

Federal Financial Institutions Examination Council



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

Report at the close of business December 31, 2018

20181231
(RCON 9999)

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).

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

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

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

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

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

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

Laban P. Jackson, Jr.
Director (Trustee)

Linda B. Bammann
Director (Trustee)

Michael A. Neal
Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

20190204

Date of Signature

Submission of Reports

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

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.

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

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.

JPMorgan Chase Bank, National Association
Legal Title of Bank (RSSD 9017)

Columbus
City (RSSD 9130)

OH
State Abbreviation (RSSD 9200)

43240
Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)

7H6GLXDRUGQFU57RNE97

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

FDIC Certificate Number

628

(RSSD 9050)

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

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

Table of Contents

Signature Page	1	Schedule RC-H—Selected Balance Sheet Items for Domestic Offices.....	RC-21, 22
Contact Information	3, 4	Schedule RC-I—Assets and Liabilities of IBFs.....	RC-23
Report of Income		Schedule RC-K—Quarterly Averages.....	RC-23, 24
Schedule RI—Income Statement.....	RI-1, 2, 3, 4	Schedule RC-L—Derivatives and Off-Balance-Sheet Items.....	RC-25, 26, 27, 28, 29
Schedule RI-A—Changes in Bank Equity Capital	RI-5	Schedule RC-M—Memoranda.....	RC-30, 31, 32, 33
Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowance for Loan and Lease Losses.....	RI-5, 6, 7	Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets.....	RC-34, 35, 36, 37, 38
Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses (to be completed only by selected banks).....	RI-8	Schedule RC-O—Other Data for Deposit Insurance and FICO Assessments.....	RC-39, 40, 41, 42, 43, 44
Schedule RI-D—Income from Foreign Offices.....	RI-9	Schedule RC-P—1–4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks).....	RC-45
Schedule RI-E—Explanations.....	RI-10, 11	Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....	RC-46, 47, 48
Report of Condition		Schedule RC-R—Regulatory Capital: Part I. Regulatory Capital Components and Ratios.....	RC-49, 50, 51
Schedule RC—Balance Sheet.....	RC-1, 2	Part II. Risk-Weighted Assets.....	RC-52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64
Schedule RC-A—Cash and Balances Due from Depository Institutions.....	RC-3	Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....	RC-65, 66, 67
Schedule RC-B—Securities.....	RC-3, 4, 5, 6, 7	Schedule RC-T—Fiduciary and Related Services.....	RC-68, 69, 70, 71
Schedule RC-C—Loans and Lease Financing Receivables: Part I. Loans and Leases.....	RC- 8, 9, 10, 11, 12	Schedule RC-V—Variable Interest Entities.....	RC-72
Part II. Loans to Small Businesses and Small Farms.....	RC-13, 14	Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income.....	RC-73
Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks).....	RC-15, 16		
Schedule RC-E—Deposit Liabilities.....	RC-17, 18, 19		
Schedule RC-F—Other Assets.....	RC-20		
Schedule RC-G—Other Liabilities.....	RC-20		

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

Marianne Lake

Name (TEXT C490)

MD and CFO

Title (TEXT C491)

marianne.lake@jpmorgan.com

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212-270-1212

Area Code / Phone Number / Extension (TEXT C493)

212-270-1398

Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

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Managing Director

Title (TEXT C496)

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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

Jamie Dimon

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jamie.dimon@jpmchase.com

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212-270-1111

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212-270-1121

Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

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Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Andrzej Walek

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Compliance Officer

Title (TEXT C438)

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Area Code/ Phone Number/ Extension (TEXT C445)

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Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/ Phone Number/ Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/ Phone Number/ Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2018–December 31, 2018

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties.....	4435		10,905,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		4,938,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		26,000	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		5,822,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		4,768,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		2,218,000	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		5,342,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		2,691,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		36,710,000	1.a.(3)
b. Income from lease financing receivables.....	4065		14,000	1.b.
c. Interest income on balances due from depository institutions ⁽¹⁾	4115		5,751,000	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		737,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		3,467,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		2,939,000	1.d.(3)
e. Interest income from trading assets.....	4069		5,091,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		2,447,000	1.f.
g. Other interest income.....	4518		745,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		57,901,000	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		2,905,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		1,859,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03		42,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04		1,061,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		1,444,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		1,217,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		3,488,000	2.c.

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	14,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	12,030,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	45,871,000			3.
4. Provision for loan and lease losses.....	4230	1,621,000			4.
5. Noninterest income:					
a. Income from fiduciary activities (1).....			4070	4,234,000	5.a.
b. Service charges on deposit accounts.....			4080	4,882,000	5.b.
c. Trading revenue (2).....			A220	9,841,000	5.c.
d. (1) Fees and commissions from securities brokerage.....			C886	1,284,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	3,413,000	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	9,000	5.d.(5)
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	1,311,000	5.f.
g. Net securitization income.....			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	(39,000)	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	(8,000)	5.j.
k. Net gains (losses) on sales of other assets (3).....			B496	69,000	5.k.
l. Other noninterest income*.....			B497	20,052,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	45,048,000			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	(395,000)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	26,053,000	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....			4217	6,574,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....			C232	77,000	7.c.(2)
d. Other noninterest expense*.....			4092	23,027,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	55,731,000			7.e.
8. a. Income (loss) before unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	33,172,000			8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading (4).....	HT70	470,000			8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b).....	4301	33,642,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	7,819,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	25,823,000			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	25,823,000			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	10,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	25,813,000			14.

* Describe on Schedule RI-E—Explanations.

- 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.
- 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.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale securities.
- Item 8.b is to be completed only by institutions that have adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.

Schedule RI—Continued

Memoranda

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	240,000	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	69,000	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	555,000	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	1,498,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....		Number	M.5.
	4150	194,680	
6. Not applicable			
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD	Date	M.7.
	9106	00000000	
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>			
	RIAD	Amount	
a. Interest rate exposures.....	8757	2,891,000	M.8.a.
b. Foreign exchange exposures.....	8758	3,268,000	M.8.b.
c. Equity security and index exposures.....	8759	2,201,000	M.8.c.
d. Commodity and other exposures.....	8760	452,000	M.8.d.
e. Credit exposures.....	F186	1,029,000	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	192,000	M.8.f.(1)
(2) CVA hedge.....	FT37	(24,000)	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	149,000	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	9,521,000	M.8.h.

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

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

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands

Year-to-date	
RIAD	Amount

<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets</i> ⁽¹⁾			
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	(17,000)	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	4,000	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		X
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIAD	Amount	
	F228	0	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	2,316,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	392,000	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	1,558,000	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b).....	J321	0	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets</i> ⁽¹⁾ <i>that answered "Yes" to Schedule RC-E, Part I, 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	1,967,000	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	603,000	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	300,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	2,012,000	M.15.d.

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

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2017</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	211,685,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	(74,000)			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	211,611,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	25,813,000			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	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	24,500,000			9.
10. Other comprehensive income ⁽¹⁾	B511	(3,594,000)			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	4,894,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	214,224,000			12.

* Describe on Schedule RI-E—Explanations

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

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

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

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

	(Column A) Charge-offs ⁽¹⁾		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	2,000	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	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	174,000	5412	165,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	C234	105,000	C217	405,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	20,000	C218	29,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	8,000	C896	4,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	1,000	C898	4,000	1.e.(2)
f. In foreign offices.....	B512	1,000	B513	0	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs ⁽¹⁾		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	2,000	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	367,000	4617	113,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	118,000	4618	63,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	1,396,000	B515	144,000	5.a.
b. Automobile loans.....	K129	386,000	K133	149,000	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K205	17,000	K206	5,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	230,000	4628	69,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	2,827,000	4605	1,151,000	9.

Memoranda

	(Column A) Charge-offs ⁽¹⁾		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities <i>(not secured by real estate)</i> included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	13,000	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	0	4662	0	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	C388	231,000	M.4.

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

Schedule RI-B—Continued

Part II. Changes in Allowance for Loan and Lease Losses

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2017</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	10,081,000	1.
2. Recoveries (must equal Part I, item 9, column B, above).....	4605	1,151,000	2.
3. LESS: Charge-offs (must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4).....	C079	2,827,000	3.
4. LESS: Write-downs arising from transfers of loans to a held-for-sale account.....	5523	0	4.
5. Provision for loan and lease losses (must equal Schedule RI, item 4).....	4230	1,621,000	5.
6. Adjustments* (see instructions for this schedule).....	C233	(148,000)	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (must equal Schedule RC, item 4.c).....	3123	9,878,000	7.

* Describe on Schedule RI-E—Explanations.

Memoranda

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, above.....	C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	102,000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390	0	M.3.
<i>Memorandum item 4 is to be completed by all banks.</i>			
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, above).....	C781	1,788,000	M.4.

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
1. Real estate loans:												
a. Construction loans.....	M708	22,000	M709	2,000	M710	8,087,000	M711	72,000	M712	2,000	M713	0
b. Commercial real estate loans.....	M714	294,000	M715	57,000	M716	108,355,000	M717	1,655,000	M719	3,000	M720	0
c. Residential real estate loans.....	M721	10,737,000	M722	141,000	M723	250,514,000	M724	967,000	M725	24,009,000	M726	1,784,000
2. Commercial loans ⁽²⁾	M727	1,098,000	M728	298,000	M729	362,976,000	M730	2,991,000	M731	0	M732	0
3. Credit cards.....	M733	354,000	M734	117,000	M735	42,400,000	M736	1,378,000	M737	0	M738	0
4. Other consumer loans.....	M739	48,000	M740	7,000	M741	60,309,000	M742	405,000	M743	23,000	M744	4,000
5. Unallocated, if any.....							M745	0				
6. Total (sum of items 1.a. through 5) ⁽³⁾	M746	12,553,000	M747	622,000	M748	832,641,000	M749	7,468,000	M750	24,037,000	M751	1,788,000

1. The \$1 billion asset-size test is based on the total assets reported on the *June 30, 2017*, Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-D—Income from Foreign Offices

For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	11,804,000	1.
2. Total interest expense in foreign offices.....	C900	7,251,000	2.
3. Provision for loan and lease losses in foreign offices.....	C901	19,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	8,652,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	3,240,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	7,351,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities ⁽¹⁾	JA28	539,000	5.
6. Total noninterest expense in foreign offices.....	C907	16,218,000	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	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	1,822,000	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	6,276,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(1,894,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	4,382,000	13.

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

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent 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	0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Bank card and credit card interchange fees.....	F555	2,284,000			1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0			1.g.
h.	<small>TEXT</small> 4461 Operating Leases	4461	4,528,000			1.h.
i.	<small>TEXT</small> 4462 Credit Card Revenues	4462	2,331,000			1.i.
j.	<small>TEXT</small> 4463 Net change in fair values of financial instruments accounted for under a fair value option	4463	1,850,000			1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:						
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	CONFIDENTIAL			2.g.
h.	Accounting and auditing expenses.....	F556	0			2.h.
i.	Consulting and advisory expenses.....	F557	2,217,000			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0			2.j.
k.	Telecommunications expenses.....	F559	0			2.k.
l.	Other real estate owned expenses.....	Y923	0			2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0			2.m.
n.	<small>TEXT</small> 4464 Amortization of Software	4464	1,200,000			2.n.
o.	<small>TEXT</small> 4467 Brokerage and Clearing Expenses	4467	1,530,000			2.o.
p.	<small>TEXT</small> 4468 Depreciation expense of Auto Operating Leases	4468	3,393,000			2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
a.	(1) <small>TEXT</small> FT29	FT29	0			3.a.(1)
	(2) Applicable income tax effect.....	FT30	0			3.a.(2)
b.	(1) <small>TEXT</small> FT31	FT31	0			3.b.(1)
	(2) Applicable income tax effect.....	FT32	0			3.b.(2)

Schedule RI-E—Continued

		Year-to-date		
		RIAD	Amount	
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.	<small>TEXT</small> B526 Cumulative effect of changes in accounting principles	B526	(74,000)	4.a.
b.	<small>TEXT</small> B527	B527	0	4.b.
5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	<small>TEXT</small> 4498 Capital Contributions and Other	4498	4,894,000	5.a.
b.	<small>TEXT</small> 4499	4499	0	5.b.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	<small>TEXT</small> 4521 Transfer related to loans purchased from affiliate / Other	4521	39,000	6.a.
b.	<small>TEXT</small> 4522 Writeoff of PCI loans	4522	(187,000)	6.b.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	Yes	No
		4769	X	

Other explanations (please type or print clearly):

(TEXT 4769)

Other Non-interest income greater than \$100,000 that exceeds 7 percent of Schedule RI, 5.L Valuation Adjustment of Derivatives Risk Managing MSRs \$(333)million.
Loan Commitment Fees \$728 million.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2018

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCFD	Amount		
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin ⁽¹⁾			0081	20,573,000	1.a.	
b. Interest-bearing balances ⁽²⁾			0071	301,017,000	1.b.	
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A).....			1754	31,434,000	2.a.	
b. Available-for-sale securities (from Schedule RC-B, column D).....			1773	228,637,000	2.b.	
c. Equity securities with readily determinable fair values not held for trading ⁽³⁾			JA22	0	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....		RCON	B987	84,000	3.a.	
b. Securities purchased under agreements to resell ⁽⁴⁾		RCFD	B989	320,727,000	3.b.	
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale.....			5369	11,988,000	4.a.	
b. Loans and leases held for investment.....		B528		872,382,000	4.b.	
c. LESS: Allowance for loan and lease losses.....		3123		9,878,000	4.c.	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	862,504,000	4.d.	
5. Trading assets (from Schedule RC-D).....			3545	264,334,000	5.	
6. Premises and fixed assets (including capitalized leases).....			2145	12,376,000	6.	
7. Other real estate owned (from Schedule RC-M).....			2150	342,000	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	65,000	8.	
9. Direct and indirect investments in real estate ventures.....			3656	8,063,000	9.	
10. Intangible assets (from Schedule RC-M)			2143	33,558,000	10.	
11. Other assets (from Schedule RC-F).....			2160	123,258,000	11.	
12. Total assets (sum of items 1 through 11).....			2170	2,218,960,000	12.	
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....			RCON	2200	1,281,202,000	13.a.
(1) Noninterest-bearing ⁽⁵⁾		RCON	6631	372,519,000	13.a.(1)	
(2) Interest-bearing.....		RCON	6636	908,683,000	13.a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....			RCFN	2200	276,825,000	13.b.
(1) Noninterest-bearing.....		RCFN	6631	20,364,000	13.b.(1)	
(2) Interest-bearing.....		RCFN	6636	256,461,000	13.b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices ⁽⁶⁾		RCON	B993	863,000	14.a.	
b. Securities sold under agreements to repurchase ⁽⁷⁾		RCFD	B995	106,946,000	14.b.	
15. Trading liabilities (from Schedule RC-D).....			RCFD	3548	113,857,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....			RCFD	3190	121,687,000	16.
17. and 18. Not applicable						

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

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

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

4. Includes all securities resale agreements in domestic and foreign offices, regardless of maturity.

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

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

7. Includes all securities repurchase agreements in domestic and foreign offices, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands

	RCFD	Amount	
Liabilities—Continued			
19. Subordinated notes and debentures ⁽¹⁾	3200	301,000	19.
20. Other liabilities (from Schedule RC-G).....	2930	102,936,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948	2,004,617,000	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	1,785,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839	99,177,000	25.
26. a. Retained earnings.....	3632	114,875,000	26.a.
b. Accumulated other comprehensive income ⁽²⁾	B530	(1,613,000)	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	214,224,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	119,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	214,343,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	2,218,960,000	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2017.....
- | RCFD | Number | |
|------|--------|------|
| 6724 | NA | M.1. |

- | | |
|--|--|
| <p>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 Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution</p> <p>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</p> <p>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)</p> | <p>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)</p> <p>3 = This number is not to be used</p> <p>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)</p> <p>5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)</p> <p>6 = Review of the bank's financial statements by external auditors</p> <p>7 = Compilation of the bank's financial statements by external auditors</p> <p>8 = Other audit procedures (excluding tax preparation work)</p> <p>9 = No external audit work</p> |
|--|--|

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 | NA | 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, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
3. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	0022	16,800,000			
1. Cash items in process of collection, unposted debits, and currency and coin					1.
a. Cash items in process of collection and unposted debits.....			0020	6,469,000	1.a.
b. Currency and coin.....			0080	10,262,000	1.b.
2. Balances due from depository institutions in the U.S.	0082	49,451,000	0082	49,410,000	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	110,709,000	0070	380,000	3.
4. Balances due from Federal Reserve Banks.....	0090	144,630,000	0090	144,630,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010	321,590,000	0010	211,151,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	55,771,000	1287	56,059,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	4,824,000	8497	4,914,000	8498	34,709,000	8499	36,152,000	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	5,742,000	G301	5,626,000	G302	18,104,000	G303	17,805,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	17,321,000	G305	17,342,000	G306	44,426,000	G307	44,348,000	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 ⁽¹⁾	G312	0	G313	0	G314	292,000	G315	296,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	0	G321	0	G322	8,406,000	G323	8,520,000	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	3,547,000	K143	3,576,000	K144	5,982,000	K145	5,977,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	K150	0	K151	0	K152	222,000	K153	220,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	6,689,000	K157	6,585,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	7,189,000	C027	7,218,000	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	19,612,000	HT61	19,437,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	365,000	1741	368,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	25,310,000	1746	25,652,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values ^(2, 3)					A510	NA	A511	NA	7.
8. Total (sum of items 1 through 7) (total of column A must equal Schedule RC, item 2.a) (total of column D must equal Schedule RC, item 2.b).....	1754	31,434,000	1771	31,458,000	1772	227,077,000	1773	228,637,000	8.

- 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).
- Report Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock in Schedule RC-F, item 4.
- Item 7 is to be completed only by institution that have not adopted ASU 2016-01, which includes provisions governing the accounting for investments in equity securities. See the instructions for further detail on ASU 2016-01.**

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities ⁽¹⁾		0416	65,864,000	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	32,531,000	M.2.a.(1)
(2) Over three months through 12 months.....		A550	19,276,000	M.2.a.(2)
(3) Over one year through three years.....		A551	12,123,000	M.2.a.(3)
(4) Over three years through five years.....		A552	23,791,000	M.2.a.(4)
(5) Over five years through 15 years.....		A553	37,453,000	M.2.a.(5)
(6) Over 15 years.....		A554	34,060,000	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	244,000	M.2.b.(1)
(2) Over three months through 12 months.....		A556	1,322,000	M.2.b.(2)
(3) Over one year through three years.....		A557	1,590,000	M.2.b.(3)
(4) Over three years through five years.....		A558	430,000	M.2.b.(4)
(5) Over five years through 15 years.....		A559	3,959,000	M.2.b.(5)
(6) Over 15 years.....		A560	77,671,000	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	8,549,000	M.2.c.(1)
(2) Over three years.....		A562	7,072,000	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	28,768,000	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	22,433,000	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.

- Includes held-to-maturity securities at amortized cost and available-for-sale securities at fair value.
- Exclude investments in mutual funds and other equity securities with readily determinable fair values.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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.
- 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.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. ⁽¹⁾</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	132,000	B841	132,000	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	174,000	B849	174,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	3,795,000	B853	3,837,000	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	3,088,000	B861	3,075,000	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	19,136,000	G359	18,964,000	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	M.6.f.
g. Other collateral or reference assets.....	G372	0	G373	0	G374	476,000	G375	473,000	M.6.g.

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

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: ⁽¹⁾	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	225,000	F158	212,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	9,603,000	F159	9,603,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	155,000	1420	154,000	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	34,659,000	1797	34,194,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	249,334,000	5367	247,806,000	1.c.(2)(a)
(b) Secured by junior liens.....	5368	1,361,000	5368	1,361,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	71,280,000	1460	71,280,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	17,215,000	F160	17,185,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	21,341,000	F161	20,815,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	7,613,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	5,000			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	7,610,000			2.a.(2)
b. To other depository institutions in the U.S.....	B534	13,000	B534	2,000	2.b.
c. To banks in foreign countries:			B535	2,478,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	15,000			2.c.(1)
(2) To other banks in foreign countries.....	B537	9,779,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	546,000	1590	535,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	145,318,000	1763	143,662,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	34,902,000	1764	6,976,000	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	42,770,000	B538	42,754,000	6.a.
b. Other revolving credit plans.....	B539	11,724,000	B539	9,923,000	6.b.
c. Automobile loans.....	K137	46,257,000	K137	46,257,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	2,400,000	K207	2,202,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,090,000	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	21,515,000	2107	21,515,000	8.

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:.....	1563	153,022,000			9.
a. Loans to nondepository financial institutions.....			J454	37,173,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	8,802,000	9.b.(1)
(2) All other loans (exclude consumer loans).....			J451	69,092,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	231,000	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	231,000			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	884,370,000	2122	801,825,000	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	4,000	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	6,024,000	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	18,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K162	2,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile).....	K163	78,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K164	45,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	319,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
(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	6,490,000	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: ⁽¹⁾ ⁽²⁾			
(1) Three months or less	A564	5,162,000	M.2.a.(1)
(2) Over three months through 12 months	A565	6,483,000	M.2.a.(2)
(3) Over one year through three years	A566	10,929,000	M.2.a.(3)
(4) Over three years through five years.....	A567	20,408,000	M.2.a.(4)
(5) Over five years through 15 years	A568	43,728,000	M.2.a.(5)
(6) Over 15 years	A569	158,028,000	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⁾	RCFD		
(1) Three months or less.....	A570	368,454,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571	55,014,000	M.2.b.(2)
(3) Over one year through three years.....	A572	72,420,000	M.2.b.(3)
(4) Over three years through five years.....	A573	77,578,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574	53,065,000	M.2.b.(5)
(6) Over 15 years.....	A575	7,215,000	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	159,913,000	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	17,589,000	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	78,455,000	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	2,918,000	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	501,000	M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</i>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....	C779	24,969,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	24,037,000	M.7.b.

- Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
- 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.
- 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.
- Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>						
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:						
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....						
				F230	10,808,000	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2017, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
				F231	3,215,000	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	187,000	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	3,825,000	M.9.
10. and 11. Not applicable						

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected			
	RCFD	Amount	RCFD	Amount	RCFD	Amount		
<i>Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>								
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:								
a. Loans secured by real estate.....								
		G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....								
		G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....								
		G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....								
		G100	0	G101	0	G102	0	M.12.d.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of total capital (as reported in Schedule RC-R, Part I, item 35.a) as of December 31, 2017.</i>						
13.	Construction, land development, and other land loans in domestic offices with interest reserves:					
	a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376	0			M.13.a.
	b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIAD G377	0			M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>						
14.	Pledged loans and leases.....	RCFD G378	398,730,000			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, item 1.c, above):	RCON				
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	0			M.15.a.(1)
	(2) Proprietary reverse mortgages.....	J467	0			M.15.a.(2)
	b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				Number	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	0			M.15.b.(1)
	(2) Proprietary reverse mortgages.....	J469	0			M.15.b.(2)
	c. Principal amount of reverse mortgage originations that have been sold during the year:				Amount	
	(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	0			M.15.c.(1)
	(2) Proprietary reverse mortgages.....	J471	0			M.15.c.(2)

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount <i>currently outstanding</i> of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5564	916	5565	33,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	4,036	5567	483,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	11,334	5569	4,725,000	3.c.
4. Number and amount <i>currently outstanding</i> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	2,124,991	5571	8,820,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	25,421	5573	1,803,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	16,933	5575	3,511,000	4.c.

Schedule RC-C—Continued

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 <i>currently outstanding</i> of “Loans secured by farmland (including farm residential and other improvements)” in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5578	20	5579	1,000	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580	68	5581	8,000	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582	60	5583	15,000	7.c.
8. Number and amount <i>currently outstanding</i> of “Loans to finance agricultural production and other loans to farmers” in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5584	38,515	5585	99,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586	116	5587	9,000	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588	76	5589	15,000	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
Assets			
1. U.S. Treasury securities.....	3531	6,553,000	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	1,373,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	29,330,000	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	487,000	4.b.
c. All other residential MBS.....	G381	896,000	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	267,000	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	3,144,000	5.a.
b. All other debt securities.....	G386	68,466,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties.....	HT63	13,103,000	6.a.(1)
(2) All other loans secured by real estate.....	HT64	2,302,000	6.a.(2)
b. Commercial and industrial loans.....	F614	6,256,000	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	19,605,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	59,285,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	53,267,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	264,334,000	12.
Liabilities			
13. a. Liability for short positions.....	3546	74,538,000	13.a.
b. Other trading liabilities.....	F624	86,000	13.b.
14. Derivatives with a negative fair value.....	3547	39,233,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	113,857,000	15.

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

Schedule RC-D—Continued

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 through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1 - 4 family residential properties.....	HT66	12,985,000	M.1.a.(1)		
(2) All other loans secured by real estate.....	HT67	2,412,000	M.1.a.(2)		
b. Commercial and industrial loans.....	F632	8,110,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	20,359,000	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets. (1)</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	604,000	M.2.a.		
b. Unpaid principal balance.....	F640	2,276,000	M.2.b.		
<i>Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
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	2,925,000	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	219,000	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.		
g. Other collateral or reference assets.....	G652	0	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	70,944,000	M.4.a.		
b. Pledged loans.....	G388	1,807,000	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	3,000	M.5.a.		
b. Home equity lines.....	F644	0	M.5.b.		
c. Automobile loans.....	F645	0	M.5.c.		
d. Other consumer loans.....	F646	184,000	M.5.d.		
e. Commercial and industrial loans.....	F647	0	M.5.e.		
f. Other.....	F648	18,000	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	45,019,000	M.7.a.		
b. Other.....	F653	108,000	M.7.b.		
8. Loans pending securitization.....	F654	12,748,000	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (1)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F655</td></tr></table>	TEXT	F655	F655	0	M.9.a.
TEXT	F655				
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F656</td></tr></table>	TEXT	F656	F656	0	M.9.b.
TEXT	F656				
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F657</td></tr></table>	TEXT	F657	F657	0	M.9.c.
TEXT	F657				
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. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F658</td></tr></table>	TEXT	F658	F658	0	M.10.a.
TEXT	F658				
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F659</td></tr></table>	TEXT	F659	F659	0	M.10.b.
TEXT	F659				
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>F660</td></tr></table>	TEXT	F660	F660	0	M.10.c.
TEXT	F660				

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

2. Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	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	
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	295,516,000			B550	886,357,000	1.
2. U.S. Government.....	2202	38,000			2520	72,000	2.
3. States and political subdivisions in the U.S.....	2203	4,688,000			2530	27,050,000	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	2,109,000			B552	5,249,000	4.
5. Banks in foreign countries.....	2213	32,930,000			2236	17,955,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	2,632,000			2377	6,606,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	337,913,000	2210	297,950,000	2385	943,289,000	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	9,393,000	M.1.a.
b. Total brokered deposits.....	2365	19,462,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ⁽²⁾	HK05	18,199,000	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	2,715,000	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	1,263,000	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	28,474,000	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 (as of the report date)	JH83	0	M.1.g.

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

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

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	519,606,000			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	361,170,000			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	23,752,000			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	2,837,000			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	35,924,000			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	422,000			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	2,604,000			M.3.a.(1)
(2) Over three months through 12 months.....	HK08	6,918,000			M.3.a.(2)
(3) Over one year through three years.....	HK09	10,669,000			M.3.a.(3)
(4) Over three years.....	HK10	6,398,000			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	8,188,000			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	29,680,000			M.4.a.(1)
(2) Over three months through 12 months.....	HK13	3,468,000			M.4.a.(2)
(3) Over one year through three years.....	HK14	2,322,000			M.4.a.(3)
(4) Over three years.....	HK15	454,000			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	22,591,000			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	x			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	20,707,000			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	44,408,000			M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- 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.
- 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.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- The \$1 billion asset-size test is based on the total assets reported on the June 30, 2017, Report of Condition.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	188,698,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	290,284,000	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	301,672,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	52,209,000	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	226,089,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	1,184,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	28,347,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	21,163,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	42,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	276,825,000	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	41,280,000	M.1.

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

Schedule RC-F—Other Assets

		Dollar Amounts in Thousands		RCFD	Amount			
1.	Accrued interest receivable ⁽¹⁾			B556	5,691,000	1.		
2.	Net deferred tax assets ⁽²⁾			2148	804,000	2.		
3.	Interest-only strips receivable (not in the form of a security) ⁽³⁾			HT80	0	3.		
4.	Equity investments without readily determinable fair values ⁽⁴⁾			1752	5,082,000	4.		
5.	Life insurance assets:							
	a. General account life insurance assets.....			K201	6,070,000	5.a.		
	b. Separate account life insurance assets.....			K202	5,253,000	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 percent of this item).....			2168	100,358,000	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	0			6.e.		
	f. Accounts receivable.....	FT34	41,480,000			6.f.		
	g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.		
	h. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3549</td></tr></table>	TEXT	3549	3549	0			6.h.
TEXT	3549							
	i. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3550</td></tr></table>	TEXT	3550	3550	0			6.i.
TEXT	3550							
	j. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3551</td></tr></table>	TEXT	3551	3551	0			6.j.
TEXT	3551							
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	123,258,000	7.		

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount			
1.	a. Interest accrued and unpaid on deposits in domestic offices ⁽⁵⁾			3645	273,000	1.a.		
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD				
				3646	18,558,000	1.b.		
2.	Net deferred tax liabilities ⁽²⁾			3049	6,108,000	2.		
3.	Allowance for credit losses on off-balance-sheet credit exposures.....			B557	1,054,000	3.		
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	76,943,000	4.		
	a. Accounts payable.....	3066	61,348,000			4.a.		
	b. Deferred compensation liabilities.....	C011	0			4.b.		
	c. Dividends declared but not yet payable.....	2932	0			4.c.		
	d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.		
	e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3552</td></tr></table>	TEXT	3552	3552	0			4.e.
TEXT	3552							
	f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3553</td></tr></table>	TEXT	3553	3553	0			4.f.
TEXT	3553							
	g. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td><td>3554</td></tr></table>	TEXT	3554	3554	0			4.g.
TEXT	3554							
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	102,936,000	5.		

1. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
3. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
4. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
5. For savings banks, include "dividends" accrued and unpaid on deposits.

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices		
			RCON	Amount	
1. and 2. Not applicable					
3. Securities purchased under agreements to resell.....	B989	140,579,000			3.
4. Securities sold under agreements to repurchase.....	B995	9,633,000			4.
5. Other borrowed money.....	3190	89,546,000			5.
<i>EITHER</i>					
6. Net due <i>from</i> own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2163	98,398,000			6.
<i>OR</i>					
7. Net due <i>to</i> own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	0			7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	1,561,335,000			8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	1,434,725,000			9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	0	1287	55,855,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	4,824,000	8499	36,152,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	26,610,000	G390	68,130,000	13.a.(1)
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies ⁽¹⁾	G393	0	G394	516,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733	0	1736	12,161,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	0	G398	7,405,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	15,009,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values ⁽²⁾			A511	NA	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	31,434,000	1773	195,228,000	17.

	RCON		Amount	
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values ⁽³⁾	JA22		0	18.a.
b. Equity investments without readily determinable fair values.....	1752		4,710,000	18.b.

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

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

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

Schedule RC-H—Continued

Dollar Amounts in Thousands

	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	71,386,000	19.
20. Total trading liabilities.....	3548	13,751,000	20.
21. Total loans held for trading.....	HT71	21,558,000	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	2,960,000	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	9,634,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....		2898	17,273,000	2.

Schedule RC-K—Quarterly Averages ⁽¹⁾

	Dollar Amounts in Thousands	RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....		3381	404,073,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations ⁽²⁾ (excluding mortgage-backed securities).....		B558	42,541,000	2.
3. Mortgage-backed securities ⁽²⁾		B559	109,666,000	3.
4. All other debt securities ⁽²⁾ and equity securities with readily determinable fair values not held for trading ⁽³⁾		B560	92,499,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	248,023,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	782,455,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	285,406,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	119,214,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	547,000	6.a.(3)
(4) Commercial and industrial loans.....		3387	137,276,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	40,685,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	59,322,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3360	82,304,000	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.</i>				
7. Trading assets.....		RCFD 3401	266,004,000	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	238,000	8.
9. Total assets ⁽⁴⁾		RCFD 3368	2,215,381,000	9.

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

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

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

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

a) Debt securities at amortized cost.

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

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

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

		Dollar Amounts in Thousands	RCFD	Amount	
Liabilities					
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RCON 3485	239,621,000	10.
11.	Nontransaction accounts in domestic offices:				
	a. Savings deposits (includes MMDAs).....		B563	875,924,000	11.a.
	b. Time deposits of \$250,000 or less.....		HK16	24,836,000	11.b.
	c. Time deposits of more than \$250,000.....		HK17	41,305,000	11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3404	257,896,000	12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	109,955,000	13.
14.	Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....		RCFD 3355	125,352,000	14.

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

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home-equity lines.....						
				3814	20,924,000	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.....						
				RCON		
				HT72	0	1.a.(1)
				RCFD		
b. Credit card lines.....						
				3815	11,030,000	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>						
(1) Unused consumer credit card lines						
				J455	0	1.b.(1)
(2) Other unused credit card lines						
				J456	11,030,000	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	163,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
				F165	8,130,000	1.c.(1)(b)
(2) NOT secured by real estate.....						
				6550	13,215,000	1.c.(2)
d. Securities underwriting.....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans						
				J457	268,705,000	1.e.(1)
(2) Loans to financial institutions						
				J458	29,309,000	1.e.(2)
(3) All other unused commitments						
				J459	151,960,000	1.e.(3)
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	44,150,000			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	2,241,000			3.a.
4. Commercial and similar letters of credit.....						
				3411	3,221,000	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	195,478,000	6.a.
b. Securities borrowed.....						
				3432	202,206,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	680,488,000	C969	693,473,000	7.a.(1)
(2) Total return swaps.....						
		C970	12,500,000	C971	23,352,000	7.a.(2)
(3) Credit options.....						
		C972	31,583,000	C973	27,684,000	7.a.(3)
(4) Other credit derivatives.....						
		C974	26,000	C975	3,539,000	7.a.(4)

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection					
	RCFD	Amount	RCFD	Amount				
	7. b. Gross fair values:							
(1) Gross positive fair value.....	C219	10,468,000	C221	8,403,000			7.b.(1)	
(2) Gross negative fair value.....	C220	7,210,000	C222	11,808,000			7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: ⁽¹⁾								
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection.....	G401	672,747,000					7.c.(1)(a)	
(b) Purchased protection.....	G402	683,931,000					7.c.(1)(b)	
(2) All other positions:								
(a) Sold protection.....	G403	51,850,000					7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	645,000					7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	63,472,000					7.c.(2)(c)	
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: ⁽²⁾								
(a) Investment grade.....	G406	118,135,000	G407	402,501,000	G408	32,585,000	7.d.(1)(a)	
(b) Subinvestment grade.....	G409	45,897,000	G410	119,316,000	G411	6,163,000	7.d.(1)(b)	
(2) Purchased credit protection: ⁽³⁾								
(a) Investment grade.....	G412	116,203,000	G413	404,384,000	G414	41,743,000	7.d.(2)(a)	
(b) Subinvestment grade.....	G415	52,946,000	G416	123,777,000	G417	8,995,000	7.d.(2)(b)	
8. Spot foreign exchange contracts.....								
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....								
a. Not applicable								
b. Commitments to purchase when-issued securities.....								
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....								
d. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3555</td></tr></table>								TEXT 3555
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e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3556</td></tr></table>								TEXT 3556
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f. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 3557</td></tr></table>								TEXT 3557
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10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....								
a. Commitments to sell when-issued securities.....								
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 5592</td></tr></table>								TEXT 5592
TEXT 5592								
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 5593</td></tr></table>								TEXT 5593
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e. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT 5595</td></tr></table>								TEXT 5595
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1. Sum of items 7.c.(1)(a) and 7.c.(2)(a), must equal sum of items 7.a.(1) through (4), column A. Sum of items 7.c.(1)(b), 7.c.(2)(b), and 7.c.(2)(c) must equal sum of items 7.a.(1) through (4), column B.

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

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Amount		
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>					
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank.....		C223	1,232,394,000	11.a.	
b. Sales for which the reporting bank is the agent bank with risk.....		C224	0	11.b.	
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....					
	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
	871,223,000	28,791,000	75,279,000	72,224,000	12.a.
b. Forward contracts.....					
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
	2,309,068,000	5,436,082,000	7,519,000	86,273,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....					
	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
	596,783,000	2,068,000	178,277,000	69,275,000	12.c.(1)
(2) Purchased options.....					
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
	1,174,322,000	2,911,000	208,414,000	76,720,000	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....					
	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
	3,404,088,000	834,190,000	347,838,000	74,020,000	12.d.(1)
(2) Purchased options.....					
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
	3,159,934,000	828,098,000	330,738,000	48,865,000	12.d.(2)
e. Swaps.....					
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
	22,104,044,000	3,581,338,000	486,985,000	367,507,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	33,467,317,000	10,609,704,000	1,635,050,000	794,884,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	152,145,000	103,774,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....					
	RCFD A589				
	57,992,000				14.a.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733 276,929,000	RCFD 8734 167,853,000	RCFD 8735 67,088,000	RCFD 8736 28,613,000	15.a.(1)
(2) Gross negative fair value.....	RCFD 8737 250,495,000	RCFD 8738 164,691,000	RCFD 8739 67,874,000	RCFD 8740 29,838,000	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741 1,116,000	RCFD 8742 717,000	RCFD 8743 0	RCFD 8744 0	15.b.(1)
(2) Gross negative fair value.....	RCFD 8745 678,000	RCFD 8746 789,000	RCFD 8747 0	RCFD 8748 0	15.b.(2)

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(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	
16. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	40,817,000		G420	3,474,000	G421	16,023,000	G422	45,023,000	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	12,551,000		G425	12,893,000	G426	682,000	G427	10,034,000	16.b.(1)
(2) Cash—Other currencies.....	G428	24,017,000		G430	1,132,000	G431	6,733,000	G432	11,483,000	16.b.(2)
(3) U.S. Treasury securities.....	G433	5,864,000		G435	5,068,000	G436	0	G437	2,665,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	2,940,000		G440	0	G441	0	G442	434,000	16.b.(4)
(5) Corporate bonds.....	G443	27,000		G445	0	G446	0	G447	3,574,000	16.b.(5)
(6) Equity securities.....	G448	420,000		G450	76,000	G451	0	G452	10,306,000	16.b.(6)
(7) All other collateral.....	G453	7,287,000		G455	248,000	G456	1,298,000	G457	12,497,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	53,106,000		G460	19,417,000	G461	8,713,000	G462	50,993,000	16.b.(8)

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

Schedule RC-M—Memoranda

		Dollar Amounts in Thousands	RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
			6164	2,032,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
		Number	6165	8	1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
			3164	6,130,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590	6,130,000			2.a.(1)
b. Goodwill					
			3163	27,315,000	2.b.
c. All other intangible assets.....					
			JF76	113,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
			2143	33,558,000	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	292,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
			5512	49,000	3.e.
f. In foreign offices.....					
			RCFN		
			5513	1,000	3.f.
			RCFD		
			2150	342,000	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	42,711,000	5.a.(1)(a)
(b) Over one year through three years.....					
			F056	12,000	5.a.(1)(b)
(c) Over three years through five years.....					
			F057	14,000	5.a.(1)(c)
(d) Over five years.....					
			F058	118,000	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	22,412,000	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	64,353,000	5.b.(1)(a)
(b) Over one year through three years.....					
			F061	4,552,000	5.b.(1)(b)
(c) Over three years through five years.....					
			F062	1,641,000	5.b.(1)(c)
(d) Over five years.....					
			F063	8,286,000	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	21,607,000	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	121,687,000	5.c.

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

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

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

		RCFD	Yes		No		
6.	Does the reporting bank sell private label or third-party mutual funds and annuities?.....		B569	x			6.
		RCFD	Amount				
7.	Assets under the reporting bank's management in proprietary mutual funds and annuities.....		B570			0	7.
8. Internet website addresses and physical office trade names:							
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):							
	TEXT 4087	http:// www.jporganchase.com					8.a.
b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): (1)							
(1)	TE01 N528	http:// www.chase.com					8.b.(1)
(2)	TE02 N528	http:// www.jporganchase.com					8.b.(2)
(3)	TE03 N528	http:// www.jporganchase.com					8.b.(3)
(4)	TE04 N528	http://					8.b.(4)
(5)	TE05 N528	http://					8.b.(5)
(6)	TE06 N528	http://					8.b.(6)
(7)	TE07 N528	http://					8.b.(7)
(8)	TE08 N528	http://					8.b.(8)
(9)	TE09 N528	http://					8.b.(9)
(10)	TE10 N528	http://					8.b.(10)
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:							
(1)	TE01 N529	Chase					8.c.(1)
(2)	TE02 N529	J.P.Morgan					8.c.(2)
(3)	TE03 N529	JPMorgan Chase					8.c.(3)
(4)	TE04 N529	Chase Private Client					8.c.(4)
(5)	TE05 N529	J.P.Morgan Private Bank					8.c.(5)
(6)	TE06 N529						8.c.(6)

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

		RCFD	Yes		No		
9.	Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		4088	x			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				16,234,000	10.b.
11. Does the bank act as a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....							
		RCON	Yes		No		
		G463	x				11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....							
		RCON	Yes		No		
		G464	x				12.

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

Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans.....		K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....		K170	0	13.a.(1)(a)(2)
(b) Secured by farmland.....		K171	0	13.a.(1)(b)
(c) Secured by 1–4 family residential properties:				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....		K172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens.....		K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....		K174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....		K175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....		K177	0	13.a.(1)(e)(2)
		RCFD		
(2)-(4) Not applicable				
(5) All other loans and all leases.....		K183	0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):				
		RCON		
(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)
		RCFN		
(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.....				
		RCFD		
		K192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....		J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets).....		J462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries ⁽¹⁾		K193	11,193,000	14.a.
b. Total assets of captive reinsurance subsidiaries ⁽¹⁾		K194	87,000	14.b.

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

Schedule RC-M—Continued

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

15. Qualified Thrift Lender (QTL) test:

- | RCON | Number | | |
|------|--------|--|----|
| L133 | | | NA |
| | Yes | | No |
| L135 | | | |
- 15.a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....
- 15.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?

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⁾

- | RCON | Yes | | No | |
|------|-----|--|----|----------|
| N517 | x | | | 16.a.(1) |
| N518 | | | x | 16.a.(2) |
| N519 | | | x | 16.a.(3) |
| N520 | | | x | 16.a.(4) |
| N521 | | | | 16.b. |
- 16.a. As of the report date, did your institution offer to consumers in any state any of the following mechanisms for sending international remittance transfers?
- (1) International wire transfers.....
- (2) International ACH transactions.....
- (3) Other proprietary services operated by your institution.....
- (4) Other proprietary services operated by another party.....
- 16.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?.....

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.

- | RCON | Number | | |
|------|-----------|--|----------|
| N522 | | | 1 |
| N523 | 515,000 | | 16.d.(1) |
| | Amount | | |
| N524 | 7,792,000 | | 16.d.(2) |
| | Number | | |
| N527 | 22,000 | | 16.d.(3) |
- 16.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.).....
- 16.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.....
- (2) Estimated dollar value of international remittance transfers.....
- (3) Estimated number of international remittance transfers for which your institution applied the temporary exception.....

1. Report information about international electronic transfers of funds offered to consumers in the United States that:
- (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
- (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
- For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	0	F174	1,000	F176	10,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	13,000	F175	0	F177	144,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	8,000	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	428,000	5399	310,000	5400	1,014,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	2,658,000	C237	2,480,000	C229	3,068,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	22,000	C239	6,000	C230	61,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	32,000	3500	0	3501	53,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	56,000	F180	0	F182	106,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	57,000	F181	11,000	F183	213,000	1.e.(2)
f. In foreign offices.....	RCFN		RCFN		RCFN		
	B572	0	B573	0	B574	67,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	2,000	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	13,000	1597	0	1583	3,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	296,000	1252	203,000	1253	577,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	11,000	1255	2,000	1256	418,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	428,000	B576	441,000	B577	0	5.a.
b. Automobile loans.....	K213	498,000	K214	0	K215	118,000	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	282,000	K217	8,000	K218	16,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	418,000	5460	9,000	5461	35,000	7.

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	1406	5,212,000	1407	3,473,000	1403	5,911,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	1,148,000	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	1,537,000	K037	1,554,000	K038	1,115,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	7,000	K040	1,000	K041	25,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	1,519,000	K043	1,553,000	K044	1,053,000	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)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)

Schedule RC-N—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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

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	3,000	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	936,000	F662	779,000	F663	2,921,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	2,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	15,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	70,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	3,000	K121	1,000	K122	255,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	111,000	M.1.e.(2)
f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures).....	K126	30,000	K127	14,000	K128	78,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable	RCFD		RCFD		RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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	969,000	HK27	794,000	HK28	3,455,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	32,000	6559	3,000	6560	12,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	6,000	1249	1,000	1250	67,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	7,000	C241	13,000	C226	47,000	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	2,407,000	M.7.
8. Nonaccrual assets sold during the previous six months	C411	324,000	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):							
a. Outstanding balance.....	L183	1,012,000	L184	1,393,000	L185	28,000	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	938,000	L187	1,251,000	L188	3,000	M.9.b.

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

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

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

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,633,853,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	299,496,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	299,496,000	3.
			RCFD		
4.	Average consolidated total assets for the calendar quarter.....		K652	2,215,381,000	4.
a.	Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter ⁽¹⁾		K654	190,009,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	5,600,000	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	10,523,000	7.a.
b.	Over one year through three years.....		G466	36,970,000	7.b.
c.	Over three years through five years.....		G467	3,823,000	7.c.
d.	Over five years.....		G468	11,282,000	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	301,000	8.d.
			RCON		
9.	Reciprocal brokered deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a.	Fully consolidated reciprocal brokered deposits.....		L190	NA	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		x
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
				Amount	
a.	Banker's bank deduction.....		K657	NA	10.a.
b.	Banker's bank deduction limit.....		K658	NA	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	x	
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. ⁽²⁾</i>				
				Amount	
a.	Custodial bank deduction.....		K660	497,421,000	11.a.
b.	Custodial bank deduction limit.....		K661	195,284,000	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

Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ⁽¹⁾					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	495,808,000	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number			M.1.a.(2)
		F050		52,593,753	
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	829,154,000	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number			M.1.b.(2)
		F052		441,782	
c. Retirement deposit accounts of \$250,000 or less: ⁽¹⁾					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	8,168,000	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number			M.1.c.(2)
		F046		1,364,314	
d. Retirement deposit accounts of more than \$250,000: ⁽¹⁾					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	1,227,000	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		Number			M.1.d.(2)
		F048		2,848	
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ⁽²⁾</i>					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ⁽³⁾					
			5597	729,578,000	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			RCON	FDIC Cert. No.	
A545			A545	0	M.3.
			RCFN		
4. Dually payable deposits in the reporting institution's foreign branches.....					
			GW43	0	M.4.
5. Not applicable					

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

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

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

Schedule RC-O—Continued

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

Memoranda — Continued

	Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 6 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
6. Criticized and classified items:					
a. Special mention.....	K663	CONFIDENTIAL			M.6.a.
b. Substandard.....	K664	CONFIDENTIAL			M.6.b.
c. Doubtful.....	K665	CONFIDENTIAL			M.6.c.
d. Loss.....	K666	CONFIDENTIAL			M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans.....	N025	CONFIDENTIAL			M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	N026	CONFIDENTIAL			M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans.....	N027	CONFIDENTIAL			M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028	CONFIDENTIAL			M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities.....	N029	CONFIDENTIAL			M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030	CONFIDENTIAL			M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:					
a. Total unfunded commitments.....	K676	6,398,000			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	75,000			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	34,661,000			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	4,000			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178	0			M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	0			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	0			M.13.d.
e. Commercial and industrial loans.....	N181	0			M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	0			M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	0			M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	0			M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure.....	K673	CONFIDENTIAL			M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674	CONFIDENTIAL			M.15.

Schedule RC-O—Continued

Memoranda — Continued

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	1,423,000	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	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NA	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	NA	M.17.d.

Schedule RC-O—Continued

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

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	M.18.a.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
b. Closed-end loans secured by first liens on 1-4 family residential properties.....		RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	M.18.b.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....		RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	M.18.c.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....		RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	M.18.d.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
e. Credit cards.....		RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	M.18.e.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
f. Automobile loans.....		RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	M.18.f.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
g. Student loans.....		RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	M.18.g.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
h. Other consumer loans and revolving credit plans other than credit cards.....		RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	M.18.h.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
i. Consumer leases.....		RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	M.18.i.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
j. Total.....		RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	M.18.j.
		CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	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⁾	
Amount	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	M.18.a.
	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
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	M.18.b.
	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
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	M.18.c.
	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
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	M.18.d.
	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	
e. Credit cards.....	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	M.18.e.
	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	
f. Automobile loans.....	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	M.18.f.
	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	
g. Student loans.....	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	M.18.g.
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	M.18.h.
	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	
	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	
i. Consumer leases.....	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	M.18.i.
	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		
j. Total.....	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL	CONFIDENTIAL		M.18.j.

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

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

Schedule RC-P is to be completed by banks 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	5,774,000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale ⁽¹⁾	HT82	8,021,000	2.
3. 1–4 family residential mortgage loans sold during the quarter.....	HT83	19,477,000	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).....	HT84	13,198,000	4.
5. Noninterest income <i>for the quarter</i> 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	289,000	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i>	HT86	14,000	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	CONFIDENTIAL	7.a.
b. For representations and warranties made to other parties	L192	CONFIDENTIAL	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	89,000	7.c.

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

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

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

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

	(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	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading ⁽¹⁾	JA36	228,637,000	G474	0	G475	71,372,000	G476	157,264,000	G477	1,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	9,475,000	G479	457,000	G480	0	G481	9,932,000	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	3,151,000	G489	0	G490	0	G491	3,029,000	G492	122,000	4.
5. Trading assets:											
a. Derivative assets.....	3543	53,267,000	G493	506,087,000	G494	757,000	G495	548,448,000	G496	10,149,000	5.a.
b. Other trading assets.....	G497	211,067,000	G498	(49,000)	G499	79,650,000	G500	128,637,000	G501	2,731,000	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	12,038,000	G392	196,000	G395	5,757,000	G396	289,000	G804	6,188,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	517,635,000	G503	506,691,000	G504	157,536,000	G505	847,599,000	G506	19,191,000	7.

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

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Liabilities										
8. Deposits.....	F252	23,371,000	F686	0	F694	0	F253	19,182,000	F254	4,189,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	5,215,000	G508	457,000	G509	0	G510	5,672,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	39,233,000	G512	492,685,000	G513	1,194,000	G514	517,260,000	G515	13,464,000	10.a.
b. Other trading liabilities.....	G516	74,624,000	G517	0	G518	56,224,000	G519	18,354,000	G520	46,000	10.b.
11. Other borrowed money.....	G521	31,147,000	G522	0	G523	0	G524	16,920,000	G525	14,227,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	5,859,000	G806	160,000	G807	5,767,000	G808	252,000	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	179,449,000	G532	493,302,000	G533	63,185,000	G534	577,640,000	G535	31,926,000	14.

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	6,130,000	G537	0	G538	0	G539	0	G540	6,130,000	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>TEXT</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>TEXT</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>TEXT</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>TEXT</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. <small>TEXT</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>TEXT</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>TEXT</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>TEXT</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT87	141,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	2,914,000	M.3.a.(2)
b. Commercial and industrial loans.....	F585	69,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT89	0	M.3.c.
d. Other loans.....	F589	26,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT91	145,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	2,984,000	M.4.a.(2)
b. Commercial and industrial loans.....	F597	70,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):.....	HT93	0	M.4.c.
d. Other loans.....	F601	26,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands	RCFA	Amount		
Common Equity Tier 1 Capital						
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	100,962,000	1.	
			RCFD			
2.	Retained earnings.....		3632	114,875,000	2.	
			RCFA			
3.	Accumulated other comprehensive income (AOCI).....		B530	(1,613,000)	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.
			RCFA	Amount		
4.	Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.	
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	214,224,000	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions						
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	26,100,000	6.	
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	99,000	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	49,000	8.	
9.	AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
	a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value) ⁽¹⁾		P844	NA	9.a.	
	b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value) ⁽²⁾		P845	NA	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	NA	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	NA	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	NA	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	(107,000)	9.f.	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
	a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....		Q258	526,000	10.a.	
	b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	213,000	10.b.	
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....		P851	0	11.	
12.	Subtotal (item 5 minus items 6 through 11).....		P852	187,344,000	12.	

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

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

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P853	0	13.
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P854	0	14.
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....		P855	0	15.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....		P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....		P857	85,000	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....		P858	85,000	18.
19. Common equity tier 1 capital (item 12 minus item 18).....		P859	187,259,000	19.
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....		P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		P862	7,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	7,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	92,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	0	25.
Tier 1 Capital				
26. Tier 1 capital (sum of items 19 and 25).....		8274	187,259,000	26.
Tier 2 Capital				
27. Tier 2 capital instruments plus related surplus.....		P866	301,000	27.
28. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	0	28.
29. Total capital minority interest that is not included in tier 1 capital.....		P868	2,000	29.
30. a. Allowance for loan and lease losses includable in tier 2 capital.....		5310	10,932,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW 5310	4,688,000	30.b.
31. Unrealized gains on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures includable in tier 2 capital (1).....		RCFA Q257	NA	31.
32. a. Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....		P870	11,235,000	32.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 27 through 29, plus items 30.b and 31).....		RCFW P870	4,991,000	32.b.
33. LESS: Tier 2 capital deductions.....		RCFA P872	0	33.
34. a. Tier 2 capital (greater of item 32.a minus item 33, or zero).....		5311	11,235,000	34.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 32.b minus item 33, or zero).....		RCFW 5311	4,991,000	34.b.
Total Capital				
35. a. Total capital (sum of items 26 and 34.a).....		RCFA 3792	198,494,000	35.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....		RCFW 3792	192,250,000	35.b.

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

Schedule RC-R—Continued

Part I—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
Total Assets for the Leverage Ratio				
36. Average total consolidated assets.....		3368	2,215,381,000	36.
37. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 11, 13 through 17, and certain elements of item 24 - see instructions).....				
		RCFA		
		P875	26,552,000	37.
38. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	(464,000)	38.
39. Total assets for the leverage ratio (item 36 minus items 37 and 38).....		A224	2,189,293,000	39.
Total Risk-Weighted Assets				
40. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	1,348,229,825	40. a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....				
		RCFW		
		A223	1,205,539,000	40. b.

Risk-Based Capital Ratios *

	(Column A)	(Column B)			
	RCFA	Percentage	RCFW		
	Percentage		Percentage		
41. Common equity tier 1 capital ratio (Column A: item 19 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19 divided by item 40.b).....	P793	13.8892%	P793	15.5332%	41.
42. Tier 1 capital ratio (Column A: item 26 divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 40.b).....					
	7206	13.8892%	7206	15.5332%	42.
43. Total capital ratio (Column A: item 35.a divided by item 40.a) (Advanced approaches institutions that exit parallel run only: Column B: item 35.b divided by item 40.b).....					
	7205	14.7226%	7205	15.9472%	43.

Leverage Capital Ratios *

	RCFA	Percentage	
44. Tier 1 leverage ratio (item 26 divided by item 39).....	7204	8.5534%	44.
45. Advanced approaches institutions only: Supplementary leverage ratio information:			
a. Total leverage exposure.....			
	H015	2,813,396,000	45. a.
b. Supplementary leverage ratio.....			
	H036	6.6560%	45. b.

Capital Buffer *

	RCFA	Percentage		
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer.....				
	H311	6.7226%	46. a.	
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....				
	RCFW	H312	6.3750%	46. b.

Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:

	RCFA	Amount	
47. Eligible retained income.....	H313	NA	47.
48. Distributions and discretionary bonus payments during the quarter.....	H314	NA	48.

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A) 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	
Balance Sheet Asset Categories ⁽²⁾											
1. Cash and balances due from depository institutions.....	RCFD D957 321,590,000	RCFD S396 0	RCFD D958 243,753,000				RCFD D959 72,611,000	RCFD S397 3,542,000	RCFD D960 1,203,000	RCFD S398 481,000	1.
2. Securities:											
a. Held-to-maturity securities.....	RCFD D961 31,434,000	RCFD S399 0	RCFD D962 5,741,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 23,432,000	RCFD D964 2,261,000	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD JA21 187,397,000	RCFD S402 0	RCFD D967 93,526,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 62,124,000	RCFD D969 29,567,000	RCFD D970 2,180,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices.....	RCON D971 84,000		RCON D972 0				RCON D973 84,000	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 320,727,000	RCFD H172 320,727,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413 95,000	RCFD S414 0	RCFD H173 0				RCFD S415 94,000	RCFD S416 0	RCFD S417 1,000		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column A) 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 ⁽⁵⁾	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	1,000	0	0	0	0		0	0	0	1,000
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	11,892,000	(9,000)	0	0	0		0	0	11,848,000	53,000
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	339,019,000	0	0				6,988,000	291,103,000	40,928,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	723,000	0	0				0	0	0	723,000
c. Exposures past due 90 days or more or on nonaccrual ⁽⁶⁾	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	2,250,000	0	0	0	0		37,000	0	0	2,213,000
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	484,061,000	(242,000)	9,639,000	8,000	0		22,266,000	15,758,000	432,103,000	2,431,000
6. LESS: Allowance for loan and lease losses.....	RCFD 3123	RCFD 3123								
	9,878,000	9,878,000								

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

6. For loans and 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.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽⁷⁾	
	250% ⁽⁸⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual ⁽⁹⁾								RCFD H277 0	RCFD H278 0 4.c.
d. All other exposures.....								RCFD H279 0	RCFD H280 0 4.d.
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281 0	RCFD H282 0 5.a.
b. High volatility commercial real estate exposures.....								RCFD H283 0	RCFD H284 0 5.b.
c. Exposures past due 90 days or more or on nonaccrual ⁽¹⁰⁾								RCFD H285 0	RCFD H286 0 5.c.
d. All other exposures.....								RCFD H287 2,098,000	RCFD H288 2,157,000 5.d.
6. LESS: Allowance for loan and lease losses.....									

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

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

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

10. For loans and 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.

Schedule RC-R—Continued
Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	259,295,000	223,974,000	317,000	0	0		1,544,000	14,599,000	17,161,000	1,343,000
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets ⁽¹¹⁾	175,131,000	55,618,000	5,276,000	0	5,847,000		4,239,000	1,333,000	83,154,000	677,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ⁽¹²⁾	
	250% ⁽¹³⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....	0	0	0	3,000				354,000	78,000
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets ⁽¹⁴⁾	6,382,000	0	0	2,000				2,861,000	2,592,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								5,209,000	2,257,000
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								4,533,000	5,414,000

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

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

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

Schedule RC-R—Continued
Part II—Continued

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category	Total Risk-Weighted Asset Amount by Calculation Methodology		
			(Exposure Amount)	1250%	Gross-Up	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount ⁽¹⁵⁾	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities.....	0	0	0	0	0	9.a.
b. Available-for-sale securities.....	41,240,000	41,239,000	1,000	8,309,000	0	9.b.
c. Trading assets.....	5,039,000	5,032,000	7,000	1,255,000	0	9.c.
d. All other on-balance sheet securitization exposures.....	48,860,000	48,843,000	17,000	10,486,000	0	9.d.
10. Off-balance sheet securitization exposures.....	16,515,000	16,466,000	49,000	3,694,000	0	10.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets ⁽¹⁶⁾	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	11.
	2,218,960,000	685,304,000	358,252,000	8,000	5,847,000		193,419,000	358,163,000	588,578,000	7,922,000	

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)		
	Allocation by Risk-Weight Category									Application of Other Risk-Weighting Approaches
	250% ⁽¹⁷⁾	300%	400%	600%	625%	937.5%	1250%	Exposure Amount		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
11. Total balance sheet assets ⁽¹⁶⁾	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	11.	
	6,382,000	0	0	5,000			25,000	15,055,000		

15. Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽¹⁸⁾	(Column B) Credit Equivalent Amount ⁽¹⁹⁾	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) ⁽²⁰⁾												
12. Financial standby letters of credit.....	RCFD D991 50,665,000	1.0	RCFD D992 50,665,000	RCFD D993 439,000	RCFD HJ92 46,000	RCFD HJ93 0		RCFD D994 23,109,000	RCFD D995 4,328,000	RCFD D996 22,126,000	RCFD S511 617,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 9,580,000	0.5	RCFD D998 4,790,000	RCFD D999 313,000				RCFD G603 1,394,000	RCFD G604 342,000	RCFD G605 2,613,000	RCFD S512 128,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 1,690,000	0.2	RCFD G607 338,000	RCFD G608 6,000	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 33,000	RCFD G610 49,000	RCFD G611 198,000	RCFD S513 52,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

18. Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ⁽²¹⁾	(Column B) Credit Equivalent Amount ⁽²²⁾	(Column C)	(Column D)	(Column E)	(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
16. Repo-style transactions ⁽²³⁾	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523
	102,372,000	1.0	102,372,000	10,407,000	10,631,000	0		20,516,000	993,000	57,304,000	2,521,000
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	41,809,000	1.0	41,809,000	41,725,000				6,000	60,000	18,000	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
	58,085,000	0.2	11,617,000	78,000	43,000	0		167,000	5,000	11,301,000	23,000
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	338,702,000	0.5	169,351,000	871,000	162,000	0		22,486,000	6,195,000	139,243,000	394,000
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541								
	41,620,000	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
			224,071,000	20,733,000	0	0	0	81,531,000	6,023,000	114,551,000	1,233,000
21. Centrally cleared derivatives			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
			108,058,000	0	104,201,000	2,470,000		0	0	1,387,000	0
22. Unsettled transactions (failed trades) ⁽²⁴⁾	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197
	446,000			56,000				0	0	344,000	0

21. Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ⁽²⁵⁾		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions ⁽²⁶⁾				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) ⁽²⁷⁾	RCFD H198	RCFD H199	RCFD H200			22.
	6,000	3,000	37,000			

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....									
	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	
	432,880,000	115,091,000	8,317,000	0	342,661,000	376,158,000	937,663,000	12,890,000	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	2,301,820	332,680	0	68,532,200	188,079,000	937,663,000	19,335,000	25.

Schedule RC-R—Continued
Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250% ⁽²⁸⁾	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
	6,382,000	0	0	5,000	6,000	3,000	111,000	
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	25.
	15,955,000	0	0	30,000	37,500	28,125	1,387,500	

Dollar Amounts in Thousands		Totals		
	RCFD	Amount		
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	S580	1,270,015,825		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	78,306,000		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve ⁽²⁹⁾	B704	1,348,229,825		28.
29. LESS: Excess allowance for loan and lease losses.....	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	1,348,229,825		31.

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....		G642	128,982,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	10,307,035,000	S583	8,077,318,000	S584	4,472,816,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	6,043,175,000	S586	2,046,990,000	S587	990,486,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	164,046,000	S589	342,486,000	S590	59,675,000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	86,298,000	S592	148,385,000	S593	29,611,000	M.2.d.
e. Equity.....	S594	981,932,000	S595	445,714,000	S596	90,279,000	M.2.e.
f. Precious metals (except gold).....	S597	14,765,000	S598	764,000	S599	0	M.2.f.
g. Other.....	S600	454,956,000	S601	74,418,000	S602	4,494,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	11,360,179,000	S604	8,104,372,000	S605	4,326,790,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	69,429,000	S607	2,109,000	S608	0	M.3.b.
c. Credit (investment grade reference asset).....	S609	66,541,000	S610	441,862,000	S611	30,585,000	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	20,754,000	S613	127,501,000	S614	3,902,000	M.3.d.
e. Equity.....	S615	566,532,000	S616	120,797,000	S617	7,057,000	M.3.e.
f. Precious metals (except gold).....	S618	0	S619	0	S620	0	M.3.f.
g. Other.....	S621	56,924,000	S622	5,485,000	S623	15,000	M.3.g.

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

	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	106,244,000	0	0	0	665,000	0	9,600,000	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
	173,000	0	0	0	0	0	837,000	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets (1).</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due.....	2,062,000	0	0	0	28,000	0	4,000	4.a.
b. 90 days or more past due.....	3,817,000	0	0	0	26,000	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs.....	740,000	0	0	0	1,000	0	0	5.a.
b. Recoveries.....	742,000	0	0	0	0	0	0	5.b.

1. The \$100 billion asset-size test is based on the total assets reported on the *June 30, 2017*, Report of Condition.

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
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 0	RCFD HU17 0			RCFD HU18 0	6.
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 3,319,000			RCFD B779 0	RCFD B780 473,000	RCFD B781 475,000	RCFD B782 8,123,000 9.
<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 296,000			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0 10.
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 85,000						RCFD B796 586,000 11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....	RCFD B797 81,000						RCFD B803 166,000 12.

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

Schedule RC-S—Continued

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	154,000	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	519,514,000	M.2.b.
c. Other financial assets (includes home equity lines) ⁽¹⁾	A591	511,198,000	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	5,514,000	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	15,236,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808	22,682,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ^{(2), (3)}	C407	0	M.4.

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

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

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

Schedule RC-T—Fiduciary and Related Services

	RCFD	Yes		No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	A345	x			1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	x			2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	B867	x			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 percent of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	34,273,000	8,656,000	15,476	546	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.
	46,315,000	59,019,000	357	50	
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
b. Employee benefit—defined benefit.....	23,842,000	296,162,000	345	110	
	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
c. Other employee benefit and retirement-related accounts.....	6,410,000	9,022,000	9,243	95	
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	0	164,000	0	1,725	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	285,927,000	132,702,000	62,322	22,769	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
	26,178,000	492,000	3,687	112	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	224,000	215,254,000	17	507	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
	423,169,000	721,471,000	91,447	25,914	
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		22,155,187,000		444,300	11.

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900 83,554,000	RCFN B901 5,902,374,000	RCFN B902 10,089	RCFN B903 260,382	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 6,395,000	RCFD J260 13,715,000	RCFD J261 9,237	RCFD J262 18,277	13.

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	272,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	167,000	15.a.
b. Employee benefit-defined benefit.....			B906	216,000	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	70,000	15.c.
16. Corporate trust and agency accounts.....			A479	0	16.
17. Investment management and investment advisory agency accounts.....			J315	1,271,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	71,000	18.
19. Other fiduciary accounts.....			A480	133,000	19.
20. Custody and safekeeping accounts.....			B909	1,910,000	20.
21. Other fiduciary and related services income.....			B910	124,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	4,234,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	1,649,000			22.a.
23. Less: Expenses.....			C058	3,398,000	23.
24. Less: Net losses from fiduciary and related services.....			A488	23,000	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	0	25.
26. Net fiduciary and related services income.....			A491	813,000	26.

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	6,987,000	J264	2,000	J265	53,000	M.1.a.
b. Interest-bearing deposits.....	J266	31,673,000	J267	168,000	J268	1,301,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	5,548,000	J270	1,456,000	J271	1,109,000	M.1.c.
d. State, county, and municipal obligations.....	J272	29,622,000	J273	13,000	J274	13,000	M.1.d.
e. Money market mutual funds.....	J275	4,209,000	J276	10,000	J277	360,000	M.1.e.
f. Equity mutual funds.....	J278	63,917,000	J279	4,187,000	J280	12,081,000	M.1.f.
g. Other mutual funds.....	J281	25,936,000	J282	1,893,000	J283	4,264,000	M.1.g.
h. Common trust funds and collective investment funds.....	J284	1,676,000	J285	63,439,000	J286	0	M.1.h.
i. Other short-term obligations.....	J287	34,582,000	J288	87,000	J289	149,000	M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	23,286,000	J291	1,676,000	J292	2,887,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	19,464,000	J294	1,474,000	J295	1,433,000	M.1.k.
l. Other common and preferred stocks.....	J296	70,511,000	J297	1,656,000	J298	2,621,000	M.1.l.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	667,000	J303	289,000	J304	46,000	M.1.n.
o. Miscellaneous assets.....	J305	2,122,000	J306	217,000	J307	85,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	320,200,000	J309	76,567,000	J310	26,402,000	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	37,272,000	J312	50,159	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	1	100,000		M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	0	0		M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	2,168			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	19	B932	23,040,000	M.3.a.
b. International/Global equity.....	B933	15	B934	16,048,000	M.3.b.
c. Stock/Bond blend.....	B935	37	B936	37,398,000	M.3.c.
d. Taxable bond.....	B937	24	B938	29,905,000	M.3.d.
e. Municipal bond.....	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	2	B942	14,006,000	M.3.f.
g. Specialty/Other.....	B943	6	B944	41,609,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	103	B946	162,006,000	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	3,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	2,000	B957	18,000	B958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959	5,000	B960	18,000	B961	0	M.4.e.

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

Carl McKay, Managing Director

Name and Title (TEXT B962)

carl.x.mckay@jpmorgan.com

E-mail Address (TEXT B926)

718-242-5842

Area Code / Phone Number / Extension (TEXT B963)

844-894-2048

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
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	32,000	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	3,285,000	HU23	24,411,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	1,922,000	JF90	300,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	2,030,000	JF85	4,843,000	2.a.
b. Other liabilities.....	JF93	8,000	JF86	56,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	156,000	JF88	0	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	24,711,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	4,899,000			6.

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

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

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

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

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

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

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

Comments?.....

RCON	Yes		No
6979			X

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

Validity

Validity edits are designed to check the accuracy of data, including the logical (or direct) item relationships and arithmetic calculations (or items to a total). These edits must be corrected before filing. These edits are supplied by the Federal Reserve.

Quality

Quality edits compare items in order to detect possible data inconsistencies. Quality edits define expected relationships between data items. Sometimes, valid data will create conditions that violate a quality edit. Quality edits must either be cleared OR an explanation for the edit failure must be provided by selecting the "Click to Enter Explanation" link. These edits are supplied by the Federal Reserve.

Error ID: R0230.7038

Error Description: Your institution has adopted ASU 2016-01 and reported "Unrealized holding gains (losses) on equity securities not held for trading" (RI 8.b) of \$470,000,000 but reported zero for "Equity securities with readily determinable fair values not held for trading" (RC 2.c) of \$0. Please review your reported data and explain or revise as appropriate.

Fed Edit Text: IF RI 8B <> 0, RC 2C <> 0.' & '||' & 'RC 2.c = '& cc:RCFDJA22[P0]&'; RI 8.b = '& cc:RIADHT70[P0]

Calculation Components: IF

RI. 8.b. Unrealized holding gains (losses) on equity securities not held for trading

470,000

Is not equal to Zero

THEN

RC. 2.c. Assets: Securities: Equity securities with readily determinable fair values not held for trading

0

Is not equal to Zero

Explanation:

JPMCB does not have any non-trading equity securities with readily determinable fair values to report in line item 2c of Sch RC. The amount reported in line item 8b of Sch RI relates to equity investments reported in line item 11 Other Assets of Sch RC. For the twelve months ended 12.31.18, the amount reported in line item 8b of Sch RI represents unrealized gain/loss on equity investments without readily determinable fair values, either as a result of electing measurement alternative or impairment charge, per the instructions.

Error ID: R0527.5092

Error Description: Income statement items are reported on a calendar year-to-date basis. Therefore, the \$0 your bank reported this quarter for "Other-than-temporary impairment losses" on HTM and AFS debt securities recognized in earnings (RI M.14) should be greater than or equal to the \$1,000,000 reported in the previous quarter. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: JUN,SEP,DEC: CUR LOSSES (RI-M14) S/B >= PREV MINUS \$2K' & '||' & 'Curr = '\$' & cc:RIADJ321[P0] & ' '; Prior = '\$' & cc:RIADJ321[-P1Q] & ' '; Difference = '\$' & cc:RIADJ321[P0] - cc:RIADJ321[-P1Q]

Calculation Components: IF Current quarter Is not March

AND

RI-Memo. M.7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions)

Should be less than or equal to

0

RI-Memo. M.7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) 1 Quarter Back

THEN

RI-Memo. M.14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings

Should be greater than or equal to

RI-Memo. M.14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings 1 Quarter Back

Minus

0

0

1,000

2

Explanation:

The \$0 million we reported excludes realized losses on securities sold of \$1 million (QTD) and \$22 million (YTD) in 4Q18 that had been previously reported as an OTTI loss due to the intention to sell those securities.

Error ID: R1041.5101

Error Description: Your bank reported \$ (148,000,000) in Schedule RIB, Part II, item 6, "Adjustments." Except for amounts relating to the application of push down accounting, a reorganization, or foreign currency translations, adjustments to the Allowance for loan and lease losses are generally not appropriate. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RI-B PART II ITEM 6 SHOULD EQUAL 0' & '||' & 'RI-B PART II ITEM 6 EQUALS \$' & cc:RIADC233[P0]

Calculation Components: RI-B. Pt.II.6. Adjustments

Should be less than or equal to

(148,000)

AND

25

RI-B. Pt.II.6. Adjustments

Should be greater than or equal to

(148,000)

(25)

Explanation:

The balance reflects write-offs of PCI loans and other adjustments

Error ID: R2300.4412

Error Description: Your bank reported an "Outstanding balance" of purchased impaired loans held for investment (RC-C Part I, M.7.a.) of \$24,969,000,000. Generally, the amount of these loans (RC-C Part I, M.7.b.) of \$24,037,000,000 is expected to be greater than zero and less than or equal to 95% of the outstanding balance. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: IF RC-C M7a >0, THEN RC-C M7b>0 AND EQUAL TO OR LESS THAN 95% OF RC-C M7a' & '||' & 'RC-C M7a = \$' & cc:RCFDC779[P0] & '; RC-C M7b = \$' & cc:RCFDC780[P0]

Calculation Components: IF

RC-C-Memo. Pt.I.M.7.a. Purchased 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): Outstanding balance

24,969,000

Should be greater than Zero

THEN

RC-C-Memo. Pt.I.M.7.b. Purchased 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): Amount

24,037,000

Should be greater than Zero

AND

RC-C-Memo. Pt.I.M.7.b. Purchased 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): Amount

24,037,000

Should be less than or equal to

RC-C-Memo. Pt.I.M.7.a. Purchased 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): Outstanding balance

24,969,000

Multiplied by

0.950

Explanation:

The PCI portfolio acquired in 2008 from WaMu now exceeds the 95% edit threshold as loans have liquidated and the original mark has been utilized.

Error ID: R3395.5810

Error Description: The sum of the components of "Maturity and repricing data for all loans other than closed-end loans secured by first liens on 1-4 family residential properties" (RC-C Part I, M.2.b.(1) through M.2.b.(6)) and similar loans that are in "Nonaccrual" status (RC-N 9 minus 1.c.(2)(a), Column C) of \$636,589,000,000 should equal the balance of all loans reported in Schedule RC-C, other than "Closed-end loans secured by first liens on 1-4 family residential properties" (RC-C Part I, 1 through 10.b., Column A, minus 1.c.(2)(a), Column B) of \$636,564,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: ((RC-C M2B1 THRU M2B6) + (RC-N 9 COL C - 1C2A, COL C)) SHOULD EQUAL (RC-C 1A1 THRU 10 COL A - 1C2A COL B). ' & '||' & 'RC-C M.2.b.(1) thru (6) + RC-N 9, Col C less RC-N 1.c.(2)(a) Col C \$' & (cc:RCFDA570[P0] + cc:RCFDA571[P0] + cc:RCFDA572[P0] + cc:RCFDA573[P0] + cc:RCFDA574[P0] + cc:RCFDA575[P0] + cc:RCFD1403[P0]) - cc:RCONC229[P0] & ' does not equal RC-C 1.a.(1) thru 10 Col A less RC-C 1.c.(2)(a) Col B \$' & (cc:RCFDF158[P0] + cc:RCFDF159[P0] + cc:RCFD1420[P0] + cc:RCFD1797[P0] + cc:RCFD5367[P0] + cc:RCFD5368[P0] + cc:RCFD1460[P0] + cc:RCFDF160[P0] + cc:RCFDF161[P0] + cc:RCFDB532[P0] + cc:RCFDB533[P0] + cc:RCFDB534[P0] + cc:RCFDB536[P0] + cc:RCFDB537[P0] + cc:RCFD1590[P0] + cc:RCFD1763[P0] + cc:RCFD1764[P0] + cc:RCFDB538[P0] + cc:RCFDB539[P0] + cc:RCFDK137[P0] + cc:RCFDK207[P0] + cc:RCFD2081[P0] + cc:RCFD2107[P0] + cc:RCFD1563[P0] + cc:RCFDF162[P0] + cc:RCFDF163[P0] - cc:RCON5367[P0])

Calculation Components: RC-C-Memo. Pt.I.M.2.b.(1). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Three months or less

368,454,000

Plus

RC-C-Memo. Pt.I.M.2.b.(2). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over three months through 12 months	
	55,014,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(3). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over one year through three years	
	72,420,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(4). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over three years through five years	
	77,578,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(5). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over five years through 15 years	
	53,065,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(6). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over 15 years	
	7,215,000
Plus	
RC-N. 9.C. Nonaccrual.Total loans and leases	
	5,911,000
Minus	
RC-N. 1.c.(2)(a).C. Nonaccrual. Loans secured by real estate: Secured by 1-4 family residential properties in domestic offices: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	
	3,068,000
	<hr/>
	636,589,000
Minus	
RC-C. Pt.I.1.a.(1).A. Consolidated Bank. Loans secured by real estate: Construction, land development, and other land loans: 1-4 family residential construction loans	
	225,000
Plus	
RC-C. Pt.I.1.a.(2).A. Consolidated Bank. Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans	
	9,603,000
Plus	
RC-C. Pt.I.1.b.A. Consolidated Bank. Loans secured by real estate: Secured by farmland (including farm residential and other improvements)	
	155,000
Plus	

RC-C. Pt.I.1.c.(1).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	34,659,000
Plus	
RC-C. Pt.I.1.c.(2).(a).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	249,334,000
Plus	
RC-C. Pt.I.1.c.(2).(b).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by junior liens	1,361,000
Plus	
RC-C. Pt.I.1.d.A. Consolidated Bank. Loans secured by real estate: Secured by multifamily (5 or more) residential properties	71,280,000
Plus	
RC-C. Pt.I.1.e.(1).A. Consolidated Bank. Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by owner-occupied nonfarm nonresidential properties	17,215,000
Plus	
RC-C. Pt.I.1.e.(2).A. Consolidated Bank. Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties	21,341,000
Plus	
RC-C. Pt.I.2.a.(1).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To commercial banks in the U.S.: To U.S. branches and agencies of foreign banks	5,000
Plus	
RC-C. Pt.I.2.a.(2).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To commercial banks in the U.S.: To other commercial banks in the U.S	7,610,000
Plus	
RC-C. Pt.I.2.b.A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To other depository institutions in the U.S.	13,000
Plus	
RC-C. Pt.I.2.c.(1).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To banks in foreign countries: To foreign branches of other U.S. banks	15,000
Plus	
RC-C. Pt.I.2.c.(2).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To banks in foreign countries: To other banks in foreign countries	9,779,000
Plus	

RC-C. Pt.I.3.A. Consolidated Bank. Loans to finance agricultural production and other loans to farmers	546,000
Plus	
RC-C. Pt.I.4.a.A. Consolidated Bank. Commercial and industrial loans: To U.S. addressees (domicile)	145,318,000
Plus	
RC-C. Pt.I.4.b.A. Consolidated Bank. Commercial and industrial loans: To non-U.S. addressees (domicile)	34,902,000
Plus	
RC-C. Pt.I.6.a.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Credit cards	42,770,000
Plus	
RC-C. Pt.I.6.b.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Other revolving credit plans	11,724,000
Plus	
RC-C. Pt.I.6.c.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Automobile loans	46,257,000
Plus	
RC-C. Pt.I.6.d.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	2,400,000
Plus	
RC-C. Pt.I.7.A. Consolidated Bank. Loans to foreign governments and official institutions (including foreign central banks)	3,090,000
Plus	
RC-C. Pt.I.8.A. Consolidated Bank. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	21,515,000
Plus	
RC-C. Pt.I.9.A. Consolidated Bank. Loans to nondepository financial institutions and other loans	153,022,000
Plus	
RC-C. Pt.I.10.a.A. Consolidated Bank. Lease financing receivables (net of unearned income): Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	0
Plus	
RC-C. Pt.I.10.b.A. Consolidated Bank. Lease financing receivables (net of unearned income): All other leases	231,000
Minus	

RC-C. Pt.I.1.c.(2)(a).B. Domestic Offices. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	247,806,000
	<u>636,564,000</u>
	25,000
Should be less than or equal to	10
AND	
RC-C-Memo. Pt.I.M.2.b.(1). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Three months or less	368,454,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(2). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over three months through 12 months	55,014,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(3). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over one year through three years	72,420,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(4). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over three years through five years	77,578,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(5). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over five years through 15 years	53,065,000
Plus	
RC-C-Memo. Pt.I.M.2.b.(6). Maturity and repricing data for loans and leases (excluding those in nonaccrual status): All loans and leases EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices with a remaining maturity or next repricing date of: Over 15 years	7,215,000
Plus	
RC-N. 9.C. Nonaccrual.Total loans and leases	5,911,000
Minus	
RC-N. 1.c.(2)(a).C. Nonaccrual. Loans secured by real estate: Secured by 1-4 family residential properties in domestic offices: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	3,068,000
	<u>636,589,000</u>
Minus	

RC-C. Pt.I.1.a.(1).A. Consolidated Bank. Loans secured by real estate: Construction, land development, and other land loans: 1-4 family residential construction loans	225,000
Plus	
RC-C. Pt.I.1.a.(2).A. Consolidated Bank. Loans secured by real estate: Construction, land development, and other land loans: Other construction loans and all land development and other land loans	9,603,000
Plus	
RC-C. Pt.I.1.b.A. Consolidated Bank. Loans secured by real estate: Secured by farmland (including farm residential and other improvements)	155,000
Plus	
RC-C. Pt.I.1.c.(1).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	34,659,000
Plus	
RC-C. Pt.I.1.c.(2).(a).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by first liens	249,334,000
Plus	
RC-C. Pt.I.1.c.(2).(b).A. Consolidated Bank. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by junior liens	1,361,000
Plus	
RC-C. Pt.I.1.d.A. Consolidated Bank. Loans secured by real estate: Secured by multifamily (5 or more) residential properties	71,280,000
Plus	
RC-C. Pt.I.1.e.(1).A. Consolidated Bank. Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by owner-occupied nonfarm nonresidential properties	17,215,000
Plus	
RC-C. Pt.I.1.e.(2).A. Consolidated Bank. Loans secured by real estate: Secured by nonfarm nonresidential properties: Loans secured by other nonfarm nonresidential properties	21,341,000
Plus	
RC-C. Pt.I.2.a.(1).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To commercial banks in the U.S.: To U.S. branches and agencies of foreign banks	5,000
Plus	
RC-C. Pt.I.2.a.(2).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To commercial banks in the U.S.: To other commercial banks in the U.S	7,610,000
Plus	
RC-C. Pt.I.2.b.A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To other depository institutions in the U.S.	13,000

Plus	
RC-C. Pt.1.2.c.(1).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To banks in foreign countries: To foreign branches of other U.S. banks	
	15,000
Plus	
RC-C. Pt.1.2.c.(2).A. Consolidated Bank. Loans to depository institutions and acceptances of other banks: To banks in foreign countries: To other banks in foreign countries	
	9,779,000
Plus	
RC-C. Pt.1.3.A. Consolidated Bank. Loans to finance agricultural production and other loans to farmers	
	546,000
Plus	
RC-C. Pt.1.4.a.A. Consolidated Bank. Commercial and industrial loans: To U.S. addressees (domicile)	
	145,318,000
Plus	
RC-C. Pt.1.4.b.A. Consolidated Bank. Commercial and industrial loans: To non-U.S. addressees (domicile)	
	34,902,000
Plus	
RC-C. Pt.1.6.a.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Credit cards	
	42,770,000
Plus	
RC-C. Pt.1.6.b.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Other revolving credit plans	
	11,724,000
Plus	
RC-C. Pt.1.6.c.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Automobile loans	
	46,257,000
Plus	
RC-C. Pt.1.6.d.A. Consolidated Bank. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper): Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	
	2,400,000
Plus	
RC-C. Pt.1.7.A. Consolidated Bank. Loans to foreign governments and official institutions (including foreign central banks)	
	3,090,000
Plus	
RC-C. Pt.1.8.A. Consolidated Bank. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	
	21,515,000
Plus	
RC-C. Pt.1.9.A. Consolidated Bank. Loans to nondepository financial institutions and other loans	
	153,022,000

Plus		
RC-C. Pt.I.10.a.A. Consolidated Bank. Lease financing receivables (net of unearned income): Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)		
		0
Plus		
RC-C. Pt.I.10.b.A. Consolidated Bank. Lease financing receivables (net of unearned income): All other leases		
		231,000
Minus		
RC-C. Pt.I.1.c.(2)(a).B. Domestic Offices. Loans secured by real estate: Secured by 1-4 family residential properties: Closed-end loans secured by 1-4 family residential properties: Secured by first liens		
	247,806,000	
	636,564,000	
		25,000
Should be greater than or equal to		(10)

Explanation:

Variance driven by \$25 million of loans predominantly included in MDRM RCFD1253 and MDRM RCONF177, that should not have been included. This is a clerical error that was deemed operationally risky to adjust due to timing of identification. Amount relatively immaterial.

Error ID: **R3510.1412**

Error Description: The "Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs" (RC-H 6.) represents the bank's position with these offices, which is the difference between their total assets and total liabilities. Total assets of these offices is derived from "Total assets of the consolidated bank" minus "Total assets in the domestic offices" (RC 12. minus RC-H 8.) of \$569,892,000,000. Total liabilities of these offices is derived from "Total liabilities of the consolidated bank" minus "Total liabilities in the domestic offices" (RC 21. minus RC-H 9.) of \$657,625,000,000. Our calculated position of \$87,733,000,000 is different from the \$98,398,000,000 reported in (RC-H 6.). Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: IF NET DUE FM (RC-H6) IS >0, (RC-12 -H8)-(RC-21 -H9) SHLD = (RC-H6)||' & ((cc:RCFD2170[P0] - cc:RCON2192[P0]) - (cc:RCFD2948[P0] - cc:RCON3129[P0])) & ' does not equal ' & cc:RCON2163[P0]

Calculation Components: IF

RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	98,398,000
Should be greater than Zero	
THEN	
RC. 12. Assets: Total assets	2,218,960,000
Minus	
RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,561,335,000
	657,625,000
Minus	

RC. 21. Liabilities: Total liabilities	2,004,617,000
Minus	
RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,434,725,000
	<u>569,892,000</u>
	87,733,000
Minus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	98,398,000
	<u>(10,665,000)</u>
	10
Should be less than or equal to	
AND	
RC. 12. Assets: Total assets	2,218,960,000
Minus	
RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,561,335,000
	<u>657,625,000</u>
Minus	
RC. 21. Liabilities: Total liabilities	2,004,617,000
Minus	
RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,434,725,000
	<u>569,892,000</u>
	87,733,000
Minus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	98,398,000
	<u>(10,665,000)</u>
	(10)
Should be greater than or equal to	

Explanation:

The difference is due to the foreigndomestic netting adjustment, less the foreign office minority interest

Error ID: **R3514.1417**

Error Description: Information from schedule RC-H is used in the calculation of the bank's total domestic assets, which is compared to the calculated bank's total liabilities and equity capital in domestic offices, for consistency. The amount of total assets is derived by adding "Net due from bank's own foreign offices, Edge and Agreement subsidiaries and IBFs" (RC-H 6.) and "Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBF's)" (RC-H 8.) of \$1,659,733,000,000. The amount of total liabilities and equity capital is derived by adding "Total equity capital" (RC 28.), "Net due to bank's own foreign offices, Edge and Agreement subsidiaries and IBFs" (RC-H 7.), and "Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBF's)" (RC-H 9.) of \$1,649,068,000,000. Your calculated total assets are different from the calculated sum of your total liabilities and total equity. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: SUM OF DOM ASSETS (RC-H8 +H6) SHLD = THE SUM OF (RC-28 + H7 +H9)||' & (cc:RCON2192[P0] + cc:RCON2163[P0]) & ' does not equal ' & (cc:RCFDG105[P0] + cc:RCON2941[P0] + cc:RCON3129[P0])

<u>Calculation Components:</u>	RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,561,335,000
	Plus	
	RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	98,398,000
		1,659,733,000
	Minus	
	RC. 28. Equity Capital: Bank Equity Capital: Total equity capital	214,343,000
	Plus	
	RC-H. 7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	Plus	
	RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,434,725,000
		1,649,068,000
		10,665,000
	Should be less than or equal to	10
	AND	
	RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,561,335,000
	Plus	
	RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	98,398,000
		1,659,733,000
	Minus	
	RC. 28. Equity Capital: Bank Equity Capital: Total equity capital	214,343,000
	Plus	
	RC-H. 7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs	0
	Plus	

RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)

1,434,725,000

1,649,068,000

10,665,000

(10)

Should be greater than or equal to

Explanation:

“The difference is due to the foreigndomestic netting adjustment, less the foreign office minority interest

Error ID: R4200.6022

Error Description: Last quarter, your bank reported "Deposits of Banks in foreign countries: Total Transaction Accounts (Including Total Demand Deposits" (RC-E I 5A) of \$ 35,820,000,000. This quarter, you reported \$ 32,930,000,000 which exceeds our tolerance of +/- \$1 billion of prior quarter's deposits. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RC-EI5A CURR S/B = RC-EI5A PREV +/- \$1 billion ' & '|' & ' CURR = \$ ' & cc:RCON2213[P0] & ' ; PREV = ' & cc:RCON2213[-P1Q] & ' ; Difference = \$ ' & cc:RCON2213[P0] - cc:RCON2213[-P1Q]

Calculation Components: RC-E. Pt.I.5.A. Transaction Accounts: Total Transaction Accounts (including total demand deposits). Deposits of: Banks in foreign countries

32,930,000

Minus

RC-E. Pt.I.5.A. Transaction Accounts: Total Transaction Accounts (including total demand deposits). Deposits of: Banks in foreign countries 1 Quarter Back

35,820,000

(2,890,000)

Should be greater than or equal to

(1,000,000)

AND

RC-E. Pt.I.5.A. Transaction Accounts: Total Transaction Accounts (including total demand deposits). Deposits of: Banks in foreign countries

32,930,000

Minus

RC-E. Pt.I.5.A. Transaction Accounts: Total Transaction Accounts (including total demand deposits). Deposits of: Banks in foreign countries 1 Quarter Back

35,820,000

(2,890,000)

Should be less than or equal to

1,000,000

Explanation:

The increase was due to BAU activity with various countries.

Error ID: R4240.6023

Error Description: Last quarter, your bank reported "Deposits of Banks in foreign countries: Total Nontransaction Accounts (Including MMDAs)" (RC-E I 5C) of \$ 12,126,000,000. This quarter, you reported \$ 17,955,000,000 which exceeds our tolerance of +/- \$1 billion of prior quarter's deposits. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RC-EI5C CURR S/B = RC-EI5C PREV +/- \$1 billion ' & '||' & ' CURR = \$ ' &
 cc:RCON2236[P0] & ' ; PREV = ' & cc:RCON2236[-P1Q] & ' ; Difference = \$ ' &
 cc:RCON2236[P0] - cc:RCON2236[-P1Q]

Calculation Components: RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries

Minus	17,955,000
RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries 1 Quarter Back	12,126,000
	5,829,000
Should be greater than or equal to	(1,000,000)
AND	
RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries	17,955,000
Minus	
RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries 1 Quarter Back	12,126,000
	5,829,000
Should be less than or equal to	1,000,000

Explanation:

The increase was due to BAU activity with various countries.

Error ID: **R4574.1589**

Error Description: All other off-balance sheet liabilities (excluding derivatives) exceeding 25% of Schedule RC, item 27a, "Total bank equity capital," should be itemized in (RC-L 9.b. through 9.f.). Last quarter, your bank itemized one or more off-balance sheet liabilities in the amount of \$72,516,000,000. However, this quarter you itemized none. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: IF PREV (RC-L9B..L9F) > 0 & CURR (25% OF RC-27A) > \$5M, THEN CURR (L9B..L9F) S/B >0' & '||' & 'PREV (RC-L9B..L9F) = \$' & (cc:RCFD3434[-P1Q] + cc:RCFDC978[-P1Q] + cc:RCFD3555[-P1Q] + cc:RCFD3556[-P1Q] + cc:RCFD3557[-P1Q]) & ' ; CURR (RC-L9B..L9F) = \$' & (cc:RCFD3434[P0] + cc:RCFDC978[P0] + cc:RCFD3555[P0] + cc:RCFD3556[P0] + cc:RCFD3557[P0]) & ' ; CURR (25% of RC-27a) = \$' & (cc:RCFD3210[P0] * 0.25)

Calculation Components: IF

RC-L. 9.b. All other off-balance-sheet liabilities (exclude derivatives): Commitments to purchase when-issued securities 1 Quarter Back	0
Plus	
RC-L. 9.c. All other off-balance-sheet liabilities (exclude derivatives): Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf 1 Quarter Back	0
Plus	
RC-L. 9.d. All other off-balance-sheet liabilities (exclude derivatives) 1 Quarter Back	72,516,000
Plus	

RC-L. 9.e. All other off-balance-sheet liabilities (exclude derivatives) 1 Quarter Back	0
Plus	
RC-L. 9.f. All other off-balance-sheet liabilities (exclude derivatives) 1 Quarter Back	0
	72,516,000
Should be greater than Zero	
AND	
RC. 27.a. Equity Capital: Bank Equity Capital: Total bank equity capital	214,224,000
Multiplied by	0.250
	53,556,000
Should be greater than	5,000
THEN	
RC-L. 9.b. All other off-balance-sheet liabilities (exclude derivatives): Commitments to purchase when-issued securities	0
Plus	
RC-L. 9.c. All other off-balance-sheet liabilities (exclude derivatives): Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	0
Plus	
RC-L. 9.d. All other off-balance-sheet liabilities (exclude derivatives)	0
Plus	
RC-L. 9.e. All other off-balance-sheet liabilities (exclude derivatives)	0
Plus	
RC-L. 9.f. All other off-balance-sheet liabilities (exclude derivatives)	0
	0
Should be greater than Zero	

Explanation:

For 4Q18 reporting period, All other off-balance sheet liabilities (excluding derivatives) didnt exceed 25% of Schedule RC, item 27a, otal bank equity capital, and hence there were no itemized off-balance sheet liabilities.

Error ID: R6123.4315

Error Description: Last quarter, your bank reported "Estimated amount of uninsured deposits" (RC-O M.2.) of \$ 720,388,000,000. This quarter, you reported \$ 729,578,000,000 which exceeds our tolerance of +/- \$5 billion of prior quarter's balance. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RC-OM2 CURR S/B = RC-OM2 PREV +/- \$5 billion ' & '||' & ' CURR = \$ ' & cc:RCON5597[P0] & ' ; PREV = ' & cc:RCON5597[-P1Q] & ' ; Difference = \$ ' & cc:RCON5597[P0] - cc:RCON5597[-P1Q]

Calculation Components: RC-O-Memo. M.2. Estimated amount of uninsured assessable 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)

Minus 729,578,000

RC-O-Memo. M.2. Estimated amount of uninsured assessable 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) 1 Quarter Back	720,388,000
	<u>9,190,000</u>
Should be greater than or equal to	(5,000,000)
AND	
RC-O-Memo. M.2. Estimated amount of uninsured assessable 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)	729,578,000
Minus	
RC-O-Memo. M.2. Estimated amount of uninsured assessable 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) 1 Quarter Back	720,388,000
	<u>9,190,000</u>
Should be less than or equal to	5,000,000

Explanation:

Increase in total uninsured deposits is consistent with the overall increase in domestic deposits and is driven by increased funding from the Intermediate Holding Company and deposits of consolidated subsidiaries.

Error ID: **R6251.4992**

Error Description: Generally, the sum of the itemized components of "Total fair value reported on Schedule RC - All other liabilities" (RC-Q M.2.a. through M.2.f., Column A) of \$0 is expected to be greater than zero and less than or equal to the total amount reported in (RC-Q 13., Column A) of \$5,859,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: IF (RC-Q13A) > \$500K, SUM OF (RC-QM2AA THRU QM2FA) S/B LESS THAN OR EQUAL TO (RC-Q13A) AND GREATER THAN 0|| SUM = '\$' & (cc:RCFDF261[P0] + cc:RCFDG566[P0] + cc:RCFDG571[P0] + cc:RCFDG576[P0] + cc:RCFDG581[P0] + cc:RCFDG586[P0]) &', RC-Q13A = '\$' & cc:RCFDG805[P0]

Calculation Components: IF

RC-Q. 13.A. Total Fair Value Reported on Schedule RC. All other liabilities	5,859,000
Should be greater than	500
THEN	
RC-Q-Memo. M.2.a.A. Total Fair Value Reported on Schedule RC. All other liabilities: Loan commitments (not accounted for as derivatives)	0
Plus	
RC-Q-Memo. M.2.b.A. Total Fair Value Reported on Schedule RC. All other liabilities: Nontrading derivative liabilities	0
Plus	
RC-Q-Memo. M.2.c.A. Total Fair Value. All other liabilities	0
Plus	

RC-Q-Memo. M.2.d.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
Plus	
RC-Q-Memo. M.2.e.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
Plus	
RC-Q-Memo. M.2.f.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
	0
Should be less than or equal to	
RC-Q. 13.A. Total Fair Value Reported on Schedule RC. All other liabilities	5,859,000
AND	
RC-Q-Memo. M.2.a.A. Total Fair Value Reported on Schedule RC. All other liabilities: Loan commitments (not accounted for as derivatives)	0
Plus	
RC-Q-Memo. M.2.b.A. Total Fair Value Reported on Schedule RC. All other liabilities: Nontrading derivative liabilities	0
Plus	
RC-Q-Memo. M.2.c.A. Total Fair Value. All other liabilities	0
Plus	
RC-Q-Memo. M.2.d.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
Plus	
RC-Q-Memo. M.2.e.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
Plus	
RC-Q-Memo. M.2.f.A. Total Fair Value Reported on Schedule RC. All other liabilities	0
	0
Should be greater than Zero	0

Explanation:

All other liabilities RC-Q M2a through RC-Q M2f Column A balance is less than 100,000 dollars and 25 percent of Total Other Liabilities of \$5,859 million

Error ID: R6770.5865

Error Description: The amount of \$18,988,000,000 reported for "Higher risk consumer loans" (RC-O M.8.a) should generally equal \$18,987,800,000.000, which is the sum of consumer loans reported in RC-O, Memoranda item 18.j., columns I, J, K, and L, less nontraditional mortgages reported in RC-O, Memoranda item 18.a., columns I, J, K, and L, plus the balance of unscorable consumer loans (excluding nontraditional mortgages) that exceeds 5 percent of the total outstanding balance for that product type reported in column N, items 18.b. through 18.i. Please review your reported data and revise or explain as appropriate.

Fed Edit Text: RC-O M8A SHOULD EQUAL RC-O M18J SUM COLS I, J, K, L LESS M18A COLS I, J, K, L PLUS BAL OF UNSCOREABLE LOANS' & '|' & 'RC-O M8A = \$' & cc:RCFDN027[P0] &; RC-O M18J SUM COLS I, J, K, L LESS M18A COLS I, J, K, L PLUS BAL OF UNSCOREABLE LOANS = \$' & (cc:RCFDN123[P0] + cc:RCFDN124[P0] + cc:RCFDN125[P0] + cc:RCFDN126[P0]) - (cc:RCFDM972[P0] + cc:RCFDM973[P0] + cc:RCFDM974[P0] + cc:RCFDM975[P0]) + Max((cc:RCFDM991[P0] - (0.05 * cc:RCFDM992[P0])), 0) + Max((cc:RCFDN007[P0] - (0.05 * cc:RCFDN008[P0])), 0) + Max((cc:RCFDN022[P0] - (0.05 * cc:RCFDN023[P0])), 0) + Max((cc:RCFDN052[P0] - (0.05 * cc:RCFDN053[P0])), 0) + Max((cc:RCFDN067[P0] - (0.05 * cc:RCFDN068[P0])), 0) + Max((cc:RCFDN082[P0] - (0.05 * cc:RCFDN083[P0])), 0) + Max((cc:RCFDN097[P0] - (0.05 * cc:RCFDN098[P0])), 0) + Max((cc:RCFDN112[P0] - (0.05 * cc:RCFDN113[P0])), 0)

Calculation Components: RC-O-Memo. M.8.a. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations: Higher-risk consumer loans

	18,988,000
Minus	
RC-O-Memo. M.18.j.I. Two-Year Probability of Default (PD): 20.01-22%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	2,804,000
Plus	
RC-O-Memo. M.18.j.J. Two-Year Probability of Default (PD): 22.01-26%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	3,418,000
Plus	
RC-O-Memo. M.18.j.K. Two-Year Probability of Default (PD): 26.01-30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	2,304,000
Plus	
RC-O-Memo. M.18.j.L. Two-Year Probability of Default (PD): > 30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	1,543,000
	10,069,000
Minus	
RC-O-Memo. M.18.a.I. Two-Year Probability of Default (PD): 20.01-22%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	820,000
Plus	
RC-O-Memo. M.18.a.J. Two-Year Probability of Default (PD): 22.01-26%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	1,345,000
Plus	
RC-O-Memo. M.18.a.K. Two-Year Probability of Default (PD): 26.01-30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	1,168,000

Plus

RC-O-Memo. M.18.a.L. Two-Year Probability of Default (PD): > 30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations

956,000

4,289,000

Plus

Maximum value of

RC-O-Memo. M.18.b.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by first liens on 1-4 family residential properties

3,596,000

Minus

0.05 Multiplied by

RC-O-Memo. M.18.b.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by first liens on 1-4 family residential properties

212,719,000

10,635,950

AND

Zero

Plus

Maximum value of

RC-O-Memo. M.18.c.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by junior liens on 1-4 family residential properties

8,000

Minus

0.05 Multiplied by

RC-O-Memo. M.18.c.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by junior liens on 1-4 family residential properties

1,200,000

60,000

AND

Zero

Plus

Maximum value of

RC-O-Memo. M.18.d.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

586,000

Minus

0.05 Multiplied by

RC-O-Memo. M.18.d.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	34,641,000
	<u>1,732,050</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.e.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Credit cards	33,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.e.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Credit cards	42,770,000
	<u>2,138,500</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.f.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Automobile loans	247,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.f.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Automobile loans	46,257,000
	<u>2,312,850</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.g.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Student loans	0
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.g.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Student loans	0
	<u>0</u>
AND	
Zero	

Plus	
Maximum value of	
RC-O-Memo. M.18.h.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Other consumer loans and revolving credit plans other than credit cards	
	13,914,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.h.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Other consumer loans and revolving credit plans other than credit cards	
	14,124,000
	<hr/>
	706,200
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.i.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Consumer leases	
	0
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.i.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Consumer leases	
	0
	<hr/>
	0
AND	
Zero	
	<hr/>
	18,987,800
	<hr/>
	200
Should be greater than or equal to	(10)
AND	
RC-O-Memo. M.8.a. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations: Higher-risk consumer loans	
	18,988,000
Minus	
RC-O-Memo. M.18.j.I. Two-Year Probability of Default (PD): 20.01-22%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	
	2,804,000
Plus	
RC-O-Memo. M.18.j.J. Two-Year Probability of Default (PD): 22.01-26%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	
	3,418,000
Plus	
RC-O-Memo. M.18.j.K. Two-Year Probability of Default (PD): 26.01-30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total	
	2,304,000

Plus

RC-O-Memo. M.18.j.L. Two-Year Probability of Default (PD): > 30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Total

1,543,000

10,069,000

Minus

RC-O-Memo. M.18.a.I. Two-Year Probability of Default (PD): 20.01-22%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations

820,000

Plus

RC-O-Memo. M.18.a.J. Two-Year Probability of Default (PD): 22.01-26%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations

1,345,000

Plus

RC-O-Memo. M.18.a.K. Two-Year Probability of Default (PD): 26.01-30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations

1,168,000

Plus

RC-O-Memo. M.18.a.L. Two-Year Probability of Default (PD): > 30%. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations

956,000

4,289,000

Plus

Maximum value of

RC-O-Memo. M.18.b.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by first liens on 1-4 family residential properties

3,596,000

Minus

0.05 Multiplied by

RC-O-Memo. M.18.b.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by first liens on 1-4 family residential properties

212,719,000

10,635,950

AND

Zero

Plus

Maximum value of

RC-O-Memo. M.18.c.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by junior liens on 1-4 family residential properties	
	8,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.c.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Closed-end loans secured by junior liens on 1-4 family residential properties	
	1,200,000
	<hr/>
	60,000
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.d.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	
	586,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.d.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	
	34,641,000
	<hr/>
	1,732,050
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.e.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Credit cards	
	33,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.e.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Credit cards	
	42,770,000
	<hr/>
	2,138,500
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.f.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Automobile loans	
	247,000
Minus	

0.05 Multiplied by	
RC-O-Memo. M.18.f.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Automobile loans	
	46,257,000
	<u>2,312,850</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.g.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Student loans	
	0
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.g.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Student loans	
	0
	<u>0</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.h.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Other consumer loans and revolving credit plans other than credit cards	
	13,914,000
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.h.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Other consumer loans and revolving credit plans other than credit cards	
	14,124,000
	<u>706,200</u>
AND	
Zero	
Plus	
Maximum value of	
RC-O-Memo. M.18.i.M. Two-Year Probability of Default (PD): Unscoreable. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Consumer leases	
	0
Minus	
0.05 Multiplied by	
RC-O-Memo. M.18.i.N. Two-Year Probability of Default (PD): Total. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: Consumer leases	
	0
	<u>0</u>

AND

Zero

18,987,800

200

Should be less than or equal to

10

Explanation:

Due to rounding

Error ID: R7020.5897

Error Description: "Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes" (RC-R Part I 9.f) of \$ (107,000,000) should be less than or equal to "Accumulated Other Comprehensive Income" (RC 26.b) of \$ (1,613,000,000). Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RC-R PART I 9F SHOULD BE <= RC 26B' & '|&' & 'RC-R PART I 9.f = \$& cc:RCFAP849[P0] &'; RC 26.b = \$& cc:RCFDB530[P0]

Calculation Components: IF

RC-R. Pt.I.3.a. Common equity tier 1 capital: Accumulated other comprehensive income (AOCI). AOCI opt-out election

0

Must be equal Zero
 THEN

RC-R. Pt.I.9.f. Common equity tier 1 capital: Adjustments and Deductions. AOCI-related adjustments: To be completed only by institutions that entered "0" for No in 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet

(107,000)

Should be less than or equal to

RC. 26.b. Equity Capital: Bank Equity Capital: Accumulated other comprehensive income

(1,613,000)

Explanation:

OCI related to cash flow hedge can either be a gain or loss

Error ID: R7020.6303

Error Description: Generally, the "Face, Notional, or Other Amount" of "Performance standby letters of credit and transaction-related contingent items" excluding those that qualify as securitization exposures as defined in the regulatory capital rules (RC-R II 13, Column A) of \$9,580,000,000 should be less than or equal to the amount of "Performance standby letters of credit" (RC-L 3) of \$ 9,054,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: RC-R II 13A SHLD BE <= RC-L3' & '|&' & 'RC-R II 13A = ' & cc:RCFDD997[P0] & ' ; RC-L3 = ' & cc:RCFD3821[P0]

Calculation Components: RC-R. Pt.II.13.A. Face, Notional, or Other Amount. Performance standby letters of credit and transaction-related contingent items

9,580,000

Should be less than or equal to

RC-L. 3. Performance standby letters of credit

9,054,000

Explanation:

The Commercial Letter of Credits that did not meet the definition of a Trade Related Contingency were to be treated as a Transaction Related Contingency for Regulatory Capital purposes. The RCR indicator (Higher Capital Requirements) on the Commercial Letter of Credits Global Exposure System (GES) codes designates this treatment.

Error ID: R7020.6379

Error Description: The change in your bank's "Other deductions from (additions to) common equity tier 1 capital" (RC-RI 10.b) of \$ (15,000,000) from the previous quarter seems high, and exceeds our tolerance range of -\$1 million to \$1 million. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: OTH CET1 DEDUCTIONS ADDITIONS (RC-RI 10B, CURR MINUS PREV) S/B WITHIN + OR - \$1 MILLION' & '||' & 'CURR = ' & cc:RCFAP850[P0] & ' ; PREV = ' & cc:RCFAP850[-P1Q]

Calculation Components: RC-R. Pt.I.10.b. Common equity tier 1 capital: adjustments and deductions: Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

213,000

Minus

RC-R. Pt.I.10.b. Common equity tier 1 capital: adjustments and deductions: Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions 1 Quarter Back

228,000

(15,000)

Should be less than or equal to

1,000

AND

RC-R. Pt.I.10.b. Common equity tier 1 capital: adjustments and deductions: Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions

213,000

Minus

RC-R. Pt.I.10.b. Common equity tier 1 capital: adjustments and deductions: Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions 1 Quarter Back

228,000

(15,000)

Should be greater than or equal to

(1,000)

Explanation:

\$(17)M decrease in CET1 deduction driven by Defined benefit pension fund assets net of associated DTLs decrease of \$(16)M

Error ID: R7020.6503

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" interest rate contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules for derivatives "With a remaining maturity of One year or less," "Over one year through five years," or "Over five years" (RC-R II M.2.a + M.3.a, Columns A through C) of \$46,648,510,000,000 should be less than or equal to the sum of the components of "Gross notional principal amount" of "Interest rate contracts" (RC-L (12.a, 12.b, 12.c.(2), 12.d.(2), and 12.e), Col A, Column A) of \$29,618,591,000,000 . Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: (RC-R II M2A + M3A, COLS A,B,C) SHOULD BE <= (RC-L12A, L12B, L12C2, L12D2 AND L12E, COL A).' & ']' & '(RC-R II M2.a + M3.a, Cols A,B,C): ' & (cc:RCFDS582[P0] + cc:RCFDS583[P0] + cc:RCFDS584[P0] + cc:RCFDS603[P0] + cc:RCFDS604[P0] + cc:RCFDS605[P0])& ' is not <= to (RC-L (12.a, 12.b, 12.c.(2), 12.d.(2), and 12.e), Col A): ' & (cc:RCFD8693[P0] + cc:RCFD8697[P0] + cc:RCFD8705[P0] + cc:RCFD8713[P0] + cc:RCFD3450[P0])

<u>Calculation Components:</u>	RC-R-Memo. Pt.II.M.2.a.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Interest rate	10,307,035,000
	Plus	
	RC-R-Memo. Pt.II.M.2.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	8,077,318,000
	Plus	
	RC-R-Memo. Pt.II.M.2.a.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	4,472,816,000
	Plus	
	RC-R-Memo. Pt.II.M.3.a.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Interest rate	11,360,179,000
	Plus	
	RC-R-Memo. Pt.II.M.3.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	8,104,372,000
	Plus	
	RC-R-Memo. Pt.II.M.3.a.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	4,326,790,000
		46,648,510,000
	Should be less than or equal to	
	RC-L. 12.a.A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Futures contracts	871,223,000
	Plus	
	RC-L. 12.b.A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Forward contracts	2,309,068,000
	Plus	
	RC-L. 12.c.(2).A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Exchange-traded option contracts: Purchased options	1,174,322,000
	Plus	

RC-L. 12.d.(2).A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Over-the-counter option contracts: Purchased options	3,159,934,000
Plus	
RC-L. 12.e.A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Swaps	22,104,044,000
	29,618,591,000

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.

Error ID: **R7020.6511**

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" equity contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules for derivatives "With a remaining maturity of One year or less," "Over one year through five years," or "Over five years" (RC-R M.2.e + M.3.e, Columns A through C) of \$2,212,311,000,000 should be less than or equal to the "Gross amounts" of "Equity derivative contracts" (RC-L (12.a, 12.b, 12.c.(2), 12.d.(2), and 12.e), Column C) of \$1,108,935,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: (RC-RIIM2E + M3E, COLS. A,B,C) SHLD BE <= (RC-L12A, L12B, L12C2, L12D2 AND L12E, COL C):' & '|' & '(RC-R II M2E + M3E COLS. A,B,C): ' &(cc:RCFDS594[P0] + cc:RCFDS595[P0] + cc:RCFDS596[P0] + cc:RCFDS596[P0] + cc:RCFDS615[P0] + cc:RCFDS616[P0] + cc:RCFDS617[P0]) &' ; (RC-L12A, L12B, L12C2, L12D2 AND L12E, COL C): ' &(cc:RCFD8695[P0] + cc:RCFD8699[P0] + cc:RCFD8707[P0] + cc:RCFD8715[P0] + cc:RCFD8719[P0])

<u>Calculation Components:</u> RC-R-Memo. Pt.II.M.2.e.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Equity	981,932,000
Plus	
RC-R-Memo. Pt.II.M.2.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Equity	445,714,000
Plus	
RC-R-Memo. Pt.II.M.2.e.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Equity	90,279,000
Plus	
RC-R-Memo. Pt.II.M.3.e.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Equity	566,532,000
Plus	
RC-R-Memo. Pt.II.M.3.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Equity	120,797,000
Plus	

RC-R-Memo. Pt.II.M.3.e.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Equity	7,057,000
	2,212,311,000
Should be less than or equal to	
RC-L. 12.a.C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Futures contracts	75,279,000
Plus	
RC-L. 12.b.C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Forward contracts	7,519,000
Plus	
RC-L. 12.c.(2).C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Exchange-traded option contracts: Purchased options	208,414,000
Plus	
RC-L. 12.d.(2).C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Over-the-counter option contracts: Purchased options	330,738,000
Plus	
RC-L. 12.e.C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Swaps	486,985,000
	1,108,935,000

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.

Error ID: R7020.6517

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" derivatives that are "Credit (Investment grade reference asset)" contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules "With a remaining maturity of Over five years" (RC-R II M.2.c + M.3.c, Column C) of \$90,260,000,000 should be less than or equal to the sum of Notional amount for "Sold credit protection: Investment grade" and "Purchased credit protection: Investment grade" credit derivatives with "With a remaining maturity of Over five years" (RC-L 7.d.(1)(a) + RC-L 7.d.(2)(a) , Column C) of \$74,328,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: SUM OF (RC-RIIM2CC + M3CC) <= SUM OF (RC-L7D1AC + 2AC).' & '||' & 'RC-R II (M.2.c + M.3.c) Col C: \$ ' & cc:RCFDS590[P0] + cc:RCFDS611[P0] &' <= RC-L 7.d.((1)(a)+(2)(a)) Col C: \$ '&(cc:RCFDG408[P0]+ cc:RCFDG414[P0])

Calculation Components: RC-R-Memo. Pt.II.M.2.c.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)

59,675,000

Plus

RC-R-Memo. Pt.II.M.3.c.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	30,585,000
	90,260,000
Should be less than or equal to	
RC-L. 7.d.(1)(a).C. Remaining Maturity of: Over Five Years. Credit derivatives: Notional amounts by remaining maturity: Sold credit protection: Investment grade	32,585,000
Plus	
RC-L. 7.d.(2)(a).C. Remaining Maturity of: Over Five Years. Credit derivatives: Notional amounts by remaining maturity: Purchased credit protection: Investment grade	41,743,000

Explanation:

There is an existing methodology difference in derivation of Investments Grade between regulatory capital Schedule RCR and other derivatives external reporting schedule RCL. For regulatory capital, there is a policy approved waterfall approach that is used for ratings, and for any external ratings leveraged there is a notching requirement. The Firm currently use issue external ratings and per the waterfall the rating is being notched down just for capital.

74,328,000

Error ID: R7020.6519

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" derivatives that are "Credit (Non-Investment grade reference asset)" contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules "With a remaining maturity of One year or Less" (RC-R II M.2.d + M.3.d, Column A) of \$107,052,000,000 should be less than or equal to the sum of Notional amount for "Sold credit protection: Subinvestment grade" and "Purchased credit protection: Subinvestment grade" credit derivatives with "With a remaining maturity of One year or Less" (RC-L 7.d.(1)(b) + RC-L 7.d.(2)(b) , Column A) of \$98,843,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: SUM OF (RC-RIIM2DA + M3DA) <= SUM OF (RC-L7D1BA + 2BA).' & 'I' & 'RC-R II (M.2.d + M.3.d) Col A: \$ ' & cc:RCFDS591[P0] + cc:RCFDS612[P0] &' <= RC-L 7.d.((1)(b)+(2)(b)) Col A: \$ '&(cc:RCFDG409[P0]+ cc:RCFDG415[P0])

Calculation Components: RC-R-Memo. Pt.II.M.2.d.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	86,298,000
Plus	
RC-R-Memo. Pt.II.M.3.d.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	20,754,000
	107,052,000
Should be less than or equal to	
RC-L. 7.d.(1)(b).A. Remaining Maturity of: One Year or Less. Credit derivatives: Notional amounts by remaining maturity: Sold credit protection: Subinvestment grade	45,897,000
Plus	
RC-L. 7.d.(2)(b).A. Remaining Maturity of: One Year or Less. Credit derivatives: Notional amounts by remaining maturity: Purchased credit protection: Subinvestment grade	52,946,000

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.

98,843,000

Error ID: **R7020.6521**

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" derivatives that are "Credit (non-Investment grade reference asset)" contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules "With a remaining maturity of Over one year through five years" (RC-R II M.2.d + M.3.d, Column B) of \$275,886,000,000 should be less than or equal to the sum of Notional amount for "Sold credit protection: Subinvestment grade" and "Purchased credit protection: Subinvestment grade" credit derivatives with "With a remaining maturity of Over one year through five years" (RC-L 7.d.(1)(b) + RC-L 7.d.(2)(b) , Column B) of \$243,093,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: SUM OF (RC-RIIM2DB + M3DB) <= SUM OF (RC-L7D1BB + 2BB).' & '|' & 'RC-R II (M.2.d + M.3.d) Col B: \$ ' & cc:RCFDS592[P0] + cc:RCFDS613[P0] & ' <= RC-L 7.d.((1)(b)+(2)(b)) Col B: \$ '&(cc:RCFDG410[P0]+ cc:RCFDG416[P0])

Calculation Components: RC-R-Memo. Pt.II.M.2.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)

148,385,000

Plus

RC-R-Memo. Pt.II.M.3.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)

127,501,000

275,886,000

Should be less than or equal to

RC-L. 7.d.(1)(b).B. Remaining Maturity of: Over One Year Through Five Years. Credit derivatives: Notional amounts by remaining maturity: Sold credit protection: Subinvestment grade

119,316,000

Plus

RC-L. 7.d.(2)(b).B. Remaining Maturity of: Over One Year Through Five Years. Credit derivatives: Notional amounts by remaining maturity: Purchased credit protection: Subinvestment grade

123,777,000

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.

243,093,000

Error ID: **R7020.6523**

Error Description: The sum of the components of "Notional principal amounts of over-the-counter" and "Notional principal amounts of centrally cleared" derivatives that are "Credit (non-Investment grade reference asset)" contracts that do not meet the definition of a securitization exposure, subject to the regulatory capital rules "With a remaining maturity of Over five years" (RC-R II M.2.d + M.3.d, Column C) of \$33,513,000,000 should be less than or equal to the sum of Notional amount for "Sold credit protection: Subinvestment grade" and "Purchased credit protection: Subinvestment grade" credit derivatives with "With a remaining maturity of Over five years" (RC-L 7.d.(1)(b) + RC-L 7.d.(2)(b) , Column C) of \$15,158,000,000. Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: SUM OF (RC-RIIM2DC + M3DC) <= SUM OF (RC-L7D1BC + 2BC).' & '||' & 'RC-R II (M.2.d + M.3.d) Col C: \$ ' & cc:RCFDS593[P0] + cc:RCFDS614[P0] & ' <= RC-L 7.d.(1)(b)+(2)(b) Col C: \$ '&(cc:RCFDG411[P0]+ cc:RCFDG417[P0])

Calculation Components: RC-R-Memo. Pt.II.M.2.d.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)

29,611,000

Plus

RC-R-Memo. Pt.II.M.3.d.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)

3,902,000

33,513,000

Should be less than or equal to

RC-L. 7.d.(1)(b).C. Remaining Maturity of: Over Five Years. Credit derivatives: Notional amounts by remaining maturity: Sold credit protection: Subinvestment grade

6,163,000

Plus

RC-L. 7.d.(2)(b).C. Remaining Maturity of: Over Five Years. Credit derivatives: Notional amounts by remaining maturity: Purchased credit protection: Subinvestment grade

8,995,000

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.

15,158,000

Error ID: **R7020.6628**

Error Description: The sum of "Credit Equivalent Amount" of "Over-the-Counter derivatives" (RC-R II 20., Column B) of \$224,071,000,000 and "Centrally cleared derivatives" (RC-R II 21., Column B) of \$108,058,000,000 should equal the sum of "Current credit exposure across all derivative contracts covered by the regulatory capital rules" (RC-R II M.1) of \$128,982,000,000 and the potential future exposure of "Notional principal amounts of over-the-counter derivative contracts" (RC-R II M.2.a. through M.2.g., Columns A through C) multiplied by their corresponding credit conversion factors of \$559,074,110,000.000 and the potential future exposure of "Notional principal amounts of centrally cleared derivative contracts" (RC-R II M.3.a. through M.3.g., Columns A through C) multiplied by their corresponding credit conversion factors of \$199,102,780,000.000 . Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: CREDIT EQUIV. AMOUNT OTC DERIV (RC-RII20B) AND CENTRALLY CLRD DERIV (RC-RII21B) SHLD EQUAL OTC AND CENTRALLY CLRD CCE AND PFE: RC-RIIM1 AND NTNL PRIN AMTS (RC-RIIM2AA THRU M2GC AND RC-RIIM3AA THRU M3GC) TIMES CRD CONV FACTOR.' & '||' & 'RC-R II 20, Col B (' & cc:RCFDS542[P0]&') + RC-R II 21, Col B (' & cc:RCFDS549[P0]&') = '\$' & cc:RCFDS542[P0] + cc:RCFDS549[P0]&; RC-R II M.1 (' & cc:RCFDG642[P0]&') + RC-R II M.2 ('& ((cc:RCFDS582[P0] * 0.000) + (cc:RCFDS583[P0] * 0.005) + (cc:RCFDS584[P0] * 0.015) + (cc:RCFDS585[P0] * 0.01) + (cc:RCFDS586[P0] * 0.05) + (cc:RCFDS587[P0] * 0.075) + (cc:RCFDS588[P0] * 0.05) + (cc:RCFDS589[P0] * 0.05) + (cc:RCFDS590[P0] * 0.05) + (cc:RCFDS591[P0] * 0.10) + (cc:RCFDS592[P0] * 0.10) + (cc:RCFDS593[P0] * 0.10) + (cc:RCFDS594[P0] * 0.06) + (cc:RCFDS595[P0] * 0.08) + (cc:RCFDS596[P0] * 0.10) + (cc:RCFDS597[P0] * 0.07) + (cc:RCFDS598[P0] * 0.07) + (cc:RCFDS599[P0] * 0.08) + (cc:RCFDS600[P0] * 0.10) + (cc:RCFDS601[P0] * 0.12) + (cc:RCFDS602[P0] * 0.15))&') + RC-R II M.3 (' & ((cc:RCFDS603[P0] * 0.000) + (cc:RCFDS604[P0] * 0.005) + (cc:RCFDS605[P0] * 0.015) + (cc:RCFDS606[P0] * 0.01) + (cc:RCFDS607[P0] * 0.05) + (cc:RCFDS608[P0] * 0.075) + (cc:RCFDS609[P0] * 0.05) + (cc:RCFDS610[P0] * 0.05) + (cc:RCFDS611[P0] * 0.05) + (cc:RCFDS612[P0] * 0.10) + (cc:RCFDS613[P0] * 0.10) + (cc:RCFDS614[P0] * 0.10) + (cc:RCFDS615[P0] * 0.06) + (cc:RCFDS616[P0] * 0.08) + (cc:RCFDS617[P0] * 0.10) + (cc:RCFDS618[P0] * 0.07) + (cc:RCFDS619[P0] * 0.07) + (cc:RCFDS620[P0] * 0.08) + (cc:RCFDS621[P0] * 0.10) + (cc:RCFDS622[P0] * 0.12) + (cc:RCFDS623[P0] * 0.15))&') = '\$' & ((cc:RCFDG642[P0] + (cc:RCFDS582[P0] * 0.000) + (cc:RCFDS583[P0] * 0.005) + (cc:RCFDS584[P0] * 0.015) + (cc:RCFDS585[P0] * 0.01) + (cc:RCFDS586[P0] * 0.05) + (cc:RCFDS587[P0] * 0.075) + (cc:RCFDS588[P0] * 0.05) + (cc:RCFDS589[P0] * 0.05) + (cc:RCFDS590[P0] * 0.05) + (cc:RCFDS591[P0] * 0.10) + (cc:RCFDS592[P0] * 0.10) + (cc:RCFDS593[P0] * 0.10) + (cc:RCFDS594[P0] * 0.06) + (cc:RCFDS595[P0] * 0.08) + (cc:RCFDS596[P0] * 0.10) + (cc:RCFDS597[P0] * 0.07) + (cc:RCFDS598[P0] * 0.07) + (cc:RCFDS599[P0] * 0.08) + (cc:RCFDS600[P0] * 0.10) + (cc:RCFDS601[P0] * 0.12) + (cc:RCFDS602[P0] * 0.15) + (cc:RCFDS603[P0] * 0.000) + (cc:RCFDS604[P0] * 0.005) + (cc:RCFDS605[P0] * 0.015) + (cc:RCFDS606[P0] * 0.01) + (cc:RCFDS607[P0] * 0.05) + (cc:RCFDS608[P0] * 0.075) + (cc:RCFDS609[P0] * 0.05) + (cc:RCFDS610[P0] * 0.05) + (cc:RCFDS611[P0] * 0.05) + (cc:RCFDS612[P0] * 0.10) + (cc:RCFDS613[P0] * 0.10) + (cc:RCFDS614[P0] * 0.10) + (cc:RCFDS615[P0] * 0.06) + (cc:RCFDS616[P0] * 0.08) + (cc:RCFDS617[P0] * 0.10) + (cc:RCFDS618[P0] * 0.07) + (cc:RCFDS619[P0] * 0.07) + (cc:RCFDS620[P0] * 0.08) + (cc:RCFDS621[P0] * 0.10) + (cc:RCFDS622[P0] * 0.12) + (cc:RCFDS623[P0] * 0.15))

<u>Calculation</u>	RC-R. Pt.II.20.B. Credit Equivalent Amount. Over-the-counter derivatives	
<u>Components:</u>		224,071,000
	Plus	
	RC-R. Pt.II.21.B. Credit Equivalent Amount. Centrally cleared derivatives	
		108,058,000
		<hr/>
		332,129,000
	Minus	
	RC-R-Memo. Pt.II.M.1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	
		128,982,000
	Plus	
	RC-R-Memo. Pt.II.M.2.a.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Interest rate	
		10,307,035,000
	Multiplied by Zero	
	Plus	
	RC-R-Memo. Pt.II.M.2.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	
		8,077,318,000
	Multiplied by	0.005

Plus	
RC-R-Memo. Pt.II.M.2.a.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	
	4,472,816,000
Multiplied by	0.015
Plus	
RC-R-Memo. Pt.II.M.2.b.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	
	6,043,175,000
Multiplied by	0.010
Plus	
RC-R-Memo. Pt.II.M.2.b.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	
	2,046,990,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.b.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	
	990,486,000
Multiplied by	0.075
Plus	
RC-R-Memo. Pt.II.M.2.c.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	
	164,046,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.c.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	
	342,486,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.c.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	
	59,675,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.d.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	
	86,298,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	
	148,385,000
Multiplied by	0.100
Plus	

RC-R-Memo. Pt.II.M.2.d.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	
	29,611,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.e.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Equity	
	981,932,000
Multiplied by	0.060
Plus	
RC-R-Memo. Pt.II.M.2.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Equity	
	445,714,000
Multiplied by	0.080
Plus	
RC-R-Memo. Pt.II.M.2.e.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Equity	
	90,279,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.f.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	
	14,765,000
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.2.f.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	
	764,000
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.2.f.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	
	0
Multiplied by	0.080
Plus	
RC-R-Memo. Pt.II.M.2.g.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Other	
	454,956,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.g.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Other	
	74,418,000
Multiplied by	0.120
Plus	
RC-R-Memo. Pt.II.M.2.g.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Other	
	4,494,000
Multiplied by	0.150
Plus	

RC-R-Memo. Pt.II.M.3.a.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Interest rate	11,360,179,000
Multiplied by Zero	
Plus	
RC-R-Memo. Pt.II.M.3.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	8,104,372,000
Multiplied by	0.005
Plus	
RC-R-Memo. Pt.II.M.3.a.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	4,326,790,000
Multiplied by	0.015
Plus	
RC-R-Memo. Pt.II.M.3.b.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	69,429,000
Multiplied by	0.010
Plus	
RC-R-Memo. Pt.II.M.3.b.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	2,109,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.b.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	0
Multiplied by	0.075
Plus	
RC-R-Memo. Pt.II.M.3.c.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	66,541,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.c.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	441,862,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.c.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	30,585,000
Multiplied by	0.050
Plus	

RC-R-Memo. Pt.II.M.3.d.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	20,754,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	127,501,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.d.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	3,902,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.e.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Equity	566,532,000
Multiplied by	0.060
Plus	
RC-R-Memo. Pt.II.M.3.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Equity	120,797,000
Multiplied by	0.080
Plus	
RC-R-Memo. Pt.II.M.3.e.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Equity	7,057,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.f.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)	0
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.3.f.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)	0
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.3.f.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)	0
Multiplied by	0.080
Plus	
RC-R-Memo. Pt.II.M.3.g.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Other	56,924,000

Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.g.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Other	5,485,000
Multiplied by	0.120
Plus	
RC-R-Memo. Pt.II.M.3.g.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Other	15,000
Multiplied by	0.150
	<u>887,158,890</u>
	(555,029,890)
Should be greater than or equal to	(5)
AND	
RC-R. Pt.II.20.B. Credit Equivalent Amount. Over-the-counter derivatives	224,071,000
Plus	
RC-R. Pt.II.21.B. Credit Equivalent Amount. Centrally cleared derivatives	<u>108,058,000</u>
	332,129,000
Minus	
RC-R-Memo. Pt.II.M.1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	128,982,000
Plus	
RC-R-Memo. Pt.II.M.2.a.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Interest rate	10,307,035,000
Multiplied by Zero	
Plus	
RC-R-Memo. Pt.II.M.2.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	8,077,318,000
Multiplied by	0.005
Plus	
RC-R-Memo. Pt.II.M.2.a.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Interest rate	4,472,816,000
Multiplied by	0.015
Plus	
RC-R-Memo. Pt.II.M.2.b.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	6,043,175,000
Multiplied by	0.010
Plus	
RC-R-Memo. Pt.II.M.2.b.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	2,046,990,000
Multiplied by	0.050
Plus	

RC-R-Memo. Pt.II.M.2.b.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Foreign exchange rate and gold	990,486,000
Multiplied by	0.075
Plus	
RC-R-Memo. Pt.II.M.2.c.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	164,046,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.c.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	342,486,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.c.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (investment grade reference asset)	59,675,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.2.d.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	86,298,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	148,385,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.d.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Credit (non-investment grade reference asset)	29,611,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.e.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Equity	981,932,000
Multiplied by	0.060
Plus	
RC-R-Memo. Pt.II.M.2.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Equity	445,714,000
Multiplied by	0.080
Plus	

RC-R-Memo. Pt.II.M.2.e.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Equity	90,279,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.f.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	14,765,000
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.2.f.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	764,000
Multiplied by	0.070
Plus	
RC-R-Memo. Pt.II.M.2.f.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Precious metals (except gold)	0
Multiplied by	0.080
Plus	
RC-R-Memo. Pt.II.M.2.g.A. With a remaining maturity of: One year or less. Notional principal amounts of over-the-counter derivative contracts: Other	454,956,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.2.g.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of over-the-counter derivative contracts: Other	74,418,000
Multiplied by	0.120
Plus	
RC-R-Memo. Pt.II.M.2.g.C. With a remaining maturity of: Over five years. Notional principal amounts of over-the-counter derivative contracts: Other	4,494,000
Multiplied by	0.150
Plus	
RC-R-Memo. Pt.II.M.3.a.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Interest rate	11,360,179,000
Multiplied by Zero	
Plus	
RC-R-Memo. Pt.II.M.3.a.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	8,104,372,000
Multiplied by	0.005
Plus	
RC-R-Memo. Pt.II.M.3.a.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Interest rate	4,326,790,000
Multiplied by	0.015
Plus	

RC-R-Memo. Pt.II.M.3.b.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	
	69,429,000
Multiplied by	0.010
Plus	
RC-R-Memo. Pt.II.M.3.b.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	
	2,109,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.b.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Foreign exchange rate and gold	
	0
Multiplied by	0.075
Plus	
RC-R-Memo. Pt.II.M.3.c.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	
	66,541,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.c.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	
	441,862,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.c.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (investment grade reference asset)	
	30,585,000
Multiplied by	0.050
Plus	
RC-R-Memo. Pt.II.M.3.d.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	
	20,754,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.d.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	
	127,501,000
Multiplied by	0.100
Plus	
RC-R-Memo. Pt.II.M.3.d.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Credit (non-investment grade reference asset)	
	3,902,000
Multiplied by	0.100
Plus	

RC-R-Memo. Pt.II.M.3.e.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Equity		
		566,532,000
Multiplied by		
Plus		0.060
RC-R-Memo. Pt.II.M.3.e.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Equity		
		120,797,000
Multiplied by		
Plus		0.080
RC-R-Memo. Pt.II.M.3.e.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Equity		
		7,057,000
Multiplied by		
Plus		0.100
RC-R-Memo. Pt.II.M.3.f.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)		
		0
Multiplied by		
Plus		0.070
RC-R-Memo. Pt.II.M.3.f.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)		
		0
Multiplied by		
Plus		0.070
RC-R-Memo. Pt.II.M.3.f.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Precious metals (except gold)		
		0
Multiplied by		
Plus		0.080
RC-R-Memo. Pt.II.M.3.g.A. With a remaining maturity of: One year or less. Notional principal amounts of centrally cleared derivative contracts: Other		
		56,924,000
Multiplied by		
Plus		0.100
RC-R-Memo. Pt.II.M.3.g.B. With a remaining maturity of: Over one year through five years. Notional principal amounts of centrally cleared derivative contracts: Other		
		5,485,000
Multiplied by		
Plus		0.120
RC-R-Memo. Pt.II.M.3.g.C. With a remaining maturity of: Over five years. Notional principal amounts of centrally cleared derivative contracts: Other		
		15,000
Multiplied by		
		0.150
		<u>887,158,890</u>
		(555,029,890)
Should be less than or equal to		5

Explanation:

Per ASC 815 agency trades meet the definition of a derivative with JPM acting on an agency basis of the client. However given that JPMCC is deemed to be an agent under the relevant US GAAP guidance, such derivative trades are not reflected on JPMCs financial statements. The principal reasons that JPMC is deemed to be an agent for such contracts.