

## Federal Financial Institutions Examination Council

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

## Report at the close of business September 30, 2020

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. This report form is to be filed by (1) banks with branches and consoli-

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

## Submission of Reports

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

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

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

FDIC Certificate Number 009113  
(RSSD 9050)

(20200930)

(RCON 9999)

dated 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.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

THE NORTHERN TRUST COMPANY

Legal Title of Bank (RSSD 9017)

CHICAGO

City (RSSD 9130)

IL

State Abbrev. (RSSD 9200)

60603

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 6PTKHDJ8HDUF78PFWH30

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

The estimated average burden associated with this information collection is 96.30 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

## Contact Information for the Reports of Condition and Income

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

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

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

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

CONF

FAX: Area code/phone number (TEXT C494)

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

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

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

CONF

FAX: Area code/phone number (TEXT 9116)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

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

CONF

Fax: Area code/phone number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

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

CONF

FAX: Area code/phone number (TEXT C370)

### Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

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

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

### Primary Contact

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CONF

Name (TEXT C437)

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CONF

Title (TEXT C438)

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CONF

E-mail Address (TEXT C439)

---

CONF

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

### Secondary Contact

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CONF

Name (TEXT C442)

---

CONF

Title (TEXT C443)

---

CONF

E-mail Address (TEXT C444)

---

CONF

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

### Third Contact

---

CONF

Name (TEXT C870)

---

CONF

Title (TEXT C871)

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CONF

E-mail Address (TEXT C872)

---

CONF

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

### Fourth Contact

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CONF

Name (TEXT C875)

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CONF

Title (TEXT C876)

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CONF

E-mail Address (TEXT C877)

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CONF

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

# Consolidated Report of Income

## For the period January 1, 2020 — September 30, 2020

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RI-1

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

### Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		155,538	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		89,366	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		0	1.a.1.b.
c. Commercial and industrial loans.....	4012		94,493	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		0	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		5,867	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		0	1.a.1.e.
f. All other loans in domestic offices.....	B487		237,364	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		23,871	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		606,499	1.a.3.
b. Income from lease financing receivables.....	4065		16	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		50,487	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		87,220	1.d.1.
(2) Mortgage-backed securities.....	B489		308,767	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		226,611	1.d.3.
e. Interest income from trading assets.....	4069		0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		3,111	1.f.
g. Other interest income.....	4518		8,516	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		1,291,227	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		20,117	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		32,376	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		2,060	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		11,507	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		7	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		3,061	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		51,838	2.c.

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

## Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....				4200	20,627	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....				4073	141,593	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	1,149,634				3.
4. Provision for loan and lease losses (1).....	JJ33	111,465				4.
5. Noninterest income:						
a. Income from fiduciary activities (2).....	4070	2,923,098				5.a.
b. Service charges on deposit accounts.....	4080	38,340				5.b.
c. Trading revenue (3).....	A220	240,477				5.c.
d. (1) Fees and commissions from securities brokerage.....	C886	22,426				5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0				5.d.2.
(3) Fees and commissions from annuity sales.....	C887	0				5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386	0				5.d.4.
(5) Income from other insurance activities.....	C387	0				5.d.5.
e. Venture capital revenue.....	B491	0				5.e.
f. Net servicing fees.....	B492	0				5.f.
g. Net securitization income.....	B493	0				5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416	(47)				5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415	623				5.j.
k. Net gains (losses) on sales of other assets (4).....	B496	6				5.k.
l. Other noninterest income*.....	B497	163,313				5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	3,388,236				5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0				6.a.
b. Realized gains (losses) on available-for-sale securities.....	3196	104				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135	1,636,607				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	254,681				7.b.
c. (1) Goodwill impairment losses.....	C216	0				7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232	12,527				7.c.2.
d. Other noninterest expense*.....	4092	1,244,203				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	3,148,018				7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discon- tinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	1,278,491				8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	0				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	1,278,491				8.c.
9. Applicable income taxes (on item 8.c).....	4302	301,846				9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	976,645				10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	976,645				12.

\* Describe on Schedule RI-E - Explanations

1 Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses on all financial assets 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.

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 securities.

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

## Schedule RI—Continued

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RI-3

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	198		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	976,447		14.

## Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	690		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	373,418		M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	12,026		M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	1,084		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	20,511		M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	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):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
a. Interest rate exposures.....	8757	18,509		M.8.a.
b. Foreign exchange exposures.....	8758	221,968		M.8.b.
c. Equity security and index exposures.....	8759	0		M.8.c.
d. Commodity and other exposures.....	8760	0		M.8.d.
e. Credit exposures.....	F186	0		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....	FT36	0		M.8.f.(1)
(2) CVA hedge.....	FT37	0		M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross debit valuation adjustment (DVA).....	FT38	0		M.8.g.(1)
(2) DVA hedge.....	FT39	0		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	0		M.8.h.

1 The asset size tests are based on total assets reported in the June 30, 2019, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2020, would report 20200301.

**Schedule RI—Continued**FFIEC 031  
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RI-4**Memoranda—Continued**

Dollar Amounts in Thousands	Year-to-date		
	RIAD	Amount	
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. (1)</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	NO	M.11.
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).	RIAD	Amount	
	F228	NR	M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	NR	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	NR	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	196	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	1,060	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	0	M.15.c.
d. All other service charges on deposit accounts.....	H035	37,084	M.15.d.

1 The asset-size test is based on the total assets reported on the June 30, 2019, Report of Condition.

2 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**FFIEC 031  
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RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	9,347,105	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* .....		B507	(9,987)	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	9,337,118	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	976,447	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	0	5.
6. Treasury stock transactions, net.....		B510	0	6.
7. Changes incident to business combinations, net.....		4356	10,824	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	575,000	9.
10. Other comprehensive income (1).....		B511	614,207	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	492,026	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	10,855,622	12.

\* Describe on Schedule RI-E—Explanations.

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

**Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses****Part I. Charge-offs and Recoveries on Loans and Leases****Part I includes charge-offs and recoveries through the allocated transfer risk reserve.**

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

Dollar Amounts in Thousands	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	473	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	1,522	5412	75	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	555	C217	2,578	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	249	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.2.
f. In foreign offices.....	B512	0	B513	0	1.f.

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

**Schedule RI-B—Continued**FFIEC 031  
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RI-6**Part I—Continued**

Part 1 - continued

	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount
2. Not applicable				
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0
4. Commercial and industrial loans:				
a. To U.S. addressees (domicile).....	4645	144	4617	1,678
b. To non-U.S. addressees (domicile).....	4646	0	4618	0
5. Loans to individuals for household, family, and other personal expenditures:				
a. Credit cards.....	B514	0	B515	0
b. Automobile loans.....	K129	3	K133	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	501	K206	192
6. Loans to foreign governments and official institutions.....	4643	0	4627	0
7. All other loans.....	4644	250	4628	77
8. Lease financing receivables:				
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0
b. All other leases.....	C880	0	F188	0
9. Total (sum of items 1 through 8).....	4635	2,975	4605	5,322

**Memoranda**

Memoranda

	(Column A) Charge-offs (1)		(Column B) Recoveries	
	Calendar year-to-date			
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....				
	5409	0	5410	56
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....				
	4652	0	4662	0
3. Not applicable				

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

	Calendar Year-to-date		
	RIAD	Amount	
	C388	NR	
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) (2).....			M.4.

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

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—Continued**FFIEC 031  
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RI-7**Part II. Changes in Allowances for Credit Losses<sup>1</sup>**

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities (2)		(Column C) Available-for-Sale Debt Securities (2)		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2019, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	104,525	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	5,322	JH89	0	JH95	0	2.
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).....	C079	2,975	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	110,897	JH90	357	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	(2,414)	JH91	6,347	JH97	0	6.
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).....	3123	215,355	JH93	6,704	JH99	0	7.

\* Describe on Schedule RI-E - Explanations.

<sup>1</sup> Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.<sup>2</sup> Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.<sup>3</sup> 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.<sup>4</sup> 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.<sup>5</sup> For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum item 5, below, must equal Schedule RI, item 4.**Memoranda**

Dollar Amounts in Thousands		RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....		C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....		C389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....		C390	NR	M.3.
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) (2).....		C781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....		JJ02	211	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....		RCFD		
		JJ03	877	M.6.

<sup>1</sup> 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 fees and finance charges.<sup>2</sup> Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.<sup>3</sup> Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

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Part I. Disaggregated Data on the Allowance for Loan and Lease Losses<sup>1</sup>

Schedule RI-C, Part I, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit- Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit- Impaired Loans (ASC 310-30)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	NR	M709	NR	M710	NR	M711	NR	M712	NR	M713	NR	1.a.
b. Commercial real estate loans.....	M714	NR	M715	NR	M716	NR	M717	NR	M719	NR	M720	NR	1.b.
c. Residential real estate loans.....	M721	NR	M722	NR	M723	NR	M724	NR	M725	NR	M726	NR	1.c.
2. Commercial loans (3).....	M727	NR	M728	NR	M729	NR	M730	NR	M731	NR	M732	NR	2.
3. Credit cards.....	M733	NR	M734	NR	M735	NR	M736	NR	M737	NR	M738	NR	3.
4. Other consumer loans.....	M739	NR	M740	NR	M741	NR	M742	NR	M743	NR	M744	NR	4.
5. Unallocated, if any.....							M745	NR					5.
6. Total (for each column sum of 1.a through 5) (4).....	M746	NR	M747	NR	M748	NR	M749	NR	M750	NR	M751	NR	6.

1 Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.

2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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—Continued**FFIEC 031  
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RI-9**Part II. Disaggregated Data on the Allowances for Credit Losses<sup>1</sup>**Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

		(Column A) Amortized Cost		(Column B) Allowance Balance	
		RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....		JJ04	569,525	JJ12	9,454
b. Commercial real estate loans.....		JJ05	2,978,557	JJ13	55,838
c. Residential real estate loans.....		JJ06	6,814,019	JJ14	51,630
2. Commercial loans (3).....		JJ07	22,066,907	JJ15	97,242
3. Credit cards.....		JJ08	0	JJ16	0
4. Other consumer loans.....		JJ09	318,710	JJ17	1,191
5. Unallocated, if any.....				JJ18	0
6. Total (sum of items 1.a through 5) (4).....		JJ11	32,747,718	JJ19	215,355

	Dollar Amounts in Thousands	Allowance Balance		
		RCFD	Amount	
<b>Held-to-Maturity Securities:</b>				
7. Securities issued by states and political subdivisions in the U.S.....		JJ20	0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....		JJ21	4,707	8.
9. Asset-backed securities and structured financial products.....		JJ23	0	9.
10. Other debt securities.....		JJ24	1,997	10.
11. Total (sum of items 7 through 10) (5).....		JJ25	6,704	11.

<sup>1</sup> Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.<sup>2</sup> The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.<sup>3</sup> 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, Part II.<sup>4</sup> Item 6, column B, must equal Schedule RC, item 4.c.<sup>5</sup> Item 11 must equal Schedule RI-B, Part II, item 7, column B.

**Schedule RI-D—Income from Foreign Offices**FFIEC 031  
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*For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.*

Dollar Amounts in Thousands	Year-to-date		
	RIAD	Amount	
1. Total interest income in foreign offices.....	C899	235,870	1.
2. Total interest expense in foreign offices.....	C900	3,909	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	(3,174)	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	188,415	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	0	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	1,587,067	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities (2).....	JA28	0	5.
6. Total noninterest expense in foreign offices.....	C907	1,510,713	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	41,458	7.
8. Applicable income taxes (on items 1 through 7).....	C909	135,070	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	406,292	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(209,415)	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	196,877	12.

1 Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets that fall within the scope of the standard in item 3.

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

**Schedule RI-E—Explanations**FFIEC 031  
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RI-11*Schedule RI-E is to be completed each quarter on a calendar year-to-date basis.*

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

		Dollar Amounts in Thousands	Year-to-date		
			RIAD	Amount	
1.	Other noninterest income (from Schedule RI, item 5.i)				
	Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:				
a.	Income and fees from the printing and sale of checks.....		C013	0	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....		C014	38,285	1.b.
c.	Income and fees from automated teller machines (ATMs).....		C016	0	1.c.
d.	Rent and other income from other real estate owned.....		4042	0	1.d.
e.	Safe deposit box rent.....		C015	0	1.e.
f.	Bank card and credit card interchange fees.....		F555	0	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....		T047	0	1.g.
	TEXT				
h.	4461 Transfer Pricing Revenue		4461	36,745	1.h.
	TEXT				
i.	4462 Lending Related Fees		4462	37,343	1.i.
	TEXT				
j.	4463 Banking Fees		4463	29,796	1.j.
2.	Other noninterest expense (from Schedule RI, item 7.d)				
	Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:				
a.	Data processing expenses.....		C017	0	2.a.
b.	Advertising and marketing expenses.....		0497	0	2.b.
c.	Directors' fees.....		4136	0	2.c.
d.	Printing, stationery, and supplies.....		C018	0	2.d.
e.	Postage.....		8403	0	2.e.
f.	Legal fees and expenses.....		4141	0	2.f.
g.	FDIC deposit insurance assessments.....		4146	CONF	2.g.
h.	Accounting and auditing expenses.....		F556	0	2.h.
i.	Consulting and advisory expenses.....		F557	99,883	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....		F558	0	2.j.
k.	Telecommunications expenses.....		F559	0	2.k.
l.	Other real estate owned expenses.....		Y923	0	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....		Y924	0	2.m.
	TEXT				
n.	4464 Computer and software related expenses		4464	404,986	2.n.
	TEXT				
o.	4467 Technical services and market data expenses		4467	288,788	2.o.
	TEXT				
p.	4468 Subcustodial and depository fee expenses		4468	98,400	2.p.
3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11)				
	(itemize and describe each discontinued operation):				
	TEXT				
a. (1)	FT29		FT29	0	3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
	TEXT				
b. (1)	FT31		FT31	0	3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

## Schedule RI-E—Continued

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		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	(9,987)	4.a.
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17		4.b.
c.	TEXT B526	B526	0	4.c.
d.	TEXT B527	B527	0	4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT 4498 Capital Contribution	4498	503,994	5.a.
b.	TEXT 4499 Dividend equivalents on stock based compensation	4499	(11,968)	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
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 (1).....	JJ27	0	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	3,944	6.b.
c.	TEXT 4521 HAMP incentives	4521	(11)	6.c.
d.	TEXT 4522	4522	0	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	YES / NO	7.
		4769	NO	

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

1 Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.

2 An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.

3 Institutions that have not adopted ASU 2016-13 should report adjustments to the allowance for loan and lease losses in items 6.c and 6.d, if applicable.



# Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2020

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

## Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>				
1. Cash and balances due from depository institutions (from Schedule RC-A):				
a. Noninterest-bearing balances and currency and coin (1).....	0081		2,686,864	1.a.
b. Interest-bearing balances (2).....	0071		44,772,047	1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34		16,021,067	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	1773		42,551,030	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22		0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	RCON	B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....	RCFD	B989	1,533,431	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale.....		5369	18,556	4.a.
b. Loans and leases held for investment.....	B528		32,747,718	4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123		215,355	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529		32,532,363	4.d.
5. Trading assets (from Schedule RC-D).....	3545		1,171,931	5.
6. Premises and fixed assets (including capitalized leases).....	2145		1,085,014	6.
7. Other real estate owned (from Schedule RC-M).....	2150		942	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130		0	8.
9. Direct and indirect investments in real estate ventures.....	3656		0	9.
10. Intangible assets (from Schedule RC-M).....	2143		757,197	10.
11. Other assets (from Schedule RC-F) (6).....	2160		8,498,482	11.
12. Total assets (sum of items 1 through 11).....	2170		151,628,924	12.
<b>Liabilities</b>				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)				
(1) Noninterest-bearing (8).....	RCON	6631	16,490,412	13.a.1.
(2) Interest-bearing.....	RCON	6636	29,826,309	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)				
(1) Noninterest-bearing.....	RCFN	6631	18,019,612	13.b.1.
(2) Interest-bearing.....	RCFN	6636	61,345,636	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased in domestic offices (9).....	RCON	B993	2,203,700	14.a.
b. Securities sold under agreements to repurchase (10).....	RCFD	B995	269,828	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548	741,773	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCFD	3190	7,385,881	16.

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 item 2.a should equal 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 only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

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.

**Schedule RC—Continued**FFIEC 031  
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RC-2

Dollar Amounts in Thousands		RCFD	Amount	
<b>Liabilities - continued</b>				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....	3200		915,631	19.
20. Other liabilities (from Schedule RC-G).....	2930		3,571,543	20.
21. Total liabilities (sum of items 13 through 20).....	2948		140,770,325	21.
22. Not applicable				
<b>Equity Capital</b>				
<b>Bank Equity Capital</b>				
23. Perpetual preferred stock and related surplus.....	3838		0	23.
24. Common stock.....	3230		3,563	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839		2,328,257	25.
26. a. Retained earnings.....	3632		8,048,645	26.a.
b. Accumulated other comprehensive income (2).....	B530		475,157	26.b.
c. Other equity capital components (3).....	A130		0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210		10,855,622	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		2,977	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		10,858,599	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		151,628,924	29.

**Memoranda****To be reported with the March Report of Condition.**

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2019.....

RCFD	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

RCON	Date	
8678	NR	M.2.

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

**Schedule RC-A—Cash and Balances Due From Depository Institutions**FFIEC 031  
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RC-3

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	183,881			
a. Cash items in process of collection and unposted debits.....			0020	103,499	1.a.
b. Currency and coin.....			0080	78,080	1.b.
2. Balances due from depository institutions in the U.S.....	0082	23,144	0082	23,126	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	27,761,119	0070	85,877	3.
4. Balances due from Federal Reserve Banks.....	0090	19,490,767	0090	17,196,563	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	47,458,911	0010	17,487,145	5.

**Schedule RC-B—Securities**

Exclude assets held for trading.

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A)		(Column B)		(Column C)		(Column D)		
		Amortized Cost		Fair Value		Amortized Cost		Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....		0211	98,995	0213	98,994	1286	4,083,908	1287	4,165,246	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....		HT50	0	HT51	0	HT52	3,627,744	HT53	3,674,768	2.
3. Securities issued by states and political subdivisions in the U.S.....		8496	2,568	8497	2,648	8498	2,465,234	8499	2,600,557	3.

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

## Schedule RC-B—Continued

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RC-4

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	422	G301	444	G302	17,588	G303	18,393	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	2,971	G305	3,250	G306	3,650,873	G307	3,693,740	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G312	0	G313	0	G314	8,155,992	G315	8,342,416	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (2).....	G316	0	G317	0	G318	7,290	G319	7,290	4.b.2.
(3) All other residential MBS.....	G320	134,817	G321	79,421	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	1,618,450	K145	1,616,489	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

## Schedule RC-B—Continued

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RC-5

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies(1).....	K150	0	K151	0	K152	7,091,978	K153	7,222,949	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	937,535	K157	1,015,208	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	645,782	C988	646,304	C989	3,522,326	C027	3,559,427	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	307,826	1738	274,535	1739	1,503,370	1741	1,563,562	6.a.
a. Other foreign debt securities.....	1742	14,834,390	1743	14,914,696	1744	4,976,926	1746	5,070,985	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values (2, 3).....									
8. Total (sum of items 1 through 7) (4).....	1754	16,027,771	1771	16,020,292	1772	41,659,214	1773	42,551,030	8.

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

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

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

4 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.

**Schedule RC-B—Continued**FFIEC 031  
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RC-6**Memoranda**

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1).....		0416	31,561,226	M.1.
2. Maturity and repricing data for debt securities (1), (2) (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (4)				
(1) Three months or less.....	A549		14,657,267	M.2.a.1.
(2) Over three months through 12 months.....	A550		6,242,749	M.2.a.2.
(3) Over one year through three years.....	A551		7,061,900	M.2.a.3.
(4) Over three years through five years.....	A552		5,209,224	M.2.a.4.
(5) Over five years through 15 years.....	A553		4,305,456	M.2.a.5.
(6) Over 15 years.....	A554		663,998	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (3), (5)				
(1) Three months or less.....	A555		239,248	M.2.b.1.
(2) Over three months through 12 months.....	A556		784,237	M.2.b.2.
(3) Over one year through three years.....	A557		662,217	M.2.b.3.
(4) Over three years through five years.....	A558		275,955	M.2.b.4.
(5) Over five years through 15 years.....	A559		632,280	M.2.b.5.
(6) Over 15 years.....	A560		1,121,590	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (6)				
(1) Three years or less.....	A561		3,692,134	M.2.c.1.
(2) Over three years.....	A562		13,030,546	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		13,944,993	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

1 Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.

2 Exclude investments in mutual funds and other equity securities with readily determinable fair values.

3 Report fixed rate debt securities by remaining maturity and floating rate debt securities by next repricing date.

4 Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

5 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

6 Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-B—Continued

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RC-7

## Memoranda—Continued

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
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. (1)										
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):										
a. Credit card receivables.....		B838	197,399	B839	197,712	B840	84,996	B841	87,694	M.5.a.
b. Home equity lines.....		B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....		B846	448,383	B847	448,592	B848	131,537	B849	135,141	M.5.c.
d. Other consumer loans.....		B850	0	B851	0	B852	82,875	B853	84,744	M.5.d.
e. Commercial and industrial loans.....		B854	0	B855	0	B856	1,763,501	B857	1,769,152	M.5.e.
f. Other.....		B858	0	B859	0	B860	1,459,417	B861	1,482,696	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):										
a. Trust preferred securities issued by financial institutions.....		G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....		G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....		G356	0	G357	0	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....		G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....		G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....		G368	0	G369	0	G370	0	G371	0	
g. Other collateral or reference assets.....		G372	0	G373	0	G374	0	G375	0	M.6.f.

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

**Schedule RC-C—Loans and Lease Financing Receivables**FFIEC 031  
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RC-8**Part I. Loans and Leases**Do not deduct the allowance for loan and lease losses or the allocated transfer risk reserve from amounts reported in this schedule.<sup>1</sup>

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		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	63,903	F158	63,903	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	505,622	F159	505,622	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	16,890	1420	16,890	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	476,698	1797	476,698	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	5,486,384	5367	5,486,244	1.c.2.a.
(b) Secured by junior liens.....	5368	73,396	5368	73,396	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	777,541	1460	777,541	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	881,267	F160	881,267	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	2,097,290	F161	2,097,290	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	0	2.a.
(1) To foreign branches of other U.S. banks.....	B532	0			
(2) To other commercial banks in the U.S.....	B533	0			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	0	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	0			
(2) To other banks in foreign countries.....	B537	0			
3. Loans to finance agricultural production and other loans to farmers.....	1590	0	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	3,976,463	1763	3,976,463	4.a.
b. To non-U.S. addressees (domicile).....	1764	169,831	1764	169,831	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	0	B538	0	6.a.
b. Other revolving credit plans.....	B539	4,413	B539	4,413	6.b.
c. Automobile loans.....	K137	218	K137	218	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	314,079	K207	313,778	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	4,075	2107	4,075	8.

<sup>1</sup> Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.<sup>2</sup> When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).



**Schedule RC-C—Continued**FFIEC 031  
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RC-9**Part I. Continued**

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:.....	1563	17,888,069			9.
a. Loans to nondepository financial institutions.....			J454	206,680	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	2,871,430	9.b.1.
(2) All other loans (exclude consumer loans).....			J451	13,539,758	9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	30,135	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	30,135			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	32,766,274	2122	31,495,632	12.

**Memoranda**

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	32,817	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2.
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile).....	K163	0	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(1) Loans secured by farmland in domestic offices.....	RCON K166	0	M.1.f.1.
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit card.....	K098	0	M.1.f.4.a.
(b) Automobile loans.....	K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	0	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	32,817	M.1.g.

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

**Schedule RC-C—Continued**FFIEC 031  
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RC-10**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands		RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):					
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (2)					
(1) Three months or less.....	A564	323,862			M.2.a.1.
(2) Over three months through 12 months.....	A565	569,553			M.2.a.2.
(3) Over one year through three years.....	A566	794,409			M.2.a.3.
(4) Over three years through five years.....	A567	663,800			M.2.a.4.
(5) Over five years through 15 years.....	A568	2,567,361			M.2.a.5.
(6) Over 15 years.....	A569	519,314			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1), (3)					
(1) Three months or less.....	RCFD				
(2) Over three months through 12 months.....	A570	24,003,665			M.2.b.1.
(3) Over one year through three years.....	A571	1,312,655			M.2.b.2.
(4) Over three years through five years.....	A572	1,181,906			M.2.b.3.
(5) Over five years through 15 years.....	A573	298,635			M.2.b.4.
(6) Over 15 years.....	A574	374,850			M.2.b.5.
	A575	58,268			M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247	11,342,251			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....	2746	224,647			M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON				
	5370	4,261,461			M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD				
	B837	140			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391	NR			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779	NR			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	NR			M.7.b.

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

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

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

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

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

**Schedule RC-C—Continued**FFIEC 031  
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RC-11**Part I—Continued****Memoranda—Continued**

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>				
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....		F230	NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a.) as of December 31, 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).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....		F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....		F577	11,749	M.9.
10. and 11. Not applicable				

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)							
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR	M.12.a.
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR	M.12.c.
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR	M.12.d.

<sup>1</sup> 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—Continued**FFIEC 031  
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RC-12**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2019.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376	NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD G377	NR		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFD G378	11,816,531		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):	RCON			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NR		M.15.a.1.
(2) Proprietary reverse mortgages.....	J467	NR		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NR		M.15.b.1.
(2) Proprietary reverse mortgages.....	J469	NR		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NR		M.15.c.1.
(2) Proprietary reverse mortgages.....	J471	NR		M.15.c.2.
16. Not applicable				
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				
a. Number of Section 4013 loans outstanding.....	LG24	CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....	LG25	CONF		M.17.b.

**Schedule RC-C—Continued**FFIEC 031  
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RC-13**Part II. Loans to Small Businesses and Small Farms**

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

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

**Loans to Small Businesses**

1. and 2. Not applicable

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
		RCN	Number	RCN	Amount
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	5	5565	134	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	21	5567	2,601	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	133	5569	67,539	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	1,026	5571	40,801	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	554	5573	80,473	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	497	5575	192,375	4.c.

**Schedule RC-C—Continued**FFIEC 031  
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RC-14**Part II—Continued****Agricultural Loans to Small Farms**

5. and 6. Not applicable

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

**Schedule RC-D—Trading Assets and Liabilities**FFIEC 031  
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RC-15

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

assessment purposes.

	Dollar Amounts in Thousands	Consolidated Bank		
		RCFD	Amount	
<b>Assets</b>				
1. U.S. Treasury securities.....		3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....		3533	0	3.
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....		G380	0	4.b.
c. All other residential MBS.....		G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K197	0	4.d.
e. All other commercial MBS.....		K198	0	4.e.
5. Other debt securities:				
a. Structured financial products.....		HT62	0	5.a.
b. All other debt securities.....		G386	0	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		HT63	0	6.a.1.
(2) All other loans secured by real estate.....		HT64	0	6.a.2.
b. Commercial and industrial loans.....		F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d. Other loans.....		F618	0	6.d.
7. and 8. Not applicable				
9. Other trading assets.....		3541	0	9.
10. Not applicable				
11. Derivatives with a positive fair value.....		3543	1,171,931	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....		3545	1,171,931	12.
<b>Liabilities</b>				
13. a. Liability for short positions.....		3546	0	13.a.
b. Other trading liabilities.....		F624	0	13.b.
14. Derivatives with a negative fair value.....		3547	741,773	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....		3548	741,773	15.

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

**Schedule RC-D—Trading Assets and Liabilities**FFIEC 031  
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RC-16**Memoranda**

Dollar Amounts in Thousands		Consolidated Bank	
		RCFD	Amount
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.
b. Commercial and industrial loans.....	F632	0	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT68	0
d. Other loans.....	F636	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:			
a. Fair value.....	F639	NR	M.2.a.
b. Unpaid principal balance.....	F640	NR	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions.....	G299	NR	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	NR	M.3.b.
c. Corporate and similar loans.....	G333	NR	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	NR	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	NR	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	G651	NR	M.3.f.
g. Other collateral or reference assets.....	G652	NR	M.3.g.
4. Pledged trading assets:			
a. Pledged securities.....	G387	NR	M.4.a.
b. Pledged loans.....	G388	NR	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	NR	M.5.a.
b. Home equity lines.....	F644	NR	M.5.b.
c. Automobile loans.....	F645	NR	M.5.c.
d. Other consumer loans.....	F646	NR	M.5.d.
e. Commercial and industrial loans.....	F647	NR	M.5.e.
f. Other.....	F648	NR	M.5.f.
6. Not applicable			
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values.....	F652	NR	M.7.a.
b. Other.....	F653	NR	M.7.b.
8. Loans pending securitization.....		F654	NR
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)			
a. TEXT F655	F655	0	M.9.a.
b. TEXT F656	F656	0	M.9.b.
c. TEXT F657	F657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):			
a. TEXT F658	F658	0	M.10.a.
b. TEXT F659	F659	0	M.10.b.
c. TEXT F660	F660	0	M.10.c.

1 The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

2 Exclude equity securities.



**Schedule RC-E—Deposit Liabilities**FFIEC 031  
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RC-17**Part I. Deposits in Domestic Offices**

Part 1: Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
<b>Deposits of:</b>							
1. Individuals, partnerships, and corporations.....	B549	19,959,578			B550	26,329,830	1.
2. U.S. Government.....	2202	1			2520	0	2.
3. States and political subdivisions in the U.S.....	2203	5,189			2530	16,362	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	5,761			B552	0	4.
5. Banks in foreign countries.....	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	19,970,529	2210	19,970,529	2385	26,346,192	7.

**Memoranda**

	Dollar Amounts in Thousands		RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	103,647			M.1.a.
b. Total brokered deposits.....	2365	574,993			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0			M.1.c.
d. Maturity data for brokered deposits:					
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0			M.1.d.1.
(2) Not applicable					
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	574,993			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits.....	JH83	0			M.1.g.

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.<sup>2</sup> The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

**Schedule RC-E—Continued**FFIEC 031  
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RC-18**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		24,492,827	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		366,722	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		90,842	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		154,436	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474		1,241,365	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		31,734	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1), (2)				
(1) Three months or less.....	HK07		78,301	M.3.a.1.
(2) Over three months through 12 months.....	HK08		127,834	M.3.a.2.
(3) Over one year through three years.....	HK09		28,432	M.3.a.3.
(4) Over three years.....	HK10		10,711	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11		206,135	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1), (4)				
(1) Three months or less.....	HK12		762,638	M.4.a.1.
(2) Over three months through 12 months.....	HK13		444,977	M.4.a.2.
(3) Over one year through three years.....	HK14		31,180	M.4.a.3.
(4) Over three years.....	HK15		2,570	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		1,207,615	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....		RCON	YES / NO	
		P752	YES	M.5.

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

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753		91,079	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754		276,456	M.6.b.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.

2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.

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

4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.

5 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

**Schedule RC-E—Continued**FFIEC 031  
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RC-19**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCN	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):				
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):				
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756		11,099,253	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757		13,377,727	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):				
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758		366,722	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759		0	M.7.b.2.

**Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)***Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets. (1)*

	Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553		70,634,131	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554		123,460	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		951,943	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650		7,655,714	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555		0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		79,365,248	6.

**Memorandum***Memorandum item 1 is to be completed by all banks.*

	Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245		4,504,562	M.1.

<sup>1</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

**Schedule RC-F—Other Assets<sup>1</sup>**FFIEC 031  
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RC-20

Dollar Amounts in Thousands				RCFD	Amount	
1. Accrued interest receivable (2).....				B556	228,769	1.
2. Net deferred tax assets (3).....				2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4).....				HT80	0	3.
4. Equity investments without readily determinable fair values (5).....				1752	1,066,118	4.
5. Life insurance assets:						
a. General account life insurance assets.....				K201	1,560,062	5.a.
b. Separate account life insurance assets.....				K202	0	5.b.
c. Hybrid account life insurance assets.....				K270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....				2168	5,643,533	6.
a. Prepaid expenses.....	2166	0				6.a.
b. Repossessed personal property (including vehicles).....	1578	0				6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	0				6.c.
d. FDIC loss-sharing indemnification assets.....	J448	0				6.d.
e. Computer software.....	FT33	1,565,448				6.e.
f. Accounts receivable.....	FT34	0				6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0				6.g.
h. <b>Client Security</b> .....	3549	2,296,796				6.h.
i. ....	3550	0				6.i.
j. ....	3551	0				6.j.
7. Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....				2160	8,498,482	7.

**Schedule RC-G—Other Liabilities**

Dollar Amounts in Thousands				RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (6).....				3645	3,398	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....				RCFD		
2. Net deferred tax liabilities (3).....				3646	669,122	1.b.
3. Allowance for credit losses on off-balance sheet credit exposures (7).....				3049	799,905	2.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....				B557	44,889	3.
a. Accounts payable.....	3066	0				4.
b. Deferred compensation liabilities.....	C011	0				4.a.
c. Dividends declared but not yet payable.....	2932	0				4.b.
d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0				4.c.
e. <b>Operating lease liabilities</b> .....	LB56	697,302				4.d.
f. ....	3552	0				4.e.
g. ....	3553	0				4.f.
h. ....	3554	0				4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....				2930	3,571,543	4.h.

1 Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.

2 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is 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 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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

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 fall within the scope of the standard.

**Schedule RC-H—Selected Balance Sheet Items for Domestic Offices**FFIEC 031  
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RC-21*To be completed only by banks with foreign offices.*

	Dollar Amounts in Thousands		Domestic Offices		
	RCON	Amount	RCON	Amount	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell.....	B989	200,000			3.
4. Securities sold under agreements to repurchase (1).....	B995	269,828			4.
5. Other borrowed money.....	3190	7,338,369			5.
<i>EITHER</i>					
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2163	0			6.
<i>OR</i>					
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	27,225,195			7.
8. Total assets					
(excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	98,808,963			8.
9. Total liabilities					
(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	60,725,165			9.

  

	Dollar Amounts in Thousands		(Column A) Amortized Cost of Held-to-Maturity Securities (2)		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	0	1287	4,165,246			10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	3,674,768			11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	2,568	8499	2,600,557			12.
13. Mortgage-backed securities (MBS):							
a. Mortgage pass-through securities:							
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	3,393	G390	5,328,622			13.a.1.
(2) Other mortgage pass-through securities.....	1709	0	1713	0			13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):							
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	0	G394	15,565,365			13.b.1.
(2) All other mortgage-backed securities.....	1733	134,816	1736	1,022,498			13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	307,826	G398	5,122,988			14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	9,500	G400	2,472,925			15.
16. Investments in mutual funds and other equity securities with readily determinable fair values (4).....			A511	NR			16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	458,103	1773	39,952,969			17.

  

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values (5).....	JA22	NR	18.a.
b. Equity investments without readily determinable fair values.....	1752	1,065,649	18.b.

1 Institutions that have adopted ASU 2016-13 should report in item 4 amounts net of any applicable allowance for credit losses.

2 For institutions that have adopted ASU 2016-13, allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.

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

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

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

**Schedule RC-H—Continued**FFIEC 031  
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		Domestic Offices	
Dollar Amounts in Thousands		RCON	Amount
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	667,431	19.
20. Total trading liabilities.....	3548	727,641	20.
21. Total loans held for trading.....	HT71	0	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	0	22.

**Schedule RC-I—Assets and Liabilities of IBFs***To be completed only by banks with IBFs and other "foreign" offices.*

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

**Schedule RC-K—Quarterly Averages<sup>1</sup>**FFIEC 031  
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RC-23

Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions.....		3381	37,158,984	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....		B558	7,752,938	2.
3. Mortgage-backed securities (2).....		B559	21,108,534	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....		B560	26,554,381	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	1,792,301	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	31,859,319	6.a.1.
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	6,045,881	6.a.2.a.
(b) All other loans secured by real estate.....		3466	4,290,590	6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers.....		3386	0	6.a.3.
(4) Commercial and industrial loans.....		3387	4,769,533	6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	0	6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	306,115	6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3360	1,188,697	6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes. (4)</i>				
7. Trading assets.....	RCFD	3401	769,929	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484	37,221	8.
9. Total assets (4).....	RCFD	3368	139,574,596	9.
<b>Liabilities</b>				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RCON		
		3485	7,023,729	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....		B563	17,308,757	11.a.
b. Time deposits of \$250,000 or less.....		HK16	250,249	11.b.
c. Time deposits of more than \$250,000.....		HK17	1,251,818	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3404	61,834,907	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353	389,699	13.
14. Other borrowed money (includes mortgage indebtedness).....	RCFD	3355	7,737,212	14.

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

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

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

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

a) Debt securities at amortized cost.

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

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

**Schedule RC-L—Derivatives and Off-Balance Sheet Items**FFIEC 031  
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RC-24

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

Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	609,179	1.a.	
<i>Item 1.a.(1) is to be completed for the December report only.</i>				
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....	RCON			
	HT72	NR	1.a.1.	
	RCFD			
b. Credit card lines.....	3815	0	1.b.	
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>				
(1) Unused consumer credit card lines.....	J455	NR	1.b.1.	
(2) Other unused credit card lines.....	J456	NR	1.b.2.	
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments.....	F164	63,556	1.c.1.a.	
(b) Commercial real estate, other construction loan, and land development loan commitments.....	F165	233,303	1.c.1.b.	
(2) NOT secured by real estate .....	6550	87,408	1.c.2.	
d. Securities underwriting.....	3817	0	1.d.	
e. Other unused commitments:				
(1) Commercial and industrial loans.....	J457	13,840,932	1.e.1.	
(2) Loans to financial institutions.....	J458	1,581,977	1.e.2.	
(3) All other unused commitments.....	J459	9,979,806	1.e.3.	
2. Financial standby letters of credit.....	3819	1,839,567	2.	
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of financial standby letters of credit conveyed to others.....	3820	1,365	2.a.	
3. Performance standby letters of credit.....	3821	127,603	3.	
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>				
a. Amount of performance standby letters of credit conveyed to others.....	3822	0	3.a.	
4. Commercial and similar letters of credit.....	3411	46,948	4.	
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	148,348,802	6.a.	
b. Securities borrowed.....	3432	0	6.b.	
7. Credit derivatives:				
a. Notional amounts:				
(1) Credit default swaps.....	C968	0	C969	0
(2) Total return swaps.....	C970	0	C971	0
(3) Credit options.....	C972	0	C973	0
(4) Other credit derivatives.....	C974	0	C975	0

<sup>1</sup> 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, 2019, Report of Condition.



## Schedule RC-L—Continued

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Dollar Amounts in Thousands		(Column A) Sold Protection		(Column B) Purchased Protection			
		RCFD	Amount	RCFD	Amount		
7. b. Gross fair values:							
(1) Gross positive fair value.....	C219	0	C221	0		7.b.1.	
(2) Gross negative fair value.....	C220	0	C222	0		7.b.2.	
7. c. Notional amounts by regulatory capital treatment: (1)						RCFD	Amount
(1) Positions covered under the Market Risk Rule:							
(a) Sold protection .....	G401	0				7.c.1.a.	
(b) Purchased protection .....	G402	0				7.c.1.b.	
(2) All other positions:							
(a) Sold protection .....	G403	0				7.c.2.a.	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	0				7.c.2.b.	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	0				7.c.2.c.	
Dollar Amounts in Thousands		Remaining Maturity of:					
		(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years	
		RCFD	Amount	RCFD	Amount	RCFD	Amount
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade.....	G406	0	G407	0	G408	0	7.d.1.a.
(b) Subinvestment grade .....	G409	0	G410	0	G411	0	7.d.1.b.
(2) Purchased credit protection: (3)							
(a) Investment grade.....	G412	0	G413	0	G414	0	7.d.2.a.
(b) Subinvestment grade .....	G415	0	G416	0	G417	0	7.d.2.b.
8. Spot foreign exchange contracts.....						RCFD	Amount
						8765	16,680,600
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....						3430	0
a. Not applicable							
b. Commitments to purchase when-issued securities .....						3434	0
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....						C978	0
d. TEXT							
3555						3555	0
e. TEXT							
3556						3556	0
f. TEXT							
3557						3557	0
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital") .....						5591	0
a. Commitments to sell when-issued securities .....						3435	0
b. TEXT							
5592						5592	0
c. TEXT							
5593						5593	0
d. TEXT							
5594						5594	0
e. TEXT							
5595						5595	0

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

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

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

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

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RC-26*Items 11.a and 11.b are to be completed semiannually in the June and December reports only.*

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

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

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	
Derivatives Position Indicators				Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):				RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts.....	0	0	0	0	0	0	0	12.a.
b. Forward contracts.....	0	248,245,990	0	0	0	0	0	12.b.
c. Exchange-traded option contracts:								
(1) Written options.....	0	0	0	0	0	0	0	12.c.1.
(2) Purchased options.....	0	0	0	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:								
(1) Written options.....	370,618	0	0	0	0	0	0	12.d.1.
(2) Purchased options.....	254,918	0	0	0	0	0	0	12.d.2.
e. Swaps.....	17,846,027	0	681,474	0	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....				RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	12,963,783	239,118,818	0	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....				RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	5,507,779	9,127,172	681,474	0	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589							
	2,860,691							14.a.
15. Gross fair values of derivative contracts:								
a. Contracts held for trading:								
(1) Gross positive fair value.....	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736				
	337,487	2,242,700	0	0				15.a.1.
(2) Gross negative fair value.....	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740				
	131,576	2,213,444	0	0				15.a.2.
b. Contracts held for purposes other than trading:								
(1) Gross positive fair value.....	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744				
	10,486	36,739	0	0				15.b.1.
(2) Gross negative fair value.....	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748				
	18,927	112,746	32,341	0				15.b.2.

**Schedule RC-L—Continued**FFIEC 031  
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RC-27*Item 16 is to be completed only by banks with total assets of \$10 billion or more. (1)*

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands									
16. Over-the counter derivatives:									
a. Net current credit exposure.....	G418	383,749		G420	0	G421	0	G422	1,048,114
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G423	134,091		G425	0	G426	0	G427	395,051
(2) Cash—Other currencies.....	G428	0		G430	0	G431	0	G432	0
(3) U.S. Treasury securities.....	G433	0		G435	0	G436	0	G437	30,609
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	0		G440	0	G441	0	G442	0
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0
(7) All other collateral.....	G453	0		G455	0	G456	0	G457	0
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	134,091		G460	0	G461	0	G462	425,660

<sup>1</sup> The \$10 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

## Schedule RC-M—Memoranda

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Dollar Amounts in Thousands			RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
	6164			164,093	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.....					
	6165	Number		6	1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
	3164			0	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590			0	2.a.1.
b. Goodwill.....					
	3163			645,050	2.b.
c. All other intangible assets.....					
	JF76			112,147	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
	2143			757,197	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices.....					
	5508			0	3.a.
b. Farmland in domestic offices.....					
	5509			0	3.b.
c. 1-4 family residential properties in domestic offices.....					
	5510			942	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
	5511			0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
	5512			0	3.e.
f. In foreign offices.....					
	RCFN				
	5513			0	3.f.
	RCFD				
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....					
	2150			942	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....					
	JA29			0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less.....					
	F055			5,724,000	5.a.1.a.
(b) Over one year through three years.....					
	F056			0	5.a.1.b.
(c) Over three years through five years.....					
	F057			0	5.a.1.c.
(d) Over five years.....					
	F058			0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....					
	2651			5,724,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....					
	F059			0	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less.....					
	F060			47,512	5.b.1.a.
(b) Over one year through three years.....					
	F061			1,614,369	5.b.1.b.
(c) Over three years through five years.....					
	F062			0	5.b.1.c.
(d) Over five years.....					
	F063			0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....					
	B571			47,512	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....					
	3190			7,385,881	5.c.

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

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

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

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

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

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Dollar Amounts in Thousands		RCFD	YES / NO	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	YES	6.
		RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....		B570	238,567,758	7.
8. Internet Website addresses and physical office trade names:				
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):				
TEXT				
4087	http:// www.northerntrust.com			8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)				
TE01				
(1) N528	http://			8.b.1.
TE02				
(2) N528	http://			8.b.2.
TE03				
(3) N528	http://			8.b.3.
TE04				
(4) N528	http://			8.b.4.
TE05				
(5) N528	http://			8.b.5.
TE06				
(6) N528	http://			8.b.6.
TE07				
(7) N528	http://			8.b.7.
TE08				
(8) N528	http://			8.b.8.
TE09				
(9) N528	http://			8.b.9.
TE10				
(10) N528	http://			8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:				
TE01				
(1) N529				8.c.1.
TE02				
(2) N529				8.c.2.
TE03				
(3) N529				8.c.3.
TE04				
(4) N529				8.c.4.
TE05				
(5) N529				8.c.5.
TE06				
(6) N529				8.c.6.

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCFD	YES / NO	
		4088	NR	9.
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....		RCON	Amount	
		F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCFD		
		F065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....				
		RCON	YES / NO	
		G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....				
		G464	YES	12.

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

**Schedule RC-M—Continued**FFIEC 031  
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Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1	
(2) Other construction loans and all land development and other land loans .....	K170	0	13.a.1a2	
(b) Secured by farmland.....	K171	0	13.a.1b	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				
	K172	0	13.a.1c1	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....				
	K173	0	13.a.1.c2a	
(b) Secured by junior liens .....				
	K174	0	13.a.1.c2b	
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				
	K176	0	13.a.1e1	
(2) Loans secured by other nonfarm nonresidential properties.....				
	K177	0	13.a.1e2	
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0	13.a.5.	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land in domestic offices.....				
	K187	0	13.b.1.	
(2) Farmland in domestic offices.....				
	K188	0	13.b.2.	
(3) 1-4 family residential properties in domestic offices.....				
	K189	0	13.b.3.	
(4) Multifamily (5 or more) residential properties in domestic offices.....				
	K190	0	13.b.4.	
(5) Nonfarm nonresidential properties in domestic offices.....				
	K191	0	13.b.5.	
(6) In foreign offices.....				
	K260	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.....				
	K192	0	13.b.7.	
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....				
	J461	0	13.c.	
d. Other assets (exclude FDIC loss-sharing indemnification assets).....				
	J462	0	13.d.	
Items 14.a and 14.b are to be completed annually in the December report only.				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....				
	K193	NR	14.a.	
b. Total assets of captive reinsurance subsidiaries (1).....				
	K194	NR	14.b.	
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
	L133	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?.....				
	L135	NR	15.b.	

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

## Schedule RC-M—Continued

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Dollar Amounts in Thousands		RCON	YES / NO
Item 16.a and, if appropriate, items 16.c and 16.d are to be completed semiannually in the June and December reports only. Item 16.b is to be completed annually in the June report only.			
16. International remittance transfers offered to consumers: (1)			
a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?			
(1) International wire transfers .....	N517	NR	16.a.1.
(2) International ACH transactions .....	N518	NR	16.a.2.
(3) Other proprietary services operated by your institution .....	N519	NR	16.a.3.
(4) Other proprietary services operated by another party .....	N520	NR	16.a.4.
b. Did your institution provide more than 100 international remittance transfers in the previous calendar year or does your institution estimate that it will provide more than 100 international remittance transfers in the current calendar year?.....		N521	NR 16.b.
Items 16.c and 16.d are to be completed by institutions that answered "Yes" to item 16.b in the current report or, if item 16.b is not required to be completed in the current report, in the most recent prior report in which item 16.b was required to be completed.			
c. Indicate which of the mechanisms described in items 16.a.(1), (2), and (3) above is the mechanism that your institution estimates accounted for the largest number of international remittance transfers your institution provided during the two calendar quarters ending on the report date. (For international wire transfers, enter 1; for international ACH transactions, enter 2; for other proprietary services operated by your institution, enter 3. If your institution did not provide any international remittance transfers using the mechanisms described in items 16.a.(1), (2), and (3) above during the two calendar quarters ending on the report date, enter 0.).....		RCON	Number
	N522	NR	16.c.
d. Estimated number and dollar value of international remittance transfers provided by your institution during the two calendar quarters ending on the report date:			
(1) Estimated number of international remittance transfers.....	N523	NR	16.d.1.
(2) Estimated dollar value of international remittance transfers.....	N524	NR	16.d.2.
(3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....	N527	NR	16.d.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans (2) and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....		LG26	1,127 17.a.
		Amount	
b. Outstanding balance of PPP loans.....		LG27	215,274 17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0 17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....	LL59	0	17.d.1.
(2) More than one year.....	LL60	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.....		LL57	0 17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....		LL61	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.....		LL58	0 18.b.

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

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or

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

For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

2 Paycheck Protection Program (PPP) covered loans as defined in section 7(a)(36) of the Small Business Act (15 U.S.C. 636(a)(36)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.

**Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets**FFIEC 031  
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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	10,822	F175	0	F177	0	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	578	5399	1	5400	12,478	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	866	C237	291	C229	47,945	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	3,512	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	154	F180	0	F182	2,176	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	662	F181	0	F183	3,910	1.e.2.
	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	2,463	1252	500	1253	27,971	4.a.
b. To non-U.S. addressees (domicile).....	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	448	K217	367	K218	2	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	39,267	5460	7,429	5461	0	7.



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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8).....	1406	55,260	1407	8,588	1403	97,994	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.

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

## Schedule RC-N—Continued

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## Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	200	F662	0	F663	40,189
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	997
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	26,273
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):	RCON		RCON		RCON	
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0
(2) Not applicable	RCFD		RCFD		RCFD	
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0

**Schedule RC-N—Continued**FFIEC 031  
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RC-36**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	200	HK27	0	HK28	67,459
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0
4. Not applicable						
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0

M.1.g.

M.2.

M.3.

M.5.

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

M.6.

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

	RCFD	Amount
7. Additions to nonaccrual assets during the previous six months.....	C410	NR
8. Nonaccrual assets sold during the previous six months.....	C411	NR

M.7.

M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): (2)						
a. Outstanding balance.....	L183	NR	L184	NR	L185	NR
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	NR	L187	NR	L188	NR

M.9.a.

M.9.b.

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

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 Assessments**FFIEC 031  
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All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 4 and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	128,993,194	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	81,346,245	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
		F234	81,346,245	3.
		RCFD		
4. Average consolidated total assets for the calendar quarter.....		K652	139,574,596	4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1	4.a.
		Amount		
5. Average tangible equity for the calendar quarter (1).....		K654	9,986,247	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less.....		G465	47,512	7.a.
b. Over one year through three years.....		G466	1,614,369	7.b.
c. Over three years through five years.....		G467	0	7.c.
d. Over five years.....		G468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....		G469	0	8.a.
b. Over one year through three years.....		G470	0	8.b.
c. Over three years through five years.....		G471	0	8.c.
d. Over five years.....		G472	915,631	8.d.
		RCON		
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated brokered reciprocal deposits.....		L190	NR	9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
		K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.				
		Amount		
a. Banker's bank deduction.....		K657	NR	10.a.
b. Banker's bank deduction limit.....		K658	NR	10.b.
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		YES / NO		
		K659	YES	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b. (2)				
		Amount		
a. Custodial bank deduction.....		K660	74,508,035	11.a.
b. Custodial bank deduction limit.....		K661	70,496,775	11.b.

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

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

## Schedule RC-O—Continued

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## Memoranda

Dollar Amounts in Thousands		RCN	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	8,876,693	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	120,791	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: (1)				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	38,666,609	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	14,219	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: (1)				
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	68,552	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	3,073	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: (1)				
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	35,095	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	73	M.1.d.2.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. (2)				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....		5597	35,128,704	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCN	FDIC Cert. No.	
A545		A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....		RCFN		
5. Not applicable		GW43	1,876,319	M.4.

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

2 The \$1 billion asset size test is based on the total assets reported on the June 30, 2019, Report of Condition.

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

**Schedule RC-O—Continued**FFIEC 031  
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Amounts reported in Memorandum items 6 through 9, 14, and 15 will not be made available to the public on an individual institution basis.

**Memoranda—Continued**

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
6. Criticized and classified items:				
a. Special mention .....	K663	CONF		M.6.a.
b. Substandard .....	K664	CONF		M.6.b.
c. Doubtful .....	K665	CONF		M.6.c.
d. Loss .....	K666	CONF		M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans .....	N025	CONF		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	N026	CONF		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans .....	N027	CONF		M.8.a.
b. Securitizations of higher-risk consumer loans .....	N028	CONF		M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities .....	N029	CONF		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	N030	CONF		M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments .....	K676	296,859		M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677	0		M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	K669	0		M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d) .....	RCON			
	K678	666,372		M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD			
a. Construction, land development, and other land loans secured by real estate .....	N177	0		M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	N178	NR		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	N179	NR		M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	N180	NR		M.13.d.
e. Commercial and industrial loans .....	N181	NR		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	N182	NR		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	N183	NR		M.13.g.
h. Non-agency residential mortgage-backed securities .....	M963	NR		M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure .....	K673	CONF		M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....	K674	CONF		M.15.

**Schedule RC-O—Continued**FFIEC 031  
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RC-40**Memoranda—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....		L189	0	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....		RCON L197	NR	M.17.d



**Schedule RC-O—Continued**FFIEC 031  
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Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.  
Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

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

**Schedule RC-O—Continued**FFIEC 031  
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Memorandum item 18 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Amounts reported in Memorandum item 18 will not be made available to the public on an individual institution basis.

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

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

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

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

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81		NR	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82		NR	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04		NR	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).....	FT05		NR	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD			
	HT85		NR	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON			
	HT86		NR	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:				
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	L191		CONF	7.a.
b. For representations and warranties made to other parties.....	L192		CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		NR	7.c.

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

**Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis**FFIEC 031  
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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.

	(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	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Assets</b>											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	42,551,030	G474	0	G475	4,165,246	G476	38,385,784	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	1,171,931	G493	1,408,256	G494	0	G495	2,580,187	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	47,225	G392	0	G395	0	G396	47,225	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	43,770,186	G503	1,408,256	G504	4,165,246	G505	41,013,196	G506	0	7.

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

## Schedule RC-Q—Continued

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	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands										
<b>Liabilities</b>										
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	0	G509	0	G510	0	G511	0
10. Trading liabilities:										
a. Derivative liabilities.....	3547	741,773	G512	1,603,247	G513	0	G514	2,345,020	G515	0
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0
13. All other liabilities.....	G805	164,014	G806	0	G807	0	G808	131,673	G809	32,341
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	905,787	G532	1,603,247	G533	0	G534	2,476,693	G535	32,341
<b>Memoranda</b>										
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):										
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0
b. Nontrading derivative assets.....	G541	47,225	G542	0	G543	0	G544	47,225	G545	0
c. TEXT G546	G546	0	G547	0	G548	0	G549	0	G550	0
d. TEXT G551	G551	0	G552	0	G553	0	G554	0	G555	0
e. TEXT G556	G556	0	G557	0	G558	0	G559	0	G560	0
f. TEXT G561	G561	0	G562	0	G563	0	G564	0	G565	0
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0
b. Nontrading derivative liabilities.....	G566	164,014	G567	0	G568	0	G569	131,673	G570	32,341
c. TEXT G571	G571	0	G572	0	G573	0	G574	0	G575	0
d. TEXT G576	G576	0	G577	0	G578	0	G579	0	G580	0
e. TEXT G581	G581	0	G582	0	G583	0	G584	0	G585	0
f. TEXT G586	G586	0	G587	0	G588	0	G589	0	G590	0

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RC-46**Memoranda—Continued**

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

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

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Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	2,331,820	1.
2. Retained earnings (1).....		KW00	8,048,645	2.
a. To be completed only by institutions that have adopted ASU 2016-13: 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.) .....				
		RCOA	Number	
		JJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCFA	Amount	
		B530	475,157	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....				
		0=No 1=Yes	RCOA P838	0
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....				
		RCFA	Amount	
		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....				
		P840	10,855,622	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....				
		P841	617,023	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....				
		P842	103,228	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....				
		P843	0	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) (2).....				
		P844	NR	9.a.
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) (3).....				
		P845	NR	9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P846	NR	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P847	NR	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P848	NR	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P849	0	9.f.

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.

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

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

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## Part I - Continued

Dollar Amounts in Thousands		RCFA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....				10.a.
		Q258	0	
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....				10.b.
		P850	51,192	

Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions (1)	(Column B) Advanced Approaches Institutions (1)			
		RCFA	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....				P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....		P852	NR	P852	10,084,179	12.
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....		LB58	NR			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.....				P853	0	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....		LB59	NR			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....				P854	0	14.b.
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.....		LB60	NR			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.....				P855	0	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.....				P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....		P857	NR	P857	75	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....		P858	NR	P858	75	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	NR	P859	10,084,104	19.

1 All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.

2 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

3 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.



## Schedule RC-R—Continued

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## Part I - Continued

Dollar Amounts in Thousands		RCFA	Amount	
<b>Additional Tier 1 Capital</b>				
20. Additional tier 1 capital instruments plus related surplus.....	P860	0		20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0		21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0		22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	0		23.
24. LESS: Additional tier 1 capital deductions.....	P864	75		24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	0		25.
<b>Tier 1 Capital</b>				
26. Tier 1 capital (1) (sum of items 19 and 25).....	8274	10,084,104		26.
<b>Total Assets for the Leverage Ratio</b>				
27. Average total consolidated assets (2).....	KW03	139,574,596		27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	771,517		28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(957,793)		29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	139,760,872		30.
<b>Leverage Ratio *</b>				
31. Leverage ratio (item 26 divided by item 30) .....	7204	7.2153%		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) .....				
		0=No	RCOA	
		1=Yes	LE74	0
31.a.				
If your institution entered "1" for Yes in item 31.a:				
<ul style="list-style-type: none"> <li>• Complete items 32 through 37 and, if applicable, items 38.a through 38.c,</li> <li>• Do not complete items 39 through 55.b, and</li> <li>• Do not complete Part II of Schedule RC-R.</li> </ul>				
If your institution entered "0" for No in item 31.a:				
<ul style="list-style-type: none"> <li>• Skip (do not complete) items 32 through 38.c,</li> <li>• Complete items 39 through 55.b, as applicable, and</li> <li>• Complete Part II of Schedule RC-R.</li> </ul>				

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

1 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 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 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.

### Part I - Continued

### Qualifying Criteria and Other Information for CBLR Institutions \*

		(Column A)		(Column B)		
Dollar Amounts in Thousands		RCFA	Amount	RCFA	Percentage	
32.	Total assets (Schedule RC, item 12) (must be less than \$10 billion).....	2170	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 .....					
34.	Off-balance sheet exposures:	KX77	NR	KX78	NR	33.
a.	Unused portion of conditionally cancellable commitments.....	KX79	NR			34.a.
b.	Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	KX80	NR			34.b.
c.	Other off-balance sheet exposures.....	KX81	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.....	KX82	NR	KX83	NR	34.d.
		Dollar Amounts in Thousands		RCFA	Amount	
35.	Unconditionally cancellable commitments.....	S540	NR			35.
36.	Investments in the tier 2 capital of unconsolidated financial institutions.....	LB61	NR			36.
37.	Allocated transfer risk reserve.....	3128	NR			37.
38.	Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)					
a.	Loans and leases held for investment.....	JJ30	NR			38.a.
b.	Held-to-maturity debt securities.....	JJ31	NR			38.b.
c.	Other financial assets measured at amortized cost.....	JJ32	NR			38.c.

***If your institution entered "0" for No in item 31.a, complete items 39 through 55.b, as applicable, and Part II of Schedule RC-R. If your institution entered "1" for Yes in item 31.a, do not complete items 39 through 55.b or Part II of Schedule RC-R.***

		Dollar Amounts in Thousands	RCFA	Amount
<b>Tier 2 Capital<sup>2</sup></b>				
39.	Tier 2 capital instruments plus related surplus.....		P866	1,010,000
40.	Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	0
41.	Total capital minority interest that is not included in tier 1 capital.....		P868	0
42. a.	Allowance for loan and lease losses includable in tier 2 capital (3,4).....		5310	267,825
	b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW	
			5310	0
43.	Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (5).....		RCFA	
			Q257	NR
44. a.	Tier 2 capital before deductions (sum of items 39 through 42.a, plus item 43).....		P870	1,277,825
	b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus items 42.b and 43).....		RCFW	
			P870	1,010,000

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

1 Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

2 An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

3 Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.

4 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provision.

5 Item 43 is to be completed only by institutions that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See instructions for further detail on ASU 2016-01.

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## Part I - Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	0	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	1,277,825	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW		
		5311	1,010,000	46.b.
<b>Total Capital</b>				
47. a. Total capital (sum of items 26 and 46.a).....		3792	11,361,929	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	11,094,104	47.b.
<b>Total Risk-Weighted Assets</b>		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	73,023,647	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).....		RCFW		
		A223	69,156,344	48.b.

## Risk-Based Capital Ratios \*

		Column A		Column B		
		RCFA	Percentage	RCFW	Percentage	
49.	Common equity tier 1 capital ratio (Column A: item 19 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 48.b).....	P793	13.8094%	P793	14.5816%	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).....					
		7206	13.8094%	7206	14.5816%	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).....					
		7205	15.5592%	7205	16.0421%	51.

## Capital Buffer \*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer .....	H311	7.5592%	52.a.
<b>b. (Advanced approaches institutions and institutions subject to Category III capital standards only):</b>			
Total applicable capital buffer .....	RCFW	H312	2.5000%

	Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1).....		H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....		H314	NR	54.
<b>Supplementary Leverage Ratio *</b>				
55. <b>Advanced approaches institutions and institutions subject to Category III capital standards only:</b>				
Supplementary leverage ratio information:				
a. Total leverage exposure (3).....		H015	125,099,175	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	8.0609%	55.b.

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

1 Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.

2 Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.

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.

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RC-52**Part II. Risk-Weighted Assets****Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.**Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount	Amount	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories (2)</b>											
1. Cash and balances due from depository institutions.....	RCFD D957 47,458,911	RCFD S396 (867)	RCFD D958 40,024,061				RCFD D959 5,861,452	RCFD S397 743,760	RCFD D960 541,191	RCFD S398 289,314	1.
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	
a. Held-to-maturity securities (3).....	15,375,284	(6,704)	10,266,712	0	0		4,294,956	0	820,320	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 38,071,395	RCFD S402 333,995	RCFD D967 18,133,182	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 16,961,579	RCFD D969 699,648	RCFD D970 1,942,991	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....	RCON D971 0		RCON D972 0				RCON D973 0	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 1,533,431	RCFD H172 1,533,431									3.b.
4. Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173				RCFD S415 0	RCFD S416 0	RCFD S417 0		
a. Residential mortgage exposures.....	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

<sup>1</sup> For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.<sup>2</sup> All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.<sup>3</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

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RC-53**Part II—Continued**

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

<sup>1</sup> Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

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RC-54**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (1).....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	0	0	0	0	0		0	0	0	0
	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
d. All other exposures.....	18,556	0	0	0	0		18,556	0	0	0
5. Loans and leases held for investment (2):	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
a. Residential mortgage exposures.....	6,754,998	0	0				0	5,881,642	873,356	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	473,879	0	0				0	0	0	473,879
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	42,355	0	0	0	0		0	0	0	42,355
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
d. All other exposures.....	25,476,486	(7,853)	223,271	0	0		272,303	778	24,987,987	0
	RCFD 3123	RCFD 3123								
6. LESS: Allowance for loan and lease losses (4).....	215,355	215,355								

1 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.

2 Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

4 Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

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RC-55**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (1)	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277	RCFD H278
								0	0
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
								0	0
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								RCFD H287	RCFD H288
								0	0
6. LESS: Allowance for loan and lease losses.....									

<sup>1</sup> Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.

<sup>2</sup> For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

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Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands			Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
	1,171,931	1,171,931	0	0	0		0	0	0	0
8. All other assets (1,2,3).....	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
	10,341,633	806,687	130,193	0	0		403,523	18,280	8,982,062	888
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

1 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.

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 report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

3 Institutions that have adopted ASU 2016-13 and have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.



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Part II—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (1)		
		250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7.	Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	
		0	0	0	0				0	0	
8.	All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	
		0	0	0	0				0	0	
		a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
										0	0
										b. Default fund contributions to central counterparties.....	
		0	0								

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

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

## Schedule RC-R—Continued

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## Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA (1)	Gross-Up
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
<b>Securitization Exposures: On- and Off-Balance Sheet</b>					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (2).....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	645,782	645,782	0	138,086	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	4,479,635	4,479,635	0	1,040,193	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	0	0	0	0	0
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
10. Off-balance sheet securitization exposures.....	0	0	0	0	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	151,628,924	8,740,682	68,777,419	0	0		27,812,369	7,344,108	38,147,907	806,436

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	0	0	0	0			0	0

<sup>1</sup> Simplified Supervisory Formula Approach.<sup>2</sup> Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.<sup>3</sup> For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

## Schedule RC-R—Continued

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## Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)</b>											
12. Financial standby letters of credit.....	RCFD D991 1,839,567	1.0	RCFD D992 1,839,567	RCFD D993 0	RCFD HJ92 0	RCFD HJ93 0		RCFD D994 25,948	RCFD D995 0	RCFD D996 1,807,477	RCFD S511 6,142
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 127,603	0.5	RCFD D998 63,802	RCFD D999 0				RCFD G603 0	RCFD G604 0	RCFD G605 61,626	RCFD S512 2,176
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 46,948	0.2	RCFD G607 9,390	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 0	RCFD G610 0	RCFD G611 9,104	RCFD S513 285
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0

<sup>1</sup> Credit conversion factor.<sup>2</sup> Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.<sup>3</sup> All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

## Schedule RC-R—Continued

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## Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (3).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523
	11,999,495	1.0	11,999,495	57	0	0		6,044,653	4,446	5,950,339	0
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	86,825	1.0	86,825	0				0	0	86,825	0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531
	5,516,257	0.2	1,103,251	0	0	0		0	0	1,101,507	1,745
b. Original maturity exceeding one year .....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	20,270,724	0.5	10,135,362	0	0	0		0	13,707	10,045,292	76,364
19. Unconditionally cancelable commitments .....	RCFD S540		RCFD S541								
	609,179	0.0	0								
20. Over-the-counter derivatives .....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548
			3,360,175	361	0	0	0	960,110	5,559	2,392,429	1,716
			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
21. Centrally cleared derivatives .....			432,812	29,609	403,203	0		0	0	0	0
22. Unsettled transactions (failed trades) (4) .....	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197
	16,700			0				0	0	16,700	0

1 Credit conversion factor.

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

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

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

Schedule RC-R—Continued

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Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)			
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (1)				
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount			
	Dollar Amounts in Thousands							
	Amount	Amount	Amount	Amount	Amount			
16. Repo-style transactions (2).....				RCFD H301	RCFD H302	16.		
				0	0			
17. All other off-balance sheet liabilities.....								17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304			
a. Original maturity of one year or less.....				0	0			18.a.
b. Original maturity exceeding one year .....				RCFD H307	RCFD H308			18.b.
				0	0			
19. Unconditionally cancelable commitments .....								19.
				RCFD H309	RCFD H310			
20. Over-the-counter derivatives .....				0	0			20.
21. Centrally cleared derivatives .....						21.		
	RCFD H198	RCFD H199	RCFD H200					
22. Unsettled transactions (failed trades) (3).....	0	0	0			22.		

<sup>1</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.  
<sup>2</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
<sup>3</sup> For item 22, the sum of columns C through Q must equal column A.

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Part II—Continued

		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
		Allocation by Risk-Weight Category									
		0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....											
		RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561		
		68,807,446	403,203	0	0	34,843,080	7,367,820	59,619,206	894,864	23.	
24. Risk weight factor .....		X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....											
		RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572		
		0	8,064	0	0	6,968,616	3,683,910	59,619,206	1,342,296	25.	

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RC-63**Part II—Continued**

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

	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1).....	.S580	72,800,371	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	.S581	223,276	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3).....	.B704	73,023,647	28.
29. LESS: Excess allowance for loan and lease losses (4,5) .....	.A222	0	29.
30. LESS: Allocated transfer risk reserve .....	.3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	.G641	73,023,647	31.

<sup>1</sup> For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.

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

<sup>3</sup> For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.

<sup>4</sup> Institutions that have adopted ASU 2016-13 should report the excess AACL.

<sup>5</sup> Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

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Dollar Amounts in Thousands										RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....										.G642	1,431,863	M.1.

Dollar Amounts in Thousands										With a remaining maturity of						
										(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
										RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:																
a. Interest rate .....										.S582	422,842	.S583	3,678,772	.S584	5,023,393	M.2.a.
b. Foreign exchange rate and gold .....										.S585	263,983,280	.S586	943,310	.S587	0	M.2.b.
c. Credit (investment grade reference asset) .....										.S588	0	.S589	0	.S590	0	M.2.c.
d. Credit (non-investment grade reference asset) .....										.S591	0	.S592	0	.S593	0	M.2.d.
e. Equity .....										.S594	0	.S595	0	.S596	681,474	M.2.e.
f. Precious metals (except gold) .....										.S597	0	.S598	0	.S599	0	M.2.f.
g. Other .....										.S600	0	.S601	0	.S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:																
a. Interest rate .....										.S603	875,116	.S604	3,771,109	.S605	4,329,712	M.3.a.
b. Foreign exchange rate and gold .....										.S606	0	.S607	0	.S608	0	M.3.b.
c. Credit (investment grade reference asset) .....										.S609	0	.S610	0	.S611	0	M.3.c.
d. Credit (non-investment grade reference asset) .....										.S612	0	.S613	0	.S614	0	M.3.d.
e. Equity .....										.S615	0	.S616	0	.S617	0	M.3.e.
f. Precious metals (except gold) .....										.S618	0	.S619	0	.S620	0	M.3.f.
g. Other .....										.S621	0	.S622	0	.S623	0	M.3.g.

Dollar Amounts in Thousands										RCFD	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)												
a. Loans and leases held for investment.....										.JJ30	0	M.4.a.
b. Held-to-maturity debt securities.....										.JJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....										.JJ32	0	M.4.c.

<sup>1</sup> 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**FFIEC 031  
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Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements .....		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
		0	0	0	0	0	0	0
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....		RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15
		0	0	0	0	0	0	0
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets. (1)</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 .....		RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
		0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due.....		0	0	0	0	0	0	0
b. 90 days or more past due.....		0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs.....		0	0	0	0	0	0	0
b. Recoveries.....		0	0	0	0	0	0	0

<sup>1</sup> The \$100 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

**Schedule RC-S—Continued**FFIEC 031  
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	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16	RCFD HU17			RCFD HU18	
7. and 8. Not applicable		0	0			0	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776			RCFD B779	RCFD B780	RCFD B781	RCFD B782
	0			0	0	0	0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783			RCFD B786	RCFD B787	RCFD B788	RCFD B789
	0			0	0	0	0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790						RCFD B796
	0						0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797						RCFD B803
	0						0

<sup>1</sup> The \$10 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

**Schedule RC-S—Continued**FFIEC 031  
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RC-67**Memoranda**

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

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

<sup>2</sup> The \$10 billion asset size test is based on total assets reported in the June 30, 2019, Report of Condition.

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

**Schedule RC-T—Fiduciary and Related Services**FFIEC 031  
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RC-68

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCFD A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFD A346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T).....	RCFD B867	YES	3.

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	58,020,998	23,394,594	20,079	1,559	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		8,179,688,325		58,794	

**Schedule RC-T—Continued**FFIEC 031  
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	(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	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	0	4,670,111,997	0	21,877	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	11,460,945	963,676	14,492	350	

	Dollar Amounts in Thousands		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	292,014	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	44,919	15.a.
b. Employee benefit - defined benefit.....			B906	169,719	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	90,926	15.c.
16. Corporate trust and agency accounts.....			A479	0	16.
17. Investment management and investment advisory agency accounts.....			J315	852,816	17.
18. Foundation and endowment trust and agency accounts.....			J316	55,817	18.
19. Other fiduciary accounts.....			A480	88,568	19.
20. Custody and safekeeping accounts.....			B909	1,256,301	20.
21. Other fiduciary and related services income.....			B910	72,018	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	2,923,098	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	825,944		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

**Memoranda**

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

**Schedule RC-T—Continued**FFIEC 031  
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RC-70**Memoranda—Continued**

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

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

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

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

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

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

**Schedule RC-T—Continued**FFIEC 031  
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RC-71**Memoranda—Continued**

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

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

CONF

Name and Title (TEXT B962)

CONF

E-mail Address (TEXT B926)

CONF

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

CONF

FAX: Area code/phone number (TEXT B964)

**Schedule RC-V—Variable Interest Entities<sup>1</sup>**FFIEC 031  
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	(Column A) Securitization Vehicles		(Column B) Other VIEs	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				
a. Cash and balances due from depository institutions.....	J981	0	JF84	0
b. Securities not held for trading.....	HU20	0	HU21	0
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0
d. Other real estate owned.....	K009	0	JF89	0
e. Other assets.....	JF91	0	JF90	0
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				
a. Other borrowed money.....	JF92	0	JF85	0
b. Other liabilities.....	JF93	0	JF86	0
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	0
	Dollar Amounts in Thousands		RCFD	Amount
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....			JF77	0
6. Total liabilities of ABCP conduit VIEs.....			JF78	0

<sup>1</sup> Institutions that have adopted ASU 2016-13 should report assets, net of any applicable allowance for credit losses.



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

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The management of the reporting bank may, if it wishes, submit a brief narrative statement on the amounts reported in the Consolidated Reports of Condition and Income. This optional statement will be made available to the public, along with the publicly available data in the Consolidated Reports of Condition and Income, in response to any request for individual bank report data. However, the information reported in Schedule RI-E, item 2.g; Schedule RC-C, Part I, Memorandum items 17.a and 17.b; Schedule RC-O, Memorandum items 6 through 9, 14, 15 and 18; and Schedule RC-P, items 7.a and 7.b, is regarded as confidential and will not be made available to the public on an individual institution basis. BANKS CHOOSING TO SUBMIT THE NARRATIVE STATEMENT SHOULD ENSURE THAT THE STATEMENT DOES NOT CONTAIN THE NAMES OR OTHER IDENTIFICATIONS OF INDIVIDUAL BANK CUSTOMERS, REFERENCES TO THE AMOUNTS REPORTED IN THE CONFIDENTIAL ITEMS IDENTIFIED ABOVE, OR ANY OTHER INFORMATION THAT THEY ARE NOT WILLING TO HAVE MADE PUBLIC OR THAT WOULD COMPROMISE THE PRIVACY OF THEIR CUSTOMERS. Banks choosing not to make a statement may check the "No comment" box below and should make no entries of any kind in the space provided for the narrative statement; i.e., DO NOT enter in this space such phrases as "No statement," "Not applicable," "N/A," "No comment," and "None."

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated

at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank's statement both on agency computerized records and in computer-file releases to the public.

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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