.....	RCFDF058	0	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	0	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCFDF060	870,682	5.b.1.a.
b. Over one year through three years.....	RCFDF061	0	5.b.1.b.
c. Over three years through five years.....	RCFDF062	0	5.b.1.c.
d. Over five years.....	RCFDF063	0	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	348,810	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	1,870,682	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	36,765,744	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com).....	TEXT4087	Click here for value	8.a.

1. Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

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

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



Dollar amounts in thousands

b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz). <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	<a href="#">Click here for value</a>	8.b.1.
2. URL 2.....	TE02N528	NR	8.b.2.
3. URL 3.....	TE03N528	NR	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	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:			8.c.
1. Trade name 1.....	TE01N529	NR	8.c.1.
2. Trade name 2.....	TE02N529	NR	8.c.2.
3. Trade name 3.....	TE03N529	NR	8.c.3.
4. Trade name 4.....	TE04N529	NR	8.c.4.
5. Trade name 5.....	TE05N529	NR	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
Item 9 is to be completed annually in the December report only.			
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....		RCFD4088	Yes 9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....		RCONF064	0 10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCFDF065	0 10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCONG463	Yes 11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		RCONG464	Yes 12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			13.a.
1. Loans secured by real estate in domestic offices:			13.a.1.
a. Construction, land development, and other land loans:			13.a.1.a.
1. 1-4 family residential construction loans.....		RCONK169	0 13.a.1.a.1.
2. Other construction loans and all land development and other land loans.....		RCONK170	0 13.a.1.a.2.
b. Secured by farmland.....		RCONK171	0 13.a.1.b.
c. Secured by 1-4 family residential properties:			13.a.1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCONK172	0 13.a.1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			13.a.1.c.2.
a. Secured by first liens.....		RCONK173	0 13.a.1.c.2a.
b. Secured by junior liens.....		RCONK174	0 13.a.1.c.2b.
d. Secured by multifamily (5 or more) residential properties.....		RCONK175	0 13.a.1.d.
e. Secured by nonfarm nonresidential properties:			13.a.1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....		RCONK176	0 13.a.1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....		RCONK177	0 13.a.1.e.2.
2. Not applicable			13.a.2.
3. Not applicable			13.a.3.
4. Not applicable			13.a.4.
5. All other loans and all leases.....		RCFDK183	0 13.a.5.

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



Dollar amounts in thousands

b. Other real estate owned (included in Schedule RC, item 7):			13.b.
1. Construction, land development, and other land in domestic offices.....	RCONK187	0	13.b.1.
2. Farmland in domestic offices.....	RCONK188	0	13.b.2.
3. 1-4 family residential properties in domestic offices.....	RCONK189	0	13.b.3.
4. Multifamily (5 or more) residential properties in domestic offices.....	RCONK190	0	13.b.4.
5. Nonfarm nonresidential properties in domestic offices.....	RCONK191	0	13.b.5.
6. In foreign offices.....	RCFKN260	0	13.b.6.
7. Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFDK192	0	13.b.7.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCFDJ461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	RCFDJ462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	0	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: <sup>1</sup>			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	292146	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			16.b.
1. Estimated dollar value of international remittance transfers.....	RCONN524	6,530,511	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	0	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	0	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>3</sup>			17.
a. Number of PPP loans outstanding.....	RCONLG26	1056	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	262,376	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			18.
a. Outstanding balance of assets purchased under the MMLF.....	RCONLL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL58	0	18.b.

(TE01N528) <https://www.hsbcdirect.com/>

- Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
- 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 excluded.
- Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.



(TEXT4087) <https://www.us.hsbc.com/>



## Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets (Form Type - 031)

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
1. Loans secured by real estate:					1.		
a. Construction, land development, and other land loans in domestic offices:					1.a.		
1. 1-4 family residential construction loans.....	RCONF172	0	RCONF174	0	RCONF176	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173	3,003	RCONF175	0	RCONF177	0	1.a.2.
b. Secured by farmland in domestic offices.....	RCON3493	0	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398	1,650	RCON5399	0	RCON5400	42,827	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens.....	RCONC236	156,151	RCONC237	0	RCONC229	928,669	1.c.2a.
b. Secured by junior liens.....	RCONC238	651	RCONC239	0	RCONC230	8,568	1.c.2b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCON3499	0	RCON3500	0	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178	2,396	RCONF180	0	RCONF182	25,920	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONF179	47,915	RCONF181	0	RCONF183	114,937	1.e.2.
f. In foreign offices.....	RCFNB572	0	RCFNB573	0	RCFNB574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions.....	RCFD5377	0	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks.....	RCFD5380	0	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	RCFD1594	0	RCFD1597	0	RCFD1583	39	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile).....	RCFD1251	141,654	RCFD1252	721	RCFD1253	140,209	4.a.
b. To non-U.S. addressees (domicile).....	RCFD1254	1,814	RCFD1255	0	RCFD1256	25,682	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards.....	RCFDB575	4,429	RCFDB576	9,143	RCFDB577	0	5.a.
b. Automobile loans.....	RCFDK213	0	RCFDK214	0	RCFDK215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK216	5,390	RCFDK217	3,830	RCFDK218	13	5.c.
6. Loans to foreign governments and official institutions.....	RCFD5389	0	RCFD5390	0	RCFD5391	0	6.
7. All other loans.....	RCFD5459	1,223	RCFD5460	585	RCFD5461	80,264	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures.....	RCFDF166	0	RCFDF167	0	RCFDF168	0	8.a.
b. All other leases.....	RCFDF169	0	RCFDF170	0	RCFDF171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	RCFD1406	366,276	RCFD1407	14,279	RCFD1403	1,367,128	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	RCFD3505	0	RCFD3506	0	RCFD3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC:.....	RCFDK036	36,496	RCFDK037	0	RCFDK038	113,724	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding reborrowed "GNMA loans".....	RCFDK039	2,202	RCFDK040	0	RCFDK041	113,600	11.a.
b. Reborrowed "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	RCFDK042	34,226	RCFDK043	0	RCFDK044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							12.
a. Loans secured by real estate in domestic offices:							12.a.
1. Construction, land development, and other land loans:							12.a.1.
a. 1-4 family residential construction loans.....	RCONK045	0	RCONK046	0	RCONK047	0	12.a.1a.



Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual				
b. Other construction loans and all land development and other land loans.....	RCONK048	0	RCONK049	0	RCONK050	0	12a1b
2. Secured by farmland.....	RCONK051	0	RCONK052	0	RCONK053	0	12a2
3. Secured by 1-4 family residential properties:							12a3
a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCONK054	0	RCONK055	0	RCONK056	0	12a3a
b. Closed-end loans secured by 1-4 family residential properties:							12a3b
1. Secured by first liens.....	RCONK057	0	RCONK058	0	RCONK059	0	12a3b1
2. Secured by junior liens.....	RCONK060	0	RCONK061	0	RCONK062	0	12a3b2
4. Secured by multifamily (5 or more) residential properties.....	RCONK063	0	RCONK064	0	RCONK065	0	12a4
5. Secured by nonfarm nonresidential properties:							12a5
a. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK066	0	RCONK067	0	RCONK068	0	12a5a
b. Loans secured by other nonfarm nonresidential properties.....	RCONK069	0	RCONK070	0	RCONK071	0	12a5b
b. Not applicable							12.b.
c. Not applicable							12.c.
d. Not applicable							12.d.
e. All other loans and all leases.....	RCFDK087	0	RCFDK088	0	RCFDK089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	RCFDK102	0	RCFDK103	0	RCFDK104	0	12.f.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	61,110	RCONF662	0	RCONF663	92,682	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	11,557	M1d1
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	0	M1d2
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	0	RCFDK121	0	RCFDK122	63,227	M1e1
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	0	M1e2
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	302	RCFDK127	433	RCFDK128	51,941	M.1.f.
Itemize loan categories included in Memorandum item 1.f. above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f1
2. Not applicable							M1f2
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M1f3
4. Loans to individuals for household, family, and other personal expenditures:							M1f4
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M1f4a
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f4b
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f4c
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f.) <sup>1</sup> .....	RCFDHK26	61,412	RCFDHK27	433	RCFDHK28	219,407	M.1.g.

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



Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	0	RCFD6559	0	RCFD6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	0	RCFD1249	0	RCFD1250	0	M.3.
4. Not applicable							M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCFDC240	0	RCFDC241	0	RCFDC226	151	M.5.

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

Dollar amounts in thousands			
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCFDC410	89,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCFDC411	14,000	M.8.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3): <sup>2</sup>							M.9.
a. Outstanding balance.....		RCFDL183	NR	RCFDL184	NR	RCFDL185	NR M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....		RCFDL186	NR	RCFDL187	NR	RCFDL188	NR M.9.b.

2. Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.



## Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments (Form Type - 031)

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

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	157,508,719	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	4,826,826	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	4,826,826	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	193,073,643	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	20,838,847	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	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):			7.
a. One year or less.....	RCFDG465	348,810	7.a.
b. Over one year through three years.....	RCFDG466	4,923	7.b.
c. Over three years through five years.....	RCFDG467	0	7.c.
d. Over five years.....	RCFDG468	516,949	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):			8.
a. One year or less.....	RCFDG469	0	8.a.
b. Over one year through three years.....	RCFDG470	0	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	1,644,999	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b):	RCONG803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	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? If the answer to item 10 is "YES," complete items 10.a and 10.b:	RCFDK656	No	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	NR	10.a.
b. Banker's bank deduction limit.....	RCFDK658	NR	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b:	RCFDK659	Yes	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	90,811,075	11.a.
b. Custodial bank deduction limit.....	RCFDK661	4,479,028	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	44,138,386	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	1154272	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	108,543,507	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	38677	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	0	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	0	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.

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



Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	0	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	0	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	98,624,074	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	0	M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	RCFDMW53	0	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	549,100	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	4,013,593	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):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	239,660	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	0	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	46,032	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.

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



Dollar amounts in thousands

*Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	104,419	M.16.
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*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

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

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

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



	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using
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:															M18
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDM001 CONF	RCFDM002 CONF	RCFDM003 CONF	RCFDM004 CONF	RCFDM005 CONF	RCFDM006 CONF	RCFDM007 CONF	RCFDM008 CONF	RCFDM009 CONF
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF	M19



## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices (Form Type - 031)

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	166,010	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	330,042	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	474,617	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	RCONFT05	3,357,541	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).....	RIADHT85	-1,393	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	0	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	3,441	7.c.

## Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis (Form Type - 031)

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	RCFDJA36 35,434,848	RCFDG474 0	RCFDG475 13,018,110	RCFDG476 22,297,072	RCFDG477 119,666	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 0	RCFDG479 0	RCFDG480 0	RCFDG481 0	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 47,958	RCFDG484 0	RCFDG485 0	RCFDG486 47,958	RCFDG487 0	3.
4. Loans and leases held for investment.....	RCFDG488 0	RCFDG489 0	RCFDG490 0	RCFDG491 0	RCFDG492 0	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 1,458,603	RCFDG493 13,277,453	RCFDG494 11,852	RCFDG495 14,572,100	RCFDG496 152,104	5.a.
b. Other trading assets.....	RCFDG497 22,637,643	RCFDG498 0	RCFDG499 18,265,860	RCFDG500 4,371,783	RCFDG501 0	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 51,932	RCFDG392 273,107	RCFDG395 0	RCFDG396 309,296	RCFDG804 15,743	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 59,630,984	RCFDG503 13,550,560	RCFDG504 31,295,822	RCFDG505 41,598,209	RCFDG506 287,513	7.
8. Deposits.....	RCFDF252 2,749,087	RCFDF686 0	RCFDF694 0	RCFDF253 2,256,435	RCFDF254 492,652	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 0	RCFDG508 0	RCFDG509 0	RCFDG510 0	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 1,876,199	RCFDG512 13,185,403	RCFDG513 10,569	RCFDG514 14,941,192	RCFDG515 109,841	10.a.
b. Other trading liabilities.....	RCFDG516 1,148,302	RCFDG517 0	RCFDG518 1,102,704	RCFDG519 45,598	RCFDG520 0	10.b.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.  
1. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521 503,213	RCFDG522 0	RCFDG523 0	RCFDG524 137,785	RCFDG525 365,428	11.
12. Subordinated notes and debentures.....	RCFDG526 946,887	RCFDG527 0	RCFDG528 0	RCFDG529 946,887	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 64,280	RCFDG806 3,032	RCFDG807 0	RCFDG808 67,200	RCFDG809 112	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 7,287,968	RCFDG532 13,188,435	RCFDG533 1,113,273	RCFDG534 18,395,097	RCFDG535 968,033	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCFDG536 0	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 0	M.1.a.



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
b. Nontrading derivative assets.....	RCFDG541 44,931	RCFDG542 273,107	RCFDG543 0	RCFDG544 302,295	RCFDG545 15,743	M.1.b.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG546 0	RCFDG547 0	RCFDG548 0	RCFDG549 0	RCFDG550 0	M.1.c.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

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



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 64,280	RCFDG567 3,032	RCFDG568 0	RCFDG569 67,200	RCFDG570 112	M.2.b.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG571 0	RCFDG572 0	RCFDG573 0	RCFDG574 0	RCFDG575 0	M.2.c.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0	M.2.d.2.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0	M.2.e.2.

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



	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
<i>Dollar amounts in thousands</i>	RCFDG586	RCFDG587	RCFDG588	RCFDG589	RCFDG590	
2. Amount of component.....	0	0	0	0	0	M.2.f.2.

<i>Dollar amounts in thousands</i>	Consolidated Bank		
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			M.3.
a. Loans secured by real estate:			M.3.a.
1. Secured by 1-4 family residential properties.....	RCFDHT87	0	M.3.a.1.
2. All other loans secured by real estate.....	RCFDHT88	0	M.3.a.2.
b. Commercial and industrial loans.....	RCFDF585	22,580	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT89	25,378	M.3.c.
d. Other loans.....	RCFDF589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			M.4.
a. Loans secured by real estate:			M.4.a.
1. Secured by 1-4 family residential properties.....	RCFDHT91	0	M.4.a.1.
2. All other loans secured by real estate.....	RCFDHT92	0	M.4.a.2.
b. Commercial and industrial loans.....	RCFDF597	23,159	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT93	27,551	M.4.c.
d. Other loans.....	RCFDF601	0	M.4.d.



## Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 031)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	15,038,959	1.
2. Retained earnings <sup>1</sup> .....	RCFAKW00	3,245,740	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	2	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-166,683	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	18,118,016	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	458,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	1,625	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	7,807	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP844	-40,410	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP846	49	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP847	-2,703	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	-24,643	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a).....	RCFAP849	NR	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	39,522	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	13,294	10.b.



Dollar amounts in thousands		(Column A) Non-advanced Approaches Institutions		(Column B) Advanced Approaches Institutions	
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.....				RCFWP851	NR 11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	RCFAP852	17,665,475	RCFWP852	NR	12.
13. Not available					13.
a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB58	0			13.a.
b. 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.....			RCFWP853	NR	13.b.
14. Not available					14.
a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB59	0			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP854	NR	14.b.
15. Not available					15.
a. 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 25 percent of item 12.....	RCFALB60	0			15.a.
b. 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.....			RCFWP855	NR	15.b.
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.....			RCFWP856	NR	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	0	RCFWP857	NR	17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	RCFAP858	0	RCFWP858	NR	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	17,665,475	RCFWP859	NR	19.

Dollar amounts in thousands			
20. Additional tier 1 capital instruments plus related surplus.....	RCFAP860	2,500,000	20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....	RCFAP861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	RCFAP862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	RCFAP863	2,500,000	23.
24. LESS: Additional tier 1 capital deductions.....	RCFAP864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	RCFAP865	2,500,000	25.
26. Tier 1 capital <sup>1</sup> .....	RCFA8274	20,165,475	26.
27. Average total consolidated assets <sup>2</sup> .....	RCFAKW03	193,073,643	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) <sup>3</sup> .....	RCFAP875	480,726	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	RCFAB596	71,931	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	RCFAA224	192,520,986	30.
31. Leverage ratio (item 26 divided by 30).....	RCFA7204	10.4744%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	RCOALE74	0	31.a.
Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio. b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>4</sup> .....	RCOANC99	NR	31.b.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in this item.



Dollar amounts in thousands		(Column A) Amount		(Column B) Percentage	
32. Total assets	RCFA2170	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B	RCFAKX77	NR	RCFAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments	RCFAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	RCFAKX80	NR			34.b.
c. Other off-balance sheet exposures	RCFAKX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B	RCFAKX82	NR	RCFAKX83	NR	34.d.

Dollar amounts in thousands		(Column A) Amount		(Column B) Percentage	
35. Unconditionally cancellable commitments	RCFAS540	NR			35.
36. Investments in the tier 2 capital of unconsolidated financial institutions	RCFALB61	NR			36.
37. Allocated transfer risk reserve	RCFA3128	NR			37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:					38.
a. Loans and leases held for investment	RCFAJJ30	NR			38.a.
b. Held-to-maturity debt securities	RCFAJJ31	NR			38.b.
c. Other financial assets measured at amortized cost	RCFAJJ32	NR			38.c.
39. Tier 2 capital instruments plus related surplus	RCFAP866	1,440,794			39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital	RCFAP867	0			40.
41. Total capital minority interest that is not included in tier 1 capital	RCFAP868	0			41.
42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital					42.
a. Allowance for loan and lease losses includable in tier 2 capital <sup>1</sup>	RCFA5310	550,710			42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW5310	NR			42.b.
43. Not applicable.					43.
44. Tier 2 capital before deductions					44.
a. Tier 2 capital before deductions (sum of items 39 through 42)	RCFAP870	1,991,504			44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b)	RCFWP870	NR			44.b.
45. LESS: Tier 2 capital deductions	RCFAP872	0			45.
46. Tier 2 capital					46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero)	RCFA5311	1,991,504			46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero)	RCFW5311	NR			46.b.
47. Total capital					47.
a. Total capital (sum of items 26 and 46.a)	RCFA3792	22,156,979			47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW3792	NR			47.b.
48. Total risk-weighted assets					48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCFAA223	100,363,232			48.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)	RCFWA223	NR			48.b.

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.
1. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.
4. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.



Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	RCFAP793	17.6015%	RCFWP793	NR	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	RCFA7206	20.0925%	RCFW7206	NR	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	RCFA7205	22.0768%	RCFW7205	NR	51.

Dollar amounts in thousands			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			52.
a. Capital conservation buffer.....	RCFAH311	13.1015%	52.a.
b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....	RCFWH312	13.1015%	52.b.
53. Eligible retained income <sup>1</sup> .....	RCFAH313	711,736	53.
54. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	RCFAH314	0	54.
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			55.
a. Total leverage exposure <sup>3</sup> .....	RCFAH015	248,583,662	55.a.
b. Supplementary leverage ratio.....	RCFAH036	8.1121%	55.b.

\*. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of December 31, 2019, or the current report date, which must be less than \$10 billion.

1. Institutions that have adopted ASU 2016-13 should report the adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, in item 30.a.  
1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).  
2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).  
3. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.



## Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 031)

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

Dollar amounts in thousands	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
1. Cash and balances due from depository institutions.....	RCFDD957 48,271,638	RCFDS396 0	RCFDD958 47,555,407				RCFDD959 665,135	RCFDS397 11,045	RCFDD960 40,051	RCFDS398 0	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCFDD961 5,201,120	RCFDS399 0	RCFDD962 4,018,272	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 1,180,619	RCFDD964 2,229	RCFDD965 0	RCFDS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 35,415,878	RCFDS402 0	RCFDD967 24,785,409	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 10,392,947	RCFDD969 0	RCFDD970 237,522	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 10,513,912	RCFDH172 10,513,912									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 3,360,879	RCFDS414 0	RCFDH173 0				RCFDS415 359,423	RCFDS416 2,061,061	RCFDS417 940,395		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423 0	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 0	4.c.

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

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PCD allowances.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0	4.b.



[illegible]



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> .....								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 0	RCFDH288 0	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....	RCFDH289 NR	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0	7.
8. All other assets <sup>12</sup> .....	RCFDH293 1,030,323	RCFDH188 0	RCFDS470 0	RCFDS471 0				RCFDH294 0	RCFDH295 0	8.
a. Separate account bank-owned life insurance.....								RCFDH296 228,901	RCFDH297 45,780	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 0	RCFDH299 0	8.b.

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



Dollar amounts in thousands					
	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up
9. On-balance sheet securitization exposures:					9.
a. Held-to-maturity securities.....	RCFDS475 1,311	RCFDS476 1,311	RCFDS477 0	RCFDS478 1,364	RCFDS479 0
b. Available-for-sale securities.....	RCFDS480 18,970	RCFDS481 18,852	RCFDS482 118	RCFDS483 38,709	RCFDS484 0
c. Trading assets.....	RCFDS485 0	RCFDS486 0	RCFDS487 0	RCFDS488 0	RCFDS489 0
d. All other on-balance sheet securitization exposures.....	RCFDS490 4,194,674	RCFDS491 4,194,673	RCFDS492 1	RCFDS493 880,925	RCFDS494 0
10. Off-balance sheet securitization exposures.....	RCFDS495 2,619,678	RCFDS496 2,619,678	RCFDS497 0	RCFDS498 558,150	RCFDS499 0



	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands	RCFD2170	RCFDS500	RCFDD987	RCFDHJ90	RCFDHJ91		RCFDD988	RCFDD989	RCFDD990	RCFDS503	
11. Total balance sheet assets <sup>14</sup>	187,956,756	38,886,111	78,411,251	0	0		13,046,346	17,247,795	38,604,553	501,357	11.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
Dollar amounts in thousands	RCFDS504	RCFDS505	RCFDS506	RCFDS507			RCFDS510	RCFDH300	
11. Total balance sheet assets <sup>14</sup>	1,030,323	0	0	0			119	228,901	11.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands	RCFDD991	RCFDD992	RCFDD993	RCFDHJ92	RCFDHJ93		RCFDD994	RCFDD995	RCFDD996	RCFDS511	
12. Financial standby letters of credit	5,578,515	5,578,515	991,712	0	0		680,963	296,701	3,534,510	74,629	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997	RCFDD998	RCFDD999				RCFDG603	RCFDG604	RCFDG605	RCFDS512	
	3,363,423	1,681,712	201,010				277,867	201,467	996,361	5,007	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606	RCFDG607	RCFDG608	RCFDHJ94	RCFDHJ95		RCFDG609	RCFDG610	RCFDG611	RCFDS513	
	318,695	63,739	0	0	0		4,319	14,240	44,973	207	14.
15. Retained recourse on small business obligations sold with recourse	RCFDG612	RCFDG613	RCFDG614				RCFDG615	RCFDG616	RCFDG617	RCFDS514	
	0	0	0				0	0	0	0	15.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands	RCFDS515	RCFDS516	RCFDS517	RCFDS518	RCFDS519		RCFDS520	RCFDS521	RCFDS522	RCFDS523	
16. Repo-style transactions <sup>21</sup>	482,690	482,690	0	264,444	0		195,244	0	23,002	0	16.
17. All other off-balance sheet liabilities	RCFDG618	RCFDG619	RCFDG620				RCFDG621	RCFDG622	RCFDG623	RCFDS524	
	0	0	0				0	0	0	0	17.
18. Unused commitments: <sup>*</sup>											18.
a. Original maturity of one year or less	RCFDS525	RCFDS526	RCFDS527	RCFDHJ96	RCFDHJ97		RCFDS528	RCFDS529	RCFDS530	RCFDS531	18.a.
	14,043,605	2,808,721	280,005	0	0		98,701	43,157	2,386,030	828	

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

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

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



	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCFDG624 67,679,004	RCFDG625 33,839,502	RCFDG626 234,880	RCFDHJ98 193,888	RCFDHJ99 0		RCFDG627 3,394,276	RCFDG628 32,301	RCFDG629 29,943,607	RCFDS539 40,550	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 7,750,790	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 7,324,864	RCFDS543 19,096	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 3,302,102	RCFDS546 318,467	RCFDS547 3,660,065	RCFDS548 25,135	20.
21. Centrally cleared derivatives.....		RCFDS549 338,719	RCFDS550 0	RCFDS551 338,719	RCFDS552 0		RCFDS554 0	RCFDS555 0	RCFDS556 0	RCFDS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191 20,258		RCFDH193 9,811				RCFDH194 0	RCFDH195 0	RCFDH196 0	RCFDH197 0	22.

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



	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup>				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments:						18.
a. Original maturity of one year or less				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup>	RCFDH198 323	RCFDH199 2,428	RCFDH200 7,696			22.

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

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

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



	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFDG630 80,147,765	RCFDS558 797,051	RCFDS559 0	RCFDS560 0	RCFDG631 20,999,818	RCFDG632 18,154,128	RCFDG633 79,193,101	RCFDS561 647,713	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634 0	RCFDS569 15,941	RCFDS570 0	RCFDS571 0	RCFDG635 4,199,964	RCFDG636 9,077,064	RCFDG637 79,193,101	RCFDS572 971,570	25.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
Dollar amounts in thousands								
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFDS562 1,030,323	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 323	RCFDS567 2,428	RCFDS568 7,815	23.
24. Risk weight factor								24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDS573 2,575,808	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 2,019	RCFDS578 22,763	RCFDS579 97,688	25.



Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	97,680,846	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	2,682,386	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	100,363,232	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	0	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	100,363,232	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	2,857,206	M.1.

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	47,819,950	RCFDS583	48,810,094	RCFDS584	17,268,310	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	958,652,750	RCFDS586	52,183,710	RCFDS587	7,941,804	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	277,250	RCFDS589	835,965	RCFDS590	30,000	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	173,427	RCFDS592	679,334	RCFDS593	133,000	M.2.d.
e. Equity.....	RCFDS594	25,682,536	RCFDS595	2,854,558	RCFDS596	381,019	M.2.e.
f. Precious metals (except gold).....	RCFDS597	8,430,351	RCFDS598	351,798	RCFDS599	0	M.2.f.
g. Other.....	RCFDS600	105,212	RCFDS601	72,545	RCFDS602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	24,683,549	RCFDS604	40,720,395	RCFDS605	15,741,881	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	42,331,442	RCFDS607	411,204	RCFDS608	0	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	500	RCFDS610	1,000	RCFDS611	0	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	0	RCFDS613	615,000	RCFDS614	0	M.3.d.
e. Equity.....	RCFDS615	0	RCFDS616	0	RCFDS617	0	M.3.e.
f. Precious metals (except gold).....	RCFDS618	0	RCFDS619	0	RCFDS620	0	M.3.f.
g. Other.....	RCFDS621	0	RCFDS622	0	RCFDS623	0	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			M.4.
a. Loans and leases held for investment.....	RCFDJJ30	995	M.4.a.
b. Held-to-maturity debt securities.....	RCFDJJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....	RCFDJJ32	0	M.4.c.

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).  
1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.



### Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 031)

Dollar amounts in thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705	RCFDB706	RCFDB707	RCFDB708	RCFDB709	RCFDB710	RCFDB711	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFDHU09	RCFDHU10	RCFDHU11	RCFDHU12	RCFDHU13	RCFDHU14	RCFDHU15	2.
Item 3 is to be completed by banks with \$100 billion or more in total assets.								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 <sup>1</sup> .....	RCFDB726	RCFDB727	RCFDB728	RCFDB729	RCFDB730	RCFDB731	RCFDB732	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733	RCFDB734	RCFDB735	RCFDB736	RCFDB737	RCFDB738	RCFDB739	4.a.
b. 90 days or more past due.....	RCFDB740	RCFDB741	RCFDB742	RCFDB743	RCFDB744	RCFDB745	RCFDB746	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):								5.
a. Charge-offs.....	RIADB747	RIADB748	RIADB749	RIADB750	RIADB751	RIADB752	RIADB753	5.a.
b. Recoveries.....	RIADB754	RIADB755	RIADB756	RIADB757	RIADB758	RIADB759	RIADB760	5.b.
Item 6 is to be completed by banks with \$10 billion or more in total assets.								
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup> .....		RCFDHU16	RCFDHU17			RCFDHU18		6.
7. Not applicable								7.
8. Not applicable								8.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFDB776			RCFDB779	RCFDB780	RCFDB781	RCFDB782	9.
Item 10 is to be completed by banks with \$10 billion or more in total assets.								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures <sup>1</sup> .....	RCFDB783			RCFDB786	RCFDB787	RCFDB788	RCFDB789	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790						RCFDB796	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFDB797						RCFDB803	12.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.



Dollar amounts in thousands

1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	RCFDB804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	RCFDB805	1,817,938	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup>	RCFDA591	1,812,327	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	RCFDF699	62,259	M.2.d.
Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.			
3. Asset-backed commercial paper conduits: <sup>2</sup>			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB806	0	M.3.a.1.
2. Conduits sponsored by other unrelated institutions	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	RCFDB808	204,488	M.3.b.1.
2. Conduits sponsored by other unrelated institutions	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup>	RCFDC407	0	M.4.

## Schedule RC-T - Fiduciary and Related Services(Form Type - 031)

Dollar amounts in thousands

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

	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
Dollar amounts in thousands									
4. Personal trust and agency accounts.....	RCFDB868	1,365,699	RCFDB869	336,808	RCFDB870	432	RCFDB871	97	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	0	RCFDB873	0	RCFDB874	0	RCFDB875	0	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	0	RCFDB877	0	RCFDB878	0	RCFDB879	0	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	48,029	RCFDB881	44,868	RCFDB882	52	RCFDB883	37	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	0	RCFDB885	9,524,597	RCFDC001	0	RCFDC002	1327	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	6,649,779	RCFDJ253	0	RCFDB888	1303	RCFDJ254	0	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	558,276	RCFDJ256	0	RCFDJ257	35	RCFDJ258	0	8.
9. Other fiduciary accounts.....	RCFDB890	4,351	RCFDB891	0	RCFDB892	5	RCFDB893	0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	8,626,134	RCFDB895	9,906,273	RCFDB896	1827	RCFDB897	1461	10.
11. Custody and safekeeping accounts.....			RCFDB898	660,959,180			RCFDB899	2386	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	0	RCFNB901	0	RCFNB902	0	RCFNB903	0	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	48,029	RCFDJ260	44,868	RCFDJ261	52	RCFDJ262	37	13.

- Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
- The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, Report of Condition.
- Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.



Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	12,830	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	0	15.a.
b. Employee benefit - defined benefit.....	RIADB906	0	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	0	15.c.
16. Corporate trust and agency accounts.....	RIADA479	10,908	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	25,081	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	0	18.
19. Other fiduciary accounts.....	RIADA480	0	19.
20. Custody and safekeeping accounts.....	RIADB909	29,297	20.
21. Other fiduciary and related services income.....	RIADB910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	78,116	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	0	22.a.
23. Less: Expenses.....	RIADC058	49,015	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	0	25.
26. Net fiduciary and related services income.....	RIADA491	29,101	26.

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
1. Managed assets held in fiduciary accounts:							M.1.
a. Noninterest-bearing deposits.....	RCFDJ263	24,787	RCFDJ264	-5	RCFDJ265	0	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	6,969	RCFDJ267	0	RCFDJ268	0	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	376,526	RCFDJ270	6,778	RCFDJ271	26,115	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	850,947	RCFDJ273	0	RCFDJ274	6,165	M.1.d.
e. Money market mutual funds.....	RCFDJ275	180,752	RCFDJ276	2,047	RCFDJ277	14,791	M.1.e.
f. Equity mutual funds.....	RCFDJ278	409,240	RCFDJ279	6,810	RCFDJ280	126,332	M.1.f.
g. Other mutual funds.....	RCFDJ281	308,409	RCFDJ282	5,204	RCFDJ283	14,320	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	0	RCFDJ285	0	RCFDJ286	0	M.1.h.
i. Other short-term obligations.....	RCFDJ287	0	RCFDJ288	0	RCFDJ289	0	M.1.i.
j. Other notes and bonds.....	RCFDJ290	1,348,797	RCFDJ291	3,800	RCFDJ292	58,671	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	864,443	RCFDJ294	0	RCFDJ295	0	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	3,229,204	RCFDJ297	23,395	RCFDJ298	316,235	M.1.l.
m. Real estate mortgages.....	RCFDJ299	0	RCFDJ300	0	RCFDJ301	0	M.1.m.
n. Real estate.....	RCFDJ302	9,294	RCFDJ303	0	RCFDJ304	0	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	406,109	RCFDJ306	0	RCFDJ307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	8,015,477	RCFDJ309	48,029	RCFDJ310	562,629	M.1.p.

Dollar amounts in thousands

	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	0	RCFDJ312	0	M.1.q.



Dollar amounts in thousands		(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
2. Corporate trust and agency accounts:					M.2.
a. Corporate and municipal trusteeships.....	RCFDB927	1367	RCFDB928	114,501,731	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	15	RCFDJ314	1,896,995	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	370			M.2.b.

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

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries	
4. Fiduciary settlements, surcharges, and other losses:							M.4.
a. Personal trust and agency accounts.....	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	0	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	0	RIADB957	0	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	0	RIADB960	0	RIADB961	0	M.4.e.

## Schedule RC-V - Variable Interest Entities(Form Type - 031)

Dollar amounts in thousands		(Column A) Securitization Vehicles		(Column B) Other VIEs	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					1.
a. Cash and balances due from depository institutions.....	RCFDJ981	0	RCFDJF84	0	1.a.
b. Securities not held for trading.....	RCFDHU20	0	RCFDHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCFDHU22	0	RCFDHU23	0	1.c.
d. Other real estate owned.....	RCFDK009	0	RCFDJF89	0	1.d.
e. Other assets.....	RCFDJF91	0	RCFDJF90	53,611	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					2.
a. Other borrowed money.....	RCFDJF92	0	RCFDJF85	0	2.a.
b. Other liabilities.....	RCFDJF93	0	RCFDJF86	6,787	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e. above).....	RCFDK030	0	RCFDJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a. through 2.b. above).....	RCFDK033	0	RCFDJF88	0	4.

Dollar amounts in thousands			
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	RCFDJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....	RCFDJF78	0	6.



## Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 031)

Dollar amounts in thousands

1. Comments?.....	RCN6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	2.