

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, 2019

20191231  
(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

**James Dimon**  
Director (Trustee)

**Timothy P. Flynn**  
Director (Trustee)

**James A. Bell**  
Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

**20200203**

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

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

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

## Contact Information for the Reports of Condition and Income

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

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

**Jennifer Piepszak**

Name (TEXT C490)

**MD and CFO**

Title (TEXT C491)

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**212-622-5305**

Area Code / Phone Number / Extension (TEXT C493)

**212- 672-7718**

Area Code / FAX Number (TEXT C494)

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

**Carl McKay**

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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**

Name (TEXT FT42)

**jamie.dimon@jpmchase.com**

E-mail Address (TEXT FT44)

**212-270-1111**

Area Code / Phone Number / Extension (TEXT FT43)

**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.

### Primary Contact

**Jennifer Piepszak**

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**MD and CFO**

Title (TEXT C367)

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**Executive Director**

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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

**Stephanie L Bicking**

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**Compliance Analyst**

Title (TEXT C438)

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Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/ Phone Number/ Extension (TEXT C878)

## Consolidated Report of Income for the period January 1, 2019–December 31, 2019

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		10,160,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		5,293,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		40,000	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		7,072,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		17,860,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		2,373,000	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		5,064,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		2,538,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		<b>50,400,000</b>	1.a.(3)
b. Income from lease financing receivables.....	4065		19,000	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	4115		3,884,000	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		2,092,000	1.d.(1)
(2) Mortgage-backed securities.....	B489		4,313,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		2,827,000	1.d.(3)
e. Interest income from trading assets.....	4069		6,320,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		5,046,000	1.f.
g. Other interest income.....	4518		1,034,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		<b>75,935,000</b>	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		4,027,000	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		2,789,000	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03		215,000	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04		1,618,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		2,112,000	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		1,996,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		4,110,000	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			141,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	4073			<b>17,008,000</b>	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074			<b>58,927,000</b>	3.
4. Provision for loan and lease losses <sup>(1)</sup> .....	JJ33			<b>5,457,000</b>	4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(2)</sup> .....	4070			4,056,000	5.a.
b. Service charges on deposit accounts.....	4080			5,121,000	5.b.
c. Trading revenue <sup>(3)</sup> .....	A220			16,812,000	5.c.
d. (1) Fees and commissions from securities brokerage.....	C886			1,254,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888			2,105,000	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			10,000	5.d.(5)
e. Venture capital revenue.....	B491			0	5.e.
f. Net servicing fees.....	B492			(430,000)	5.f.
g. Net securitization income.....	B493			0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....	5416			396,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415			2,000	5.j.
k. Net gains (losses) on sales of other assets <sup>(4)</sup> .....	B496			82,000	5.k.
l. Other noninterest income*.....	B497			<b>17,133,000</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079			<b>46,541,000</b>	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			253,000	6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....	4135			28,538,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217			6,069,000	7.b.
c. (1) Goodwill impairment losses.....	C216			0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232			35,000	7.c.(2)
d. Other noninterest expense*.....	4092			<b>25,951,000</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093			<b>60,593,000</b>	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			<b>39,671,000</b>	8.a.
b. Unrealized holding gains (losses) on equity securities not held for trading <sup>(5)</sup> .....	HT70			85,000	8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b).....	4301			<b>39,756,000</b>	8.c.
9. Applicable income taxes (on item 8.c).....	4302			8,420,000	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300			<b>31,336,000</b>	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			<b>31,336,000</b>	12.

\* Describe on Schedule RI-E—Explanations.

**1. Institutions that have adopted ASU 2016-13 should report in item 4 the provisions for credit losses on all financial assets that fall within the scope of the standard.**

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

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

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

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

## Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	(3,000)		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	<b>31,339,000</b>		14.

### Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	283,000		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	61,000		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	516,000		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	1,273,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	4150	Number 201,005		M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	RIAD 9106	Date 00000000		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
	RIAD	Amount		
a. Interest rate exposures.....	8757	3,730,000		M.8.a.
b. Foreign exchange exposures.....	8758	3,294,000		M.8.b.
c. Equity security and index exposures.....	8759	7,258,000		M.8.c.
d. Commodity and other exposures.....	8760	986,000		M.8.d.
e. Credit exposures.....	F186	1,544,000		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	245,000		M.8.f.(1)
(2) CVA hedge.....	FT37	(331,000)		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	(175,000)		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	17,073,000		M.8.h.

1. The asset-size tests are based on the total assets reported in the June 30, 2018, Report of Condition.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2019, would report 20190301.

## 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> <sup>(1)</sup>			
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	(79,000)	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	1,000	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	6,875,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	698,000	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	(5,500,000)	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) <sup>(2)</sup> .....	J321	0	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets</i> <sup>(1)</sup> <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	2,061,000	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	633,000	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	295,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	2,132,000	M.15.d.

1. The asset-size tests are based on the total assets reported in the June 30, 2018, Report of Condition.

2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.



## Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2018</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	214,224,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	55,000			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	214,279,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	31,339,000			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	36,605,000			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0			8.
9. LESS: Cash dividends declared on common stock.....	4460	26,000,000			9.
10. Other comprehensive income <sup>(1)</sup> .....	B511	3,369,000			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	(13,495,000)			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	246,097,000			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 Allowances for Credit Losses

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>(1)</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	0	C892	3,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	8,000	C894	0	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	0	3585	1,000	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.....	5411	121,000	5412	149,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	C234	69,000	C217	119,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	17,000	C218	31,000	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	3,000	C896	5,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	12,000	C898	1,000	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.

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

## Schedule RI-B—Continued

### Part I—Continued

	(Column A) Charge-offs <sup>(1)</sup>		(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	5,000	4665	1,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	775,000	4617	68,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	114,000	4618	11,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	5,021,000	B515	565,000	5.a.
b. Automobile loans.....	K129	365,000	K133	162,000	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K205	14,000	K206	8,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	286,000	4628	56,000	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	<b>6,810,000</b>	4605	<b>1,181,000</b>	9.

### Memoranda

	(Column A) Charge-offs <sup>(1)</sup>		(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	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	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) <sup>(2)</sup> .....	C388	828,000	M.4.

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

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

## Schedule RI-B—Continued

### Part II. Changes in Allowances for Credit Losses <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities <sup>(2)</sup>		(Column C) Available-for-Sale Debt Securities <sup>(2)</sup>		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
	1. Balance most recently reported for the <i>December 31, 2018</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	B522	9,878,000	JH88	NA	JH94	
2. Recoveries ( <b>column A</b> must equal Part I, item 9, column B, above).....	4605	1,181,000	JH89	NA	JH95	NA	2.
3. LESS: Charge-offs ( <b>column A</b> must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, <b>column A</b> ).....	C079	6,810,000	JH92	NA	JH98	NA	3.
4. LESS: Write-downs arising from transfers of finan- cial assets <sup>(3)</sup> .....	5523	0	JJ00	NA	JJ01	NA	4.
5. Provisions for <b>credit losses</b> <sup>(4,5)</sup> .....	4230	5,457,000	JH90	NA	JH96	NA	5.
6. Adjustments* (see instructions for this schedule).....	C233	3,400,000	JH91	NA	JH97	NA	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) ( <b>column A</b> must equal Schedule RC, item 4.c).....	3123	13,106,000	JH93	NA	JH99	NA	7.

\* Describe on Schedule RI-E—Explanations.

1. Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
2. Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
5. For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum item 5, below must equal Schedule RI, item 4.

#### Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, <b>column A</b> , 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	379,000	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390	0	M.3.
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, <b>column A</b> , above) <sup>(2)</sup> .....	C781	987,000	M.4.
5. <b>Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)</b> <sup>(3)</sup> .....	JJ02	NA	M.5.
6. <b>Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)</b> <sup>(3)</sup> .....	RCFD	Amount	
	JJ03	NA	M.6.

1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
3. Memorandum items 5 and 6 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

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

Dollar Amounts in Thousands	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans.....	M708	15,000	M709	3,000	M710	6,367,000	M711	56,000	M712	0	M713	0	1.a.
b. Commercial real estate loans.....	M714	211,000	M715	36,000	M716	111,911,000	M717	1,622,000	M719	0	M720	0	1.b.
c. Residential real estate loans.....	M721	5,928,000	M722	66,000	M723	219,130,000	M724	936,000	M725	20,341,000	M726	985,000	1.c.
2. Commercial loans <sup>(3)</sup> .....	M727	996,000	M728	294,000	M729	371,118,000	M730	3,518,000	M731	0	M732	0	2.
3. Credit cards.....	M733	1,353,000	M734	444,000	M735	151,322,000	M736	4,733,000	M737	0	M738	0	3.
4. Other consumer loans.....	M739	35,000	M740	4,000	M741	60,233,000	M742	407,000	M743	22,000	M744	2,000	4.
5. Unallocated, if any.....							M745	0					5.
6. Total (sum of items 1.a. through 5) <sup>(4)</sup> .....	M746	<b>8,538,000</b>	M747	<b>847,000</b>	M748	<b>920,081,000</b>	M749	<b>11,272,000</b>	M750	<b>20,363,000</b>	M751	<b>987,000</b>	6.

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

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

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

4. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

## Schedule RI-C—Continued

### Part II. Disaggregated Data on the Allowances for Credit Losses <sup>(1)</sup>

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

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
<b>Loans and Leases Held for Investment:</b>					
<b>1. Real estate loans:</b>					
a. Construction loans.....	JJ04	NA	JJ12	NA	1.a.
b. Commercial real estate loans.....	JJ05	NA	JJ13	NA	1.b.
c. Residential real estate loans.....	JJ06	NA	JJ14	NA	1.c.
<b>2. Commercial loans</b> <sup>(3)</sup> .....	JJ07	NA	JJ15	NA	2.
<b>3. Credit cards</b> .....	JJ08	NA	JJ16	NA	3.
<b>4. Other consumer loans</b> .....	JJ09	NA	JJ17	NA	4.
<b>5. Unallocated, if any</b> .....			JJ18	NA	5.
<b>6. Total (sum of items 1.a. through 5)</b> <sup>(4)</sup> .....	JJ11	NA	JJ19	NA	6.

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

1. Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.
2. The \$1 billion asset size test is based on the total assets reported on the *June 30, 2018*, Report of Condition.
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.
4. Item 6, column B, must equal Schedule RC, item 4.c.
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

## 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	13,160,000	1.
2. Total interest expense in foreign offices.....	C900	9,199,000	2.
3. Provision for loan and lease losses in foreign offices <sup>(1)</sup> .....	KW02	236,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	9,680,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	3,071,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	7,415,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale securities <sup>(2)</sup> .....	JA28	178,000	5.
6. Total noninterest expense in foreign offices.....	C907	16,748,000	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	1,486,000	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	<b>5,835,000</b>	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(3,532,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	<b>2,303,000</b>	13.

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

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

## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks.....	C013	0			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Bank card and credit card interchange fees.....	F555	1,902,000			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 and Financing Leases	4461	5,450,000			1.h.
i.	<small>TEXT</small> 4462 Credit Card Revenues	4462	3,402,000			1.i.
j.	<small>TEXT</small> 4463 Net change in fair values of nontrading financial instruments accounted for under a fair value option	4463	(5,025,000)			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	3,421,000			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	2,170,000			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 Depreciation expense of Operating Leases	4464	4,147,000			2.n.
o.	<small>TEXT</small> 4467	4467	0			2.o.
p.	<small>TEXT</small> 4468	4468	0			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.	<b>Effect of adoption of current expected credit losses methodology - ASU 2016-13</b> <sup>(1,2)</sup> .....	JJ26	NA	4.a.
b.	<b>Effect of adoption of lease accounting standard - ASC Topic 842</b> .....	KW17	55,000	4.b.
c.	<small>TEXT</small> B526	B526	0	4.c.
d.	<small>TEXT</small> B527	B527	0	4.d.
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 Return of Capital	4498	(13,500,000)	5.a.
b.	<small>TEXT</small> 4499 Adjustments to Capital	4499	5,000	5.b.
6. Adjustments to allowances for credit losses <sup>(3)</sup> (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	<b>Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13</b> <sup>(1)</sup> .....	JJ27	NA	6.a.
b.	<b>Effect of adoption of current expected credit losses methodology on allowances for credit losses</b> <sup>(1,2)</sup> .....	JJ28	NA	6.b.
c.	<small>TEXT</small> 4521 Chase Bank USA 12-31-18 Balance (CUSA FFEIC 031 RIAD 3123) -Merger Impact	4521	3,547,000	6.c.
d.	<small>TEXT</small> 4522 Write off of PCI Loans	4522	(151,000)	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	Yes	No
		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  
Loan Syndication Fees \$1,338 million

- Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.
- An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.
- Institutions that have not adopted ASU 2016-13 should report adjustments to allowance for loan and lease losses in items 6.c and 6.d, if applicable.



## Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2019

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCFD	Amount	
<b>Assets</b>					
1.	Cash and balances due from depository institutions (from Schedule RC-A):				
a.	Noninterest-bearing balances and currency and coin <sup>(1)</sup> .....		0081	21,164,000	1.a.
b.	Interest-bearing balances <sup>(2)</sup> .....		0071	242,616,000	1.b.
2.	Securities:				
a.	Held-to-maturity securities (from Schedule RC-B, column A) <sup>(3)</sup> .....		JJ34	47,540,000	2.a.
b.	Available-for-sale securities (from Schedule RC-B, column D).....		1773	349,586,000	2.b.
c.	Equity securities with readily determinable fair values not held for trading <sup>(4)</sup> .....		JA22	0	2.c.
3.	Federal funds sold and securities purchased under agreements to resell:				
a.	Federal funds sold in domestic offices.....	RCON	B987	11,000	3.a.
b.	Securities purchased under agreements to resell <sup>(5,6)</sup> .....	RCFD	B989	250,162,000	3.b.
4.	Loans and lease financing receivables (from Schedule RC-C):		RCFD		
a.	Loans and leases held for sale.....		5369	7,052,000	4.a.
b.	Loans and leases held for investment.....	B528		956,086,000	4.b.
c.	LESS: Allowance for loan and lease losses <sup>(7)</sup> .....	3123		13,106,000	4.c.
d.	Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....		B529	942,980,000	4.d.
5.	Trading assets (from Schedule RC-D).....		3545	263,280,000	5.
6.	Premises and fixed assets (including capitalized leases).....		2145	22,432,000	6.
7.	Other real estate owned (from Schedule RC-M).....		2150	335,000	7.
8.	Investments in unconsolidated subsidiaries and associated companies.....		2130	8,000	8.
9.	Direct and indirect investments in real estate ventures.....		3656	9,646,000	9.
10.	Intangible assets (from Schedule RC-M).....		2143	44,986,000	10.
11.	Other assets (from Schedule RC-F) <sup>(6)</sup> .....		2160	135,848,000	11.
12.	Total assets (sum of items 1 through 11).....		2170	2,337,646,000	12.

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

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

3. Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

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

5. Includes all securities resale agreements, regardless of maturity.

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

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

## Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount		
<b>Liabilities</b>							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....				2200	<b>1,354,431,000</b>	13. a.	
(1) Noninterest-bearing <sup>(1)</sup> .....		RCON	6631	399,038,000		13. a.(1)	
(2) Interest-bearing.....		RCON	6636	955,393,000		13. a.(2)	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....				RCFN			
				2200	<b>296,057,000</b>	13. b.	
(1) Noninterest-bearing.....		RCFN	6631	20,997,000		13. b.(1)	
(2) Interest-bearing.....		RCFN	6636	275,060,000		13. b.(2)	
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....				RCON	B993	1,983,000	14. a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....				RCFD	B995	84,566,000	14. b.
15. Trading liabilities (from Schedule RC-D).....				RCFD	3548	<b>87,533,000</b>	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)....				RCFD	3190	<b>152,358,000</b>	16.
17. and 18. Not applicable							
19. Subordinated notes and debentures <sup>(4)</sup> .....				3200	3,805,000	19.	
20. Other liabilities (from Schedule RC-G).....				2930	<b>110,694,000</b>	20.	
21. Total liabilities (sum of items 13 through 20).....				2948	<b>2,091,427,000</b>	21.	
22. Not applicable							
<b>Equity Capital</b>							
<b>Bank Equity Capital</b>							
23. Perpetual preferred stock and related surplus.....				3838	0	23.	
24. Common stock.....				3230	2,028,000	24.	
25. Surplus (exclude all surplus related to preferred stock).....				3839	110,297,000	25.	
26. a. Retained earnings.....				3632	132,016,000	26. a.	
b. Accumulated other comprehensive income <sup>(5)</sup> .....				B530	1,756,000	26. b.	
c. Other equity capital components <sup>(6)</sup> .....				A130	0	26. c.	
27. a. Total bank equity capital (sum of items 23 through 26. c).....				3210	<b>246,097,000</b>	27. a.	
b. Noncontrolling (minority) interests in consolidated subsidiaries.....				3000	<b>122,000</b>	27. b.	
28. Total equity capital (sum of items 27. a and 27. b).....				G105	<b>246,219,000</b>	28.	
29. Total liabilities and equity capital (sum of items 21 and 28).....				3300	<b>2,337,646,000</b>	29.	

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

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

3. Includes all securities repurchase agreements, regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

5. 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.

6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

## Schedule RC—Continued

### 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 2018.....

RCFD	Number
6724	NA

M.1.

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

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

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

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

RCON	Date
8678	NA

M.2.

## 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	17,364,000				
1. Cash items in process of collection, unposted debits, and currency and coin						
a. Cash items in process of collection and unposted debits.....			0020	7,743,000		1.a.
b. Currency and coin.....			0080	9,615,000		1.b.
2. Balances due from depository institutions in the U.S.....	0082	393,000	0082	365,000		2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	116,528,000	0070	387,000		3.
4. Balances due from Federal Reserve Banks.....	0090	129,495,000	0090	129,495,000		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	263,780,000	0010	147,605,000		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	51,000	0213	50,000	1286	139,162,000	1287	139,436,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>(1)</sup> .....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	4,797,000	8497	5,096,000	8498	26,745,000	8499	28,819,000	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 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	4,927,000	G301	5,038,000	G302	31,185,000	G303	31,559,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	25,628,000	G305	26,353,000	G306	65,588,000	G307	67,340,000	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 <sup>(1)</sup> .....	G312	0	G313	0	G314	200,000	G315	205,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	0	G321	0	G322	12,700,000	G323	12,990,000	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	5,968,000	K143	6,235,000	K144	10,585,000	K145	10,760,000	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 <sup>(1)</sup> .....	K150	0	K151	0	K152	253,000	K153	253,000	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	5,129,000	K157	5,181,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	5,405,000	C027	5,420,000	5.a.
b. Structured financial products.....	HT58	6,169,000	HT59	6,169,000	HT60	25,038,000	HT61	24,991,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	72,000	1741	73,000	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	22,178,000	1746	22,559,000	6.b.
7. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(2, 3)</sup> .....					A510	NA	A511	NA	7.
8. Total (sum of items 1 through 7) <sup>(4)</sup> .....	1754	<b>47,540,000</b>	1771	<b>48,941,000</b>	1772	<b>344,240,000</b>	1773	<b>349,586,000</b>	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 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.
- For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.**

## Schedule RC-B—Continued

### Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities <sup>(1)</sup> .....		0416	41,674,000	M.1.
2. Maturity and repricing data for debt securities <sup>(1),(2)</sup> (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: <sup>(3),(4)</sup>				
(1) Three months or less.....		A549	29,548,000	M.2.a.(1)
(2) Over three months through 12 months.....		A550	17,607,000	M.2.a.(2)
(3) Over one year through three years.....		A551	71,689,000	M.2.a.(3)
(4) Over three years through five years.....		A552	35,798,000	M.2.a.(4)
(5) Over five years through 15 years.....		A553	61,102,000	M.2.a.(5)
(6) Over 15 years.....		A554	33,299,000	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: <sup>(3),(5)</sup>				
(1) Three months or less.....		A555	512,000	M.2.b.(1)
(2) Over three months through 12 months.....		A556	1,966,000	M.2.b.(2)
(3) Over one year through three years.....		A557	1,968,000	M.2.b.(3)
(4) Over three years through five years.....		A558	955,000	M.2.b.(4)
(5) Over five years through 15 years.....		A559	3,595,000	M.2.b.(5)
(6) Over 15 years.....		A560	120,458,000	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: <sup>(6)</sup>				
(1) Three years or less.....		A561	7,500,000	M.2.c.(1)
(2) Over three years.....		A562	11,129,000	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	17,673,000	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	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....		8782	0	M.4.a.
b. Fair value.....		8783	0	M.4.b.

- 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)		(Column B)		(Column C)		(Column D)		
	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. <sup>(1)</sup></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	86,000	B841	86,000	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	79,000	B849	79,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	3,026,000	B853	3,037,000	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	2,214,000	B861	2,218,000	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	6,169,000	G357	6,169,000	G358	23,629,000	G359	23,582,000	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	1,409,000	G375	1,409,000	M.6.g.

1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2018, 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 <sup>(1)</sup>. Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: <sup>(2)</sup> .....	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	283,000	F158	269,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	9,035,000	F159	9,001,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	139,000	1420	135,000	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	29,223,000	1797	28,845,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	218,092,000	5367	216,290,000	1.c.(2)(a)
(b) Secured by junior liens.....	5368	1,086,000	5368	1,086,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	74,083,000	1460	74,083,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	17,377,000	F160	17,348,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	23,130,000	F161	22,819,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	22,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	0			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	22,000			2.a.(2)
b. To other depository institutions in the U.S.....	B534	3,000	B534	3,000	2.b.
c. To banks in foreign countries:			B535	2,989,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	7,000			2.c.(1)
(2) To other banks in foreign countries.....	B537	6,950,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	700,000	1590	699,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	133,553,000	1763	132,186,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	36,470,000	1764	7,642,000	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	152,675,000	B538	152,675,000	6.a.
b. Other revolving credit plans.....	B539	12,268,000	B539	10,413,000	6.b.
c. Automobile loans.....	K137	45,607,000	K137	45,607,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	2,416,000	K207	2,175,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	2,970,000	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	19,596,000	2107	19,596,000	8.

**1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.**

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

## 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	176,931,000			9.
a. Loans to nondepository financial institutions.....			J454	46,616,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	8,579,000	9.b.(1)
(2) All other loans (exclude consumer loans).....			J451	79,981,000	9.b.(2)
10. Lease financing receivables (net of unearned income): .....			2165	472,000	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	522,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123		2123	0	11.
12. Total loans and leases held for investment and held for sale <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	963,138,000	2122	879,531,000	12.

### Memoranda

Dollar Amounts in Thousands	RCFD	Amount	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	1,000	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	3,443,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	45,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			K162	1,000	M.1.d.(2)
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile).....			K163	112,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....			K164	2,000	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	1,204,000	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				
(2) Not applicable	K166	0			M.1.f.(1)
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD				
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card.....	K098	1,192,000			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	4,809,000	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: <sup>(1)</sup> <sup>(2)</sup>			
(1) Three months or less .....	A564	3,459,000	M.2.a.(1)
(2) Over three months through 12 months .....	A565	6,488,000	M.2.a.(2)
(3) Over one year through three years .....	A566	11,046,000	M.2.a.(3)
(4) Over three years through five years.....	A567	21,328,000	M.2.a.(4)
(5) Over five years through 15 years .....	A568	41,076,000	M.2.a.(5)
(6) Over 15 years .....	A569	130,284,000	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: <sup>(1)</sup> <sup>(3)</sup>	RCFD		
(1) Three months or less.....	A570	467,030,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571	53,975,000	M.2.b.(2)
(3) Over one year through three years.....	A572	83,663,000	M.2.b.(3)
(4) Over three years through five years.....	A573	68,396,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574	63,017,000	M.2.b.(5)
(6) Over 15 years.....	A575	8,522,000	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	148,186,000	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 <sup>(4)</sup> .....	2746	18,026,000	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	75,922,000	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	2,622,000	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	2,090,000	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> <sup>(5)</sup>			
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	21,192,000	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	20,363,000	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.

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

## 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	9,221,000	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, 2018, 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	2,855,000	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	148,000	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	2,260,000	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: <sup>(1)</sup>							
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.

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

## Schedule RC-C—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, 2018.</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	503,259,000			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	796	5565	28,000	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	3,710	5567	433,000	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	11,001	5569	4,580,000	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	2,286,224	5571	18,634,000	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	27,064	5573	1,977,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	17,646	5575	3,444,000	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	15	5579	0	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580	52	5581	6,000	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582	53	5583	13,000	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	40,052	5585	238,000	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586	110	5587	8,000	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588	57	5589	10,000	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			
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	20,346,000	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	1,116,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	4,929,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> (include CMOs, REMICs, and stripped MBS).....	G380	708,000	4.b.
c. All other residential MBS.....	G381	985,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	K197	0	4.d.
e. All other commercial MBS.....	K198	205,000	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	3,111,000	5.a.
b. All other debt securities.....	G386	66,369,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties.....	HT63	19,731,000	6.a.(1)
(2) All other loans secured by real estate.....	HT64	3,439,000	6.a.(2)
b. Commercial and industrial loans.....	F614	5,987,000	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	18,942,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	<b>68,310,000</b>	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	49,102,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....	3545	<b>263,280,000</b>	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	46,778,000	13.a.
b. Other trading liabilities.....	F624	<b>79,000</b>	13.b.
14. Derivatives with a negative fair value.....	3547	40,676,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....	3548	<b>87,533,000</b>	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

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
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	19,417,000	M.1.a.(1)		
(2) All other loans secured by real estate.....	HT67	3,537,000	M.1.a.(2)		
b. Commercial and industrial loans.....	F632	7,814,000	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	19,438,000	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	617,000	M.2.a.		
b. Unpaid principal balance.....	F640	2,108,000	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	2,911,000	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	200,000	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	83,134,000	M.4.a.		
b. Pledged loans.....	G388	1,853,000	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	25,000	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	157,000	M.5.d.		
e. Commercial and industrial loans.....	F647	3,000	M.5.e.		
f. Other.....	F648	8,000	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	52,074,000	M.7.a.		
b. Other.....	F653	183,000	M.7.b.		
8. Loans pending securitization.....	F654	20,548,000	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): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><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></tr><tr><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></tr><tr><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></tr><tr><td>F658</td></tr></table> .....	TEXT	F658	F658	0	M.10.a.
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F658					
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c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><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, 2018, 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 <sup>(1)</sup> (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	302,904,000			B550	948,679,000	1.
2. U.S. Government.....	2202	27,000			2520	40,000	2.
3. States and political subdivisions in the U.S.....	2203	5,797,000			2530	26,625,000	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	1,492,000			B552	4,084,000	4.
5. Banks in foreign countries.....	2213	34,423,000			2236	11,238,000	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	7,629,000			2377	11,493,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	<b>352,272,000</b>	2210	310,418,000	2385	<b>1,002,159,000</b>	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	9,075,000	M.1.a.
b. Total brokered deposits.....	2365	27,017,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(2)</sup> .....	HK05	23,973,000	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	8,204,000	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	3,018,000	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	29,605,000	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 .....	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	545,758,000			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	355,601,000			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	33,953,000			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	11,958,000			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	54,889,000			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	352,000			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: <sup>(1), (2)</sup>					
(1) Three months or less.....	HK07	7,821,000			M.3.a.(1)
(2) Over three months through 12 months.....	HK08	21,398,000			M.3.a.(2)
(3) Over one year through three years.....	HK09	9,533,000			M.3.a.(3)
(4) Over three years.....	HK10	7,159,000			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) <sup>(3)</sup> .....	HK11	26,519,000			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: <sup>(1), (4)</sup>					
(1) Three months or less.....	HK12	37,708,000			M.4.a.(1)
(2) Over three months through 12 months.....	HK13	14,305,000			M.4.a.(2)
(3) Over one year through three years.....	HK14	2,443,000			M.4.a.(3)
(4) Over three years.....	HK15	433,000			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) <sup>(3)</sup> .....	K222	39,956,000			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	<input type="checkbox"/>	No	
	P752	x	<input type="checkbox"/>	<input type="checkbox"/>	M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets <sup>(5)</sup> 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	22,098,000			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	46,682,000			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, 2018, 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	195,817,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	306,293,000	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	294,068,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	53,832,000	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. <sup>(1)</sup>

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	240,754,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	1,054,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	33,174,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	20,993,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	82,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	<b>296,057,000</b>	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	49,970,000	M.1.

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

## Schedule RC-F—Other Assets <sup>(1)</sup>

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable <sup>(2)</sup> .....			B556	6,236,000	1.
2.	Net deferred tax assets <sup>(3)</sup> .....			2148	777,000	2.
3.	Interest-only strips receivable (not in the form of a security) <sup>(4)</sup> .....			HT80	0	3.
4.	Equity investments without readily determinable fair values <sup>(5)</sup> .....			1752	5,389,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	6,192,000	5.a.
b.	Separate account life insurance assets.....			K202	5,470,000	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	<b>111,784,000</b>	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	43,073,000			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	<small>TEXT</small> 3549.....	3549	0			6.h.
i.	<small>TEXT</small> 3550.....	3550	0			6.i.
j.	<small>TEXT</small> 3551.....	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	<b>135,848,000</b>	7.

## Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>(6)</sup> .....			3645	495,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	26,455,000	1.b.
2.	Net deferred tax liabilities <sup>(3)</sup> .....			3049	7,207,000	2.
3.	Allowance for credit losses on off-balance-sheet credit exposures <sup>(7)</sup> .....			B557	1,190,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	<b>75,347,000</b>	4.
a.	Accounts payable.....	3066	56,268,000			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.	<small>TEXT</small> 3552.....	3552	0			4.e.
f.	<small>TEXT</small> 3553.....	3553	0			4.f.
g.	<small>TEXT</small> 3554.....	3554	0			4.g.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	<b>110,694,000</b>	5.

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.**
- Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. **Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.**
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- For savings banks, include "dividends" accrued and unpaid on deposits.
- Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.**

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	112,716,000		3.
4. Securities sold under agreements to repurchase <sup>(1)</sup> .....	B995	19,874,000		4.
5. Other borrowed money..... <i>EITHER</i>	3190	109,647,000		5.
6. Net due <i>from</i> own foreign offices, Edge and agreement subsidiaries, and IBFs..... <i>OR</i>	2163	95,577,000		6.
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	1,712,186,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	1,547,516,000		9.

	(Column A) Amortized Cost of Held-to-Maturity Securities <sup>(2)</sup>		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	51,000	1287	139,236,000	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	4,797,000	8499	28,819,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	36,523,000	G390	109,659,000	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 <sup>(3)</sup> .....	G393	0	G394	458,000	13.b.(1)
(2) All other mortgage-backed securities.....	1733	0	1736	15,538,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	425,000	G398	5,475,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	5,744,000	G400	19,395,000	15.
16. Investments in mutual funds and other equity securities with readily determinable fair values <sup>(4)</sup> .....			A511	NA	16.
17. Total held-to-maturity and available-for-sale securities (sum of items 10 through 16).....	1754	47,540,000	1773	318,580,000	17.

	RCON		Amount		
	RCON	Amount	RCON	Amount	
18. Equity investments not held for trading:					
a. Equity securities with readily determinable fair values <sup>(5)</sup> .....	JA22	0			18.a.
b. Equity investments without readily determinable fair values.....	1752	4,910,000			18.b.

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

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

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

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

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

## Schedule RC-H—Continued

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	70,191,000	19.
20. Total trading liabilities.....	3548	11,785,000	20.
21. Total loans held for trading.....	HT71	30,248,000	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	5,283,000	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	850,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	21,255,000	2.

## Schedule RC-K—Quarterly Averages <sup>(1)</sup>

	Dollar Amounts in Thousands	RCFD	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions.....		3381	273,790,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>(2)</sup> (excluding mortgage-backed securities).....		B558	139,061,000	2.
3. Mortgage-backed securities <sup>(2)</sup> .....		B559	160,844,000	3.
4. All other debt securities <sup>(2)</sup> and equity securities with readily determinable fair values not held for trading <sup>(3)</sup> .....		B560	89,530,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	238,406,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	868,492,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	247,244,000	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	123,643,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	704,000	6.a.(3)
(4) Commercial and industrial loans.....		3387	142,355,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	145,763,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	58,092,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3360	82,971,000	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	311,419,000	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	488,000	8.
9. Total assets <sup>(4)</sup> .....		RCFD 3368	2,386,923,000	9.
<b>Liabilities</b>				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RCON 3485	269,183,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....		B563	905,527,000	11.a.
b. Time deposits of \$250,000 or less.....		HK16	43,892,000	11.b.
c. Time deposits of more than \$250,000.....		HK17	55,554,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3404	279,622,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	113,894,000	13.
14. Other borrowed money (includes mortgage indebtedness).....		RCFD 3355	152,171,000	14.

- 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).
- Quarterly averages for all debt securities should be based on amortized cost.
- 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.
- The quarterly average for total assets should reflect securities not held for trading as follows:
  - Debt securities at amortized cost.
  - 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.
  - For institutions that have adopted ASU 2016-01, equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes). For institutions that have not adopted ASU 2016-01, equity investments without readily determinable fair values at historical cost.



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

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	21,137,000	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)
b.	Credit card lines.....			3815	650,934,000	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	589,766,000	1.b.(1)
(2)	Other unused credit card lines .....			J456	61,168,000	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	239,000	1.c.(1)(a)
(b)	Commercial real estate, other construction loan, and land development loan commitments.....			F165	7,187,000	1.c.(1)(b)
(2)	NOT secured by real estate.....			6550	17,211,000	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
(1)	Commercial and industrial loans .....			J457	273,078,000	1.e.(1)
(2)	Loans to financial institutions .....			J458	31,152,000	1.e.(2)
(3)	All other unused commitments .....			J459	154,822,000	1.e.(3)
2.	Financial standby letters of credit.....			3819	158,411,000	2.
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of financial standby letters of credit conveyed to others.....	3820	41,960,000			2.a.
3.	Performance standby letters of credit.....			3821	7,551,000	3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
a.	Amount of performance standby letters of credit conveyed to others.....	3822	1,678,000			3.a.
4.	Commercial and similar letters of credit.....			3411	3,507,000	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	223,750,000	6.a.
b.	Securities borrowed.....			3432	194,722,000	6.b.
7.	Credit derivatives:					
a.	Notional amounts:					
(1)	Credit default swaps.....	C968	547,953,000	C969	560,406,000	7.a.(1)
(2)	Total return swaps.....	C970	8,810,000	C971	24,224,000	7.a.(2)
(3)	Credit options.....	C972	36,232,000	C973	31,929,000	7.a.(3)
(4)	Other credit derivatives.....	C974	48,000	C975	4,317,000	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, 2018, Report of Condition.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount		
	RCFD	Amount	RCFD	Amount				
7. b. Gross fair values:								
(1) Gross positive fair value.....	C219	10,348,000	C221	4,197,000			7.b.(1)	
(2) Gross negative fair value.....	C220	3,557,000	C222	11,194,000			7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: <sup>(1)</sup>					RCFD	Amount		
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection.....	G401	555,101,000					7.c.(1)(a)	
(b) Purchased protection.....	G402	570,465,000					7.c.(1)(b)	
(2) All other positions:								
(a) Sold protection.....	G403	37,942,000					7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	1,418,000					7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	48,993,000					7.c.(2)(c)	
	Remaining Maturity of:							
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>(2)</sup>								
(a) Investment grade.....	G406	114,640,000	G407	311,432,000	G408	31,690,000	7.d.(1)(a)	
(b) Subinvestment grade.....	G409	41,661,000	G410	87,705,000	G411	5,915,000	7.d.(1)(b)	
(2) Purchased credit protection: <sup>(3)</sup>								
(a) Investment grade.....	G412	125,377,000	G413	312,776,000	G414	42,166,000	7.d.(2)(a)	
(b) Subinvestment grade.....	G415	44,245,000	G416	90,388,000	G417	5,924,000	7.d.(2)(b)	
8. Spot foreign exchange contracts.....					RCFD	Amount		
					8765	507,259,000	8.	
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").....					3430	<b>54,743,000</b>	9.	
a. Not applicable								
b. Commitments to purchase when-issued securities.....			3434	0			9.b.	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....			C978	0			9.c.	
d. <small>TEXT 3555</small> Forward Repo Agreements			3555	54,743,000			9.d.	
e. <small>TEXT 3556</small>			3556	0			9.e.	
f. <small>TEXT 3557</small>			3557	0			9.f.	
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").....					5591	<b>0</b>	10.	
a. Commitments to sell when-issued securities.....			3435	0			10.a.	
b. <small>TEXT 5592</small>			5592	0			10.b.	
c. <small>TEXT 5593</small>			5593	0			10.c.	
d. <small>TEXT 5594</small>			5594	0			10.d.	
e. <small>TEXT 5595</small>			5595	0			10.e.	

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

## Schedule RC-L—Continued

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	1,365,857,000	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	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
RCFD 8693                      RCFD 8694                      RCFD 8695                      RCFD 8696					
a. Futures contracts.....	1,006,722,000	26,705,000	108,857,000	85,690,000	12.a.
RCFD 8697                      RCFD 8698                      RCFD 8699                      RCFD 8700					
b. Forward contracts.....	1,786,583,000	5,075,095,000	16,593,000	129,691,000	12.b.
c. Exchange-traded option contracts:					
RCFD 8701                      RCFD 8702                      RCFD 8703                      RCFD 8704					
(1) Written options.....	690,387,000	1,654,000	176,749,000	63,922,000	12.c.(1)
RCFD 8705                      RCFD 8706                      RCFD 8707                      RCFD 8708					
(2) Purchased options.....	1,175,330,000	2,268,000	215,020,000	62,127,000	12.c.(2)
d. Over-the-counter option contracts:					
RCFD 8709                      RCFD 8710                      RCFD 8711                      RCFD 8712					
(1) Written options.....	3,257,278,000	699,422,000	389,418,000	79,792,000	12.d.(1)
RCFD 8713                      RCFD 8714                      RCFD 8715                      RCFD 8716					
(2) Purchased options.....	3,190,683,000	715,940,000	333,928,000	66,431,000	12.d.(2)
RCFD 3450                      RCFD 3826                      RCFD 8719                      RCFD 8720					
e. Swaps.....	21,723,825,000	3,647,159,000	560,683,000	385,040,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
RCFD A126                      RCFD A127                      RCFD 8723                      RCFD 8724					
	32,489,699,000	10,046,477,000	1,801,248,000	872,693,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
RCFD 8725                      RCFD 8726                      RCFD 8727                      RCFD 8728					
	341,109,000	121,766,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....					
RCFD A589					
	141,728,000				14.a.

**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) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Derivatives Position Indicators</b>										
15. Gross fair values of derivative contracts:										
a. Contracts held for trading:										
(1) Gross positive fair value.....										
		8733	332,064,000	8734	140,453,000	8735	57,511,000	8736	24,232,000	15.a.(1)
		8737	305,290,000	8738	147,180,000	8739	59,765,000	8740	25,794,000	15.a.(2)
b. Contracts held for purposes other than trading:										
(1) Gross positive fair value.....										
		8741	1,240,000	8742	567,000	8743	0	8744	0	15.b.(1)
		8745	955,000	8746	725,000	8747	0	8748	0	15.b.(2)

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	RCFD	Amount	
16. Over-the-counter derivatives:												
a. Net current credit exposure.....												
		G418	53,962,000			G420	3,113,000	G421	16,707,000	G422	42,876,000	16.a.
b. Fair value of collateral:												
(1) Cash—U.S. dollar.....												
		G423	15,945,000			G425	15,179,000	G426	126,000	G427	7,183,000	16.b.(1)
		G428	31,428,000			G430	1,630,000	G431	8,337,000	G432	13,733,000	16.b.(2)
		G433	8,811,000			G435	4,447,000	G436	0	G437	4,016,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....												
		G438	1,604,000			G440	0	G441	0	G442	266,000	16.b.(4)
		G443	1,008,000			G445	0	G446	5,000	G447	4,137,000	16.b.(5)
		G448	959,000			G450	63,000	G451	0	G452	13,454,000	16.b.(6)
		G453	7,557,000			G455	339,000	G456	823,000	G457	14,654,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....												
		G458	<b>67,312,000</b>			G460	<b>21,658,000</b>	G461	<b>9,291,000</b>	G462	<b>57,443,000</b>	16.b.(8)

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

## Schedule RC-M—Memoranda

		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	1,793,000	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	4,699,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590	4,699,000			2.a.(1)
b. Goodwill.....					
			3163	40,062,000	2.b.
c. All other intangible assets.....					
			JF76	225,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
			2143	<b>44,986,000</b>	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	269,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
			5512	41,000	3.e.
f. In foreign offices.....					
			RCFN		
			5513	25,000	3.f.
			RCFD		
			2150	<b>335,000</b>	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>(1)</sup> .....					
			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: <sup>(2)</sup>					
(a) One year or less.....					
			F055	28,504,000	5.a.(1)(a)
(b) Over one year through three years.....					
			F056	16,000	5.a.(1)(b)
(c) Over three years through five years.....					
			F057	19,000	5.a.(1)(c)
(d) Over five years.....					
			F058	96,000	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>(3)</sup> .....					
			2651	9,504,000	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: <sup>(4)</sup>					
(a) One year or less.....					
			F060	95,795,000	5.b.(1)(a)
(b) Over one year through three years.....					
			F061	7,524,000	5.b.(1)(b)
(c) Over three years through five years.....					
			F062	2,436,000	5.b.(1)(c)
(d) Over five years.....					
			F063	17,968,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>(5)</sup> .....					
			B571	30,045,000	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	<b>152,358,000</b>	5.c.

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

6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....	RCFD	Yes		No	6.
	B569	x			

7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFD	Amount		7.
	B570		0	

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

(1)	TE01 N528	http:// 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.

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

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCON	Amount		10.a.
	F064		0	
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	RCFD			10.b.
	F065	33,379,000		

11. Does the bank act as a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCON	Yes		No	11.
	G463	x			

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	12.
	G464	x			

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 <sup>(1)</sup> .....	K193		11,214,000	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....	K194		0	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: <sup>(1)</sup>

- | 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.(1) 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 | 629,000   |  | 16.d.(1) |
|      | Amount    |  |          |
| N524 | 7,942,000 |  | 16.d.(2) |
|      | Number    |  |          |
| N527 | 19,000    |  | 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	0	F176	2,000	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	8,000	F175	0	F177	96,000	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	1,000	3494	0	3495	4,000	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	310,000	5399	206,000	5400	904,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	1,627,000	C237	911,000	C229	2,609,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	14,000	C239	4,000	C230	46,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	57,000	3500	1,000	3501	28,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	46,000	F180	0	F182	99,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	20,000	F181	0	F183	39,000	1.e.(2)
RCFN.....	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
5377.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	11,000	1597	1,000	1583	2,000	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	486,000	1252	169,000	1253	653,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	117,000	1255	0	1256	229,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,407,000	B576	1,468,000	B577	0	5.a.
b. Automobile loans.....	K213	514,000	K214	0	K215	110,000	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	122,000	K217	1,000	K218	4,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	343,000	5460	12,000	5461	30,000	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	<b>5,083,000</b>	1407	<b>2,773,000</b>	1403	<b>4,855,000</b>	9.
10.	Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	926,000	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	699,000	K037	193,000	K038	836,000	11.
	a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	4,000	K040	0	K041	23,000	11.a.
	b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	687,000	K043	193,000	K044	776,000	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	1,000	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	5,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	149,000	F662	0	F663	2,333,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	1,000	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	13,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	28,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	9,000	K121	5,000	K122	208,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	155,000	M.1.e.(2)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures).....	K126	112,000	K127	50,000	K128	41,000	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) <sup>(1)</sup> .....	HK26	270,000	HK27	55,000	HK28	2,785,000	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	42,000	6559	0	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	0	1249	1,000	1250	1,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	687,000	C241	189,000	C226	740,000	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	2,524,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	704,000	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): <sup>(2)</sup>							
a. Outstanding balance.....	L183	845,000	L184	1,031,000	L185	0	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	L186	781,000	L187	930,000	L188	0	M.9.b.

- Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.
- Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-O—Other Data for Deposit Insurance Assessments

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	1,733,625,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	318,292,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	318,292,000	3.
			RCFD		
4.	Average consolidated total assets for the calendar quarter.....		K652	2,386,923,000	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 <sup>(1)</sup> .....		K654	208,351,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	12,000	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	12,418,000	7.a.
b.	Over one year through three years.....		G466	56,315,000	7.b.
c.	Over three years through five years.....		G467	4,617,000	7.c.
d.	Over five years.....		G468	16,994,000	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	2,805,000	8.c.
d.	Over five years.....		G472	1,000,000	8.d.
			RCON		
9.	<b>Brokered reciprocal deposits</b> (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 <b>brokered reciprocal deposits</b> .....		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. <sup>(2)</sup></i>				
				Amount	
a.	Custodial bank deduction.....		K660	524,346,000	11.a.
b.	Custodial bank deduction limit.....		K661	190,582,000	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: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	536,847,000	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number			
		F050		57,871,282	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....			F051	869,408,000	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number			
		F052		457,412	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	7,939,000	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number			
		F046		1,367,833	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	1,139,000	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		Number			
		F048		2,585	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>(2)</sup></i>					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>(3)</sup> .....					
			5597	768,101,000	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:					
			RCON	FDIC Cert. No.	
TEXT 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, 2018*, 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	6,013,000			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	41,000			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	54,493,000			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	7,000			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	7,000	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 <sup>(1)</sup>	
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 <sup>(1)</sup> 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 <sup>(1)</sup> .....		HT81	9,725,000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale <sup>(1)</sup> .....		HT82	17,316,000	2.
3. 1–4 family residential mortgage loans sold during the quarter.....		FT04	24,762,000	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).....		FT05	22,733,000	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	488,000	5.
		RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> .....		HT86	13,000	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	<b>58,000</b>	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		
<b>Assets</b>												
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>(1)</sup> .....	JA36	<b>349,586,000</b>	G474	0	G475	152,402,000	G476	197,183,000	G477	1,000	1.	
2. Federal funds sold and securities purchased under agreements to resell.....	G478	<b>11,919,000</b>	G479	70,000	G480	0	G481	11,989,000	G482	0	2.	
3. Loans and leases held for sale.....	G483	<b>0</b>	G484	0	G485	0	G486	0	G487	0	3.	
4. Loans and leases held for investment.....	G488	<b>7,104,000</b>	G489	0	G490	0	G491	7,104,000	G492	0	4.	
5. Trading assets:												
a. Derivative assets.....	3543	<b>49,102,000</b>	G493	519,698,000	G494	16,000	G495	559,874,000	G496	8,910,000	5.a.	
b. Other trading assets.....	G497	<b>214,178,000</b>	G498	(53,000)	G499	97,942,000	G500	113,254,000	G501	2,929,000	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	<b>0</b>	F684	0	F692	0	F241	0	F242	0	5.b.(1)	
6. All other assets.....	G391	<b>11,499,000</b>	G392	<b>253,000</b>	G395	<b>6,461,000</b>	G396	<b>445,000</b>	G804	<b>4,846,000</b>	6.	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	<b>643,388,000</b>	G503	<b>519,968,000</b>	G504	<b>256,821,000</b>	G505	<b>889,849,000</b>	G506	<b>16,686,000</b>	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	
	<b>Liabilities</b>										
8. Deposits.....	F252	28,662,000	F686	0	F694	0	F253	25,290,000	F254	3,372,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	5,501,000	G508	126,000	G509	0	G510	5,627,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	40,676,000	G512	512,104,000	G513	173,000	G514	539,902,000	G515	12,705,000	10.a.
b. Other trading liabilities.....	G516	46,857,000	G517	0	G518	34,396,000	G519	12,423,000	G520	38,000	10.b.
11. Other borrowed money.....	G521	44,136,000	G522	0	G523	0	G524	27,252,000	G525	16,884,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	6,593,000	G806	227,000	G807	6,482,000	G808	318,000	G809	20,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	172,425,000	G532	512,457,000	G533	41,051,000	G534	610,812,000	G535	33,019,000	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	4,699,000	G537	0	G538	0	G539	0	G540	4,699,000	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	219,000	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	5,049,000	M.3.a.(2)
b. Commercial and industrial loans.....	F585	39,000	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	1,797,000	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	222,000	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	5,153,000	M.4.a.(2)
b. Commercial and industrial loans.....	F597	39,000	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	1,810,000	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	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	112,325,000	1.
2. Retained earnings <sup>(1)</sup> .....		KW00	132,016,000	2.
<b>a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No.).....</b>				
		0=No	RCOA	
		1=Yes	JJ29	NA
				2.a.
3. Accumulated other comprehensive income (AOCI).....		B530	1,756,000	3.
<b>a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....</b>				
		0=No	RCOA	
		1=Yes	P838	0
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	246,097,000	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	38,610,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	175,000	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	51,000	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):				
<b>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) <sup>(2)</sup>.....</b>				
		P844	NA	9.a.
<b>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) <sup>(3)</sup>.....</b>				
		P845	NA	9.b.
<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).....</b>				
		P846	NA	9.c.
<b>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).....</b>				
		P847	NA	9.d.
<b>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).....</b>				
		P848	NA	9.e.
<b>f. To be completed only by institutions that entered "0" for No in item 3.a:</b>				
<b>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).....</b>				
		P849	62,000	9.f.

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in this item.

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

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



## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands		
	RCFA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	68,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	283,000	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	206,848,000	12.
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	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17).....	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	206,848,000	19.
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus.....	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	10,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	10,000	23.
24. LESS: Additional tier 1 capital deductions.....	P864	7,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	3,000	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital (sum of items 19 and 25).....	8274	206,851,000	26.
<b>Tier 2 Capital</b>			
27. Tier 2 capital instruments plus related surplus.....	P866	3,244,000	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 <sup>(1,2)</sup> .....	5310	14,296,000	30.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW 5310	3,997,000	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 <sup>(3)</sup> .....	RCFA Q257	NA	31.

1. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 30.a.

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

3. 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		RCFA	Amount	
32.	a.	Tier 2 capital before deductions (sum of items 27 through 30.a, plus item 31).....	P870		17,542,000	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		7,243,000	32.b.
			RCFA			
33.		LESS: Tier 2 capital deductions.....	P872		3,000	33.
34.	a.	Tier 2 capital (greater of item 32.a minus item 33, or zero).....	5311		17,539,000	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		7,240,000	34.b.
			RCFA			
<b>Total Capital</b>						
35.	a.	Total capital (sum of items 26 and 34.a).....	3792		224,390,000	35.a.
	b.	(Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 34.b).....	RCFW			
			3792		214,091,000	35.b.
			RCFA			
<b>Total Assets for the Leverage Ratio</b>						
36.		Average total consolidated assets <sup>(1)</sup> .....	KW03		2,386,923,000	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).....	P875		39,126,000	37.
38.		LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596		(5,635,000)	38.
39.		Total assets for the leverage ratio (item 36 minus items 37 and 38).....	A224		2,353,432,000	39.
<b>Total Risk-Weighted Assets</b>						
40.	a.	Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	A223		1,457,689,455	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		1,269,991,000	40.b.
<b>Risk-Based Capital Ratios *</b>						
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).....	RCFA	Percentage	RCFW	Percentage
			P793	14.1901%	P793	16.2874%
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	14.1903%	7206	16.2876%
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	15.3935%	7205	16.8577%
<b>Leverage Capital Ratios *</b>						
44.		Tier 1 leverage ratio (item 26 divided by item 39).....	RCFA	Percentage		
			7204	8.7893%		44.
45.		Advanced approaches institutions only: Supplementary leverage ratio information:		Amount		
	a.	Total leverage exposure <sup>(1)</sup> .....	H015	3,044,509,000		45.a.
				Percentage		
	b.	Supplementary leverage ratio.....	H036	6.7942%		45.b.

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

1. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should include the applicable portion of the CECL transitional amount in items 36 and 45.a.

## Schedule RC-R—Continued

### Part I—Continued

Dollar Amounts in Thousands	RCFA	Percentage	
<b>Capital Buffer *</b>			
46. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	7.3935%	46.a.
b. (Advanced approaches institutions that exit parallel run only): Total applicable capital buffer.....	RCFW H312	7.0000%	46.b.

	RCFA	Amount	
Institutions must complete items 47 and 48 if the amount in item 46.a is less than or equal to the applicable minimum capital conservation buffer:			
47. Eligible retained income.....	H313	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 <sup>(1)</sup> and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(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%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Balance Sheet Asset Categories <sup>(2)</sup></b>											
1. Cash and balances due from depository institutions.....	RCFD D957 <b>263,780,000</b>	RCFD S396 (1,000)	RCFD D958 233,190,000				RCFD D959 24,028,000	RCFD S397 4,433,000	RCFD D960 1,239,000	RCFD S398 891,000	1.
2. Securities:											
a. Held-to-maturity securities <sup>(3)</sup> .....	RCFD D961 <b>41,371,000</b>	RCFD S399 0	RCFD D962 4,978,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 34,147,000	RCFD D964 2,246,000	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 <b>301,004,000</b>	RCFD S402 0	RCFD D967 187,806,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 87,789,000	RCFD D969 24,574,000	RCFD D970 835,000	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 <b>11,000</b>		RCON D972 0				RCON D973 11,000	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 <b>250,162,000</b>	RCFD H172 250,162,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413 <b>3,002,000</b>	RCFD S414 0	RCFD H173 0				RCFD S415 2,909,000	RCFD S416 21,000	RCFD S417 72,000		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 <b>0</b>	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.

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

## 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 <sup>(1)</sup>	
	250% <sup>(2)</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
	0	0		0				0	0
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold 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
								0	0
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
								0	0

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

2. 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 <sup>(1)</sup> .....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	24,000	0	0	0	0		0	0	0	24,000
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	4,026,000	0	0	0	0		261,000	0	3,711,000	54,000
5. Loans and leases held for investment: <sup>(2)</sup>										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	299,203,000	0	0				131,000	264,001,000	35,071,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	389,000	0	0				0	0	0	389,000
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	2,843,000	0	0	0	0		43,000	0	0	2,800,000
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	599,177,000	(317,000)	25,022,000	120,000	0		13,281,000	14,441,000	539,193,000	2,514,000
6. LESS: Allowance for loan and lease losses <sup>(4)</sup> .....	RCFD 3123	RCFD 3123								
	13,106,000	13,106,000								

- 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.
- Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
- 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.
- Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

**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 <sup>(1)</sup>	
	250% <sup>(2)</sup>	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 <sup>(3)</sup> .....								RCFD H277	RCFD H278
								0	0
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
								0	0
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284
								0	0
c. Exposures past due 90 days or more or on nonaccrual <sup>(4)</sup> .....								RCFD H285	RCFD H286
								0	0
d. All other exposures.....								RCFD H287	RCFD H288
								4,923,000	5,633,000
6. LESS: Allowance for loan and lease losses.....									

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2. 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.
3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
4. 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.....	<b>257,620,000</b>	212,657,000	1,060,000	0	0		2,241,000	21,218,000	18,248,000	1,212,000
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets <sup>(1, 2, 3)</sup> .....	<b>211,189,000</b>	69,090,000	8,469,000	0	6,735,000		2,744,000	1,186,000	103,271,000	418,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

2. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount.

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



**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 <sup>(1)</sup>	
	250% <sup>(2)</sup>	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				981,000	681,000
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets <sup>(3)</sup> .....	4,866,000	0	0	2,000				3,483,000	3,448,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
b. Default fund contributions to central counterparties.....								5,367,000	2,067,000
								RCFD H298	RCFD H299
								5,558,000	4,415,000

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

2. 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.

3. 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 (Exposure Amount)	Total Risk-Weighted Asset Amount by Calculation Methodology		
			1250%	SSFA <sup>(1)</sup>	Gross-Up	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
<b>Securitization Exposures: On- and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:						
a. Held-to-maturity securities <sup>(2)</sup> .....						
	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	9.a.
	<b>6,169,000</b>	6,169,000	0	1,234,000	0	
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	9.b.
	<b>48,582,000</b>	48,581,000	1,000	9,795,000	0	
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	9.c.
	<b>5,660,000</b>	5,654,000	6,000	1,355,000	0	
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	9.d.
	<b>56,540,000</b>	56,526,000	14,000	12,151,000	0	
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	10.
	<b>17,336,000</b>	17,288,000	48,000	3,655,000	0	

1. Simplified Supervisory Formula Approach.

2. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

**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
11. Total balance sheet	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
assets <sup>(1)</sup> .....	<b>2,337,646,000</b>	<b>635,415,000</b>	<b>460,525,000</b>	<b>120,000</b>	<b>6,735,000</b>		<b>167,585,000</b>	<b>332,120,000</b>	<b>701,640,000</b>	<b>8,302,000</b>

11.

	Dollar Amounts in Thousands	(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% <sup>(2)</sup>	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet	RCFD S504	RCFD S505	RCFD S506	RCFD S507				RCFD S510	RCFD H300	
assets <sup>(1)</sup> .....	<b>4,866,000</b>	<b>0</b>	<b>0</b>	<b>5,000</b>				<b>21,000</b>	<b>20,312,000</b>	

11.

1. 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.
2. 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 <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(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	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) <sup>(3)</sup></b>												
12. Financial standby letters of credit.....	RCFD D991 <b>36,245,000</b>	1.0	RCFD D992 <b>36,245,000</b>	RCFD D993 415,000	RCFD HJ92 25,000	RCFD HJ93 0		RCFD D994 8,322,000	RCFD D995 4,269,000	RCFD D996 22,876,000	RCFD S511 338,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 <b>8,820,000</b>	0.5	RCFD D998 <b>4,410,000</b>	RCFD D999 291,000				RCFD G603 1,088,000	RCFD G604 174,000	RCFD G605 2,596,000	RCFD S512 261,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 <b>2,065,000</b>	0.2	RCFD G607 <b>413,000</b>	RCFD G608 26,000	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 178,000	RCFD G610 22,000	RCFD G611 122,000	RCFD S513 65,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 <b>0</b>	1.0	RCFD G613 <b>0</b>	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

1. Credit conversion factor.

2. 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.

3. 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 <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(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 <sup>(3)</sup> .....	RCFD S515	1.0	RCFD S516	RCFD S517	RCFD S518	RCFD S519	RCFD S520	RCFD S521	RCFD S522	RCFD S523		
	<b>101,870,000</b>		<b>101,870,000</b>	13,728,000	11,098,000	0	18,144,000	1,686,000	53,640,000	3,574,000	16.	
17. All other off-balance sheet liabilities.....	RCFD G618	1.0	RCFD G619	RCFD G620			RCFD G621	RCFD G622	RCFD G623	RCFD S524		
	<b>87,000</b>		<b>87,000</b>	1,000			8,000	58,000	19,000	1,000	17.	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCFD S525	0.2	RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97	RCFD S528	RCFD S529	RCFD S530	RCFD S531		
	<b>58,590,000</b>		<b>11,718,000</b>	20,000	153,000	0	90,000	16,000	11,435,000	4,000	18.a.	
b. Original maturity exceeding one year.....	RCFD G624	0.5	RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99	RCFD G627	RCFD G628	RCFD G629	RCFD S539		
	<b>352,638,000</b>		<b>176,319,000</b>	747,000	602,000	0	20,579,000	6,619,000	147,369,000	403,000	18.b.	
19. Unconditionally cancelable commitments.....	RCFD S540	0.0	RCFD S541									
	682,773,000		0								19.	
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	
			<b>240,582,000</b>	16,968,000	0	0	0	84,303,000	4,850,000	132,957,000	1,504,000	20.
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	
			<b>103,699,000</b>	0	100,472,000	1,672,000		0	0	1,555,000	0	21.
22. Unsettled transactions (failed trades) <sup>(4)</sup> .....	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	<b>300,000</b>			38,000				0	0	219,000	0	22.

1. Credit conversion factor.  
2. For items 16 through 19, column A multiplied by credit conversion factor.  
3. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
4. For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>(1)</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>(2)</sup> .....				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) <sup>(3)</sup> .....	RCFD H198	RCFD H199	RCFD H200			22.
	1,000	3,000	39,000			

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

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

3. 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).....	<b>492,759,000</b>	<b>112,470,000</b>	<b>8,407,000</b>	<b>0</b>	<b>300,297,000</b>	<b>349,814,000</b>	<b>1,074,428,000</b>	<b>14,452,000</b>	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).....	<b>0</b>	<b>2,249,400</b>	<b>336,280</b>	<b>0</b>	<b>60,059,400</b>	<b>174,907,000</b>	<b>1,074,428,000</b>	<b>21,678,000</b>	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% <sup>(1)</sup>	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.
	4,866,000	0	0	5,000	1,000	3,000	108,000	
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.
	12,165,000	0	0	30,000	6,250	28,125	1,350,000	

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 <sup>(2)</sup> .....	S580	1,391,681,455	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	66,018,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(3,4)</sup> .....	B704	1,457,689,455	28.
29. LESS: Excess allowance for loan and lease losses <sup>(5,6)</sup> .....	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	1,457,689,455	31.

1. 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.

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

3. 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).

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

5. Institutions that have adopted ASU 2016-13 should report the excess AACL.

6. Institutions that have adopted ASU 2016-13 and have elected to apply the CECL transition provision should subtract the applicable portion of the AACL transitional amount from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.



**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			142,491,000

	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	18,112,580,000	S583	8,978,709,000	S584	4,407,038,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	6,075,212,000	S586	1,986,765,000	S587	1,012,160,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	149,910,000	S589	284,279,000	S590	53,946,000	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	74,386,000	S592	121,865,000	S593	21,814,000	M.2.d.
e. Equity.....	S594	1,393,452,000	S595	412,663,000	S596	94,207,000	M.2.e.
f. Precious metals (except gold).....	S597	35,469,000	S598	812,000	S599	0	M.2.f.
g. Other.....	S600	651,204,000	S601	125,000,000	S602	5,318,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	12,783,549,000	S604	6,995,806,000	S605	4,652,828,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	97,304,000	S607	2,931,000	S608	0	M.3.b.
c. Credit (investment grade reference asset).....	S609	68,813,000	S610	319,934,000	S611	32,155,000	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	23,408,000	S613	88,674,000	S614	2,724,000	M.3.d.
e. Equity.....	S615	598,709,000	S616	112,061,000	S617	6,009,000	M.3.e.
f. Precious metals (except gold).....	S618	10,000	S619	0	S620	0	M.3.f.
g. Other.....	S621	57,698,000	S622	7,016,000	S623	104,000	M.3.g.

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

1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

	(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	
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	80,703,000	0	0	0	590,000	0	11,650,000	
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.
	488,000	0	0	0	0	0	887,000	
<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.....	2,098,000	0	0	0	22,000	0	0	4.a.
b. 90 days or more past due.....	2,844,000	0	0	0	22,000	0	37,000	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.....	756,000	0	0	0	0	0	1,000	5.a.
b. Recoveries.....	17,000	0	0	0	0	0	1,000	5.b.

1. The \$100 billion asset-size test is based on the total assets reported on the *June 30, 2018*, 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	RCFD HU17			RCFD HU18	
		0	0			0	
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....							
	RCFD B776			RCFD B779	RCFD B780	RCFD B781	RCFD B782
	4,056,000			0	379,000	578,000	8,296,000
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....							
	RCFD B783			RCFD B786	RCFD B787	RCFD B788	RCFD B789
	107,000			0	0	0	0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....							
	RCFD B790						RCFD B796
	119,000						528,000
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							
	RCFD B797						RCFD B803
	115,000						162,000

1. The \$10 billion asset-size test is based on the total assets reported on the *June 30, 2018*, 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	2,753,000	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	518,070,000	M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	A591	537,218,000	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	4,177,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets <sup>(2)</sup>.</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	15,150,000	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	23,966,000	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 <sup>(2), (3)</sup> .....	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, 2018*, 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	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	36,874,000	15,298,000	14,293	480	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	57,642,000	72,821,000	374	84	5.a.
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	24,173,000	315,793,000	348	101	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	8,126,000	7,670,000	10,050	93	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	0	825,000	0	1,623	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	306,061,000	162,956,000	61,690	29,015	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
	33,335,000	777,000	3,794	92	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	193,000	225,067,000	15	520	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	<b>466,404,000</b>	<b>801,207,000</b>	<b>90,564</b>	<b>32,008</b>	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		25,721,751,000		484,382	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 81,431,000	RCFN B901 6,635,952,000	RCFN B902 9,016	RCFN B903 289,827	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 8,111,000	RCFD J260 14,544,000	RCFD J261 10,044	RCFD J262 20,125	13.

	Dollar Amounts in Thousands		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	271,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	175,000	15.a.
b. Employee benefit-defined benefit.....			B906	217,000	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	36,000	15.c.
16. Corporate trust and agency accounts.....			A479	51,000	16.
17. Investment management and investment advisory agency accounts.....			J315	1,141,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	137,000	18.
19. Other fiduciary accounts.....			A480	83,000	19.
20. Custody and safekeeping accounts.....			B909	1,849,000	20.
21. Other fiduciary and related services income.....			B910	96,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	<b>4,056,000</b>	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912 1,612,000			22.a.
23. Less: Expenses.....			C058	2,704,000	23.
24. Less: Net losses from fiduciary and related services.....			A488	8,000	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	0	25.
26. Net fiduciary and related services income.....			A491	<b>1,344,000</b>	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	5,964,000	J264	2,000	J265	37,000	M.1.a.
b. Interest-bearing deposits.....	J266	21,046,000	J267	142,000	J268	839,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	7,742,000	J270	1,665,000	J271	2,270,000	M.1.c.
d. State, county, and municipal obligations.....	J272	36,683,000	J273	25,000	J274	16,000	M.1.d.
e. Money market mutual funds.....	J275	3,325,000	J276	5,000	J277	1,035,000	M.1.e.
f. Equity mutual funds.....	J278	74,639,000	J279	5,281,000	J280	15,490,000	M.1.f.
g. Other mutual funds.....	J281	31,315,000	J282	2,458,000	J283	5,700,000	M.1.g.
h. Common trust funds and collective investment funds.....	J284	3,266,000	J285	74,532,000	J286	0	M.1.h.
i. Other short-term obligations.....	J287	26,456,000	J288	187,000	J289	131,000	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	26,019,000	J291	2,087,000	J292	3,042,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	17,746,000	J294	1,733,000	J295	1,497,000	M.1.k.
l. Other common and preferred stocks.....	J296	86,233,000	J297	1,429,000	J298	3,344,000	M.1.l.
m. Real estate mortgages.....	J299	0	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	642,000	J303	256,000	J304	39,000	M.1.n.
o. Miscellaneous assets.....	J305	1,859,000	J306	139,000	J307	88,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	<b>342,935,000</b>	J309	<b>89,941,000</b>	J310	<b>33,528,000</b>	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	33,096,000	J312	44,053	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			104,000
					RCFD J314
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	0			0
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	3,468			

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	18	B932	27,351,000	M.3.a.
b. International/Global equity.....	B933	13	B934	20,738,000	M.3.b.
c. Stock/Bond blend.....	B935	47	B936	47,644,000	M.3.c.
d. Taxable bond.....	B937	26	B938	31,672,000	M.3.d.
e. Municipal bond.....	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	2	B942	11,554,000	M.3.f.
g. Specialty/Other.....	B943	6	B944	40,467,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	<b>112</b>	B946	<b>179,426,000</b>	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	1,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	1,000	B957	7,000	B958	1,000	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	<b>2,000</b>	B960	<b>7,000</b>	B961	<b>1,000</b>	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)

**302-634-3505**

Area Code / Phone Number / Extension (TEXT B963)

**844-894-2048**

Area Code / FAX Number (TEXT B964)



**Schedule RC-V—Variable Interest Entities <sup>(1)</sup>**

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
	1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				
a. Cash and balances due from depository institutions.....	J981	199,000	JF84	24,000	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	17,748,000	HU23	25,183,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	2,139,000	JF90	534,000	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	8,591,000	JF85	9,223,000	2.a.
b. Other liabilities.....	JF93	14,000	JF86	233,000	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	124,000	JF88	0	4.

Dollar Amounts in Thousands	RCFD	Amount	
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	25,539,000	5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	9,278,000	6.

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

## Optional Narrative Statement Concerning the Amounts

Reported in the 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 \$85,000,000 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

85,000

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

**Error ID:** R0700.1101

**Error Description:** Charge-off items on Schedule RI-B Part I, are reported on a calendar year-to-date basis. Therefore, the \$0 your bank reported this quarter for "Charge-offs on loans secured by real estate in foreign offices" (RI-B Part I, 1.f, Column A) should be greater than or equal to the \$26,000,000 reported in the previous quarter. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** JUN,SEPT,DEC: CURRENT SHOULD BE >= PREVIOUS - \$2K (RI-B1fA)||Curr = ' & cc:RIADB512[P0] & ' ; Prior = ' & cc:RIADB512[-P1Q] & ' ; Difference = ' & cc:RIADB512[P0] - cc:RIADB512[-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)

0

Should be less than

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

0

OR		
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)		0
Must be equal		
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		0
THEN		
RI-B. Pt.I.1.f.A. Charge-offs. Loans secured by real estate: In foreign offices		0
Should be greater than or equal to		
RI-B. Pt.I.1.f.A. Charge-offs. Loans secured by real estate: In foreign offices 1 Quarter Back		26,000
Minus		2

**Explanation:**

**Edit check is due to the balance reported incorrectly by AWM in the RIB schedule for Q3 2019**

**Error ID: R0910.3559**

**Error Description:** The sum of the components of "Adjustments to allowances for credit losses" (or if ASU 2016-13 not adopted, allowance for loan and lease losses) (RI-E 6.a through 6.d) of \$3,396,000,000 should equal total "Adjustments" (RI-B Part II, 6, Cols A to C) of \$3,400,000,000 reported on the schedule of "Changes in allowances for credit losses." Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** SUM OF (RI-E 6A THRU 6D) SHOULD EQUAL RI-B II 6, COLS A TO C. ' & '||' & 'RI-B II 6, Cols A to C = '\$& cc:RIADC233[P0] + cc:RIADJH91[P0] + cc:RIADJH97[P0]&; RI-E 6.a thru 6.d = '\$& cc:RIADJJ27[P0] + cc:RIADJJ28[P0]+ cc:RIAD4521[P0] + cc:RIAD4522[P0]

<b>Calculation Components:</b>	RI-B. Pt.II.6.A. Loans and leases held for investment: Adjustments	3,400,000
	Plus	
	RI-B. Pt.II.6.B. Held-to-maturity debt securities: Adjustments	
	Plus	
	RI-B. Pt.II.6.C. Available-for-sale debt securities: Adjustments	
		3,400,000
	Minus	
	RI-E. 6.a. Adjustments to allowances for credit losses (itemize and describe all adjustments): Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13	
	Plus	
	RI-E. 6.b. Adjustments to allowances for credit losses (itemize and describe all adjustments): Effect of adoption of current expected credit losses methodology on allowances for credit losses	
	Plus	

RI-E. 6.c. Adjustments to allowances for credit losses	3,547,000
Plus	
RI-E. 6.d. Adjustments to allowances for credit losses	(151,000)
	3,396,000
	4,000
Should be less than or equal to	2
AND	
RI-B. Pt.II.6.A. Loans and leases held for investment: Adjustments	3,400,000
Plus	
RI-B. Pt.II.6.B. Held-to-maturity debt securities: Adjustments	
Plus	
RI-B. Pt.II.6.C. Available-for-sale debt securities: Adjustments	3,400,000
Minus	
RI-E. 6.a. Adjustments to allowances for credit losses (itemize and describe all adjustments): Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13	
Plus	
RI-E. 6.b. Adjustments to allowances for credit losses (itemize and describe all adjustments): Effect of adoption of current expected credit losses methodology on allowances for credit losses	
Plus	
RI-E. 6.c. Adjustments to allowances for credit losses	3,547,000
Plus	
RI-E. 6.d. Adjustments to allowances for credit losses	(151,000)
	3,396,000
	4,000
Should be greater than or equal to	(2)

**Explanation:**  
**Due to Rounding**

**Error ID:** R1041.5101

**Error Description:** Your bank reported \$ 3,400,000,000 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.A. Loans and leases held for investment: Adjustments  
 3,400,000

Should be less than or equal to 25  
AND  
RI-B. Pt.II.6.A. Loans and leases held for investment: Adjustments 3,400,000  
Should be greater than or equal to (25)

**Explanation:**

**Effective May 18,2019, Chase Bank USA merged with JP Morgan Chase Bank, with JP Morgan Chase Bank as the surviving bank. In accordance with U.S. GAAP, the merger was accounted for as a transaction between legal entities under common**

**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 \$21,192,000,000. Generally, the amount of these loans (RC-C Part I, M.7.b.) of \$20,363,000,000 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 21,192,000  
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 20,363,000  
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 20,363,000  
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 21,192,000  
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: R2310.4622**

Error Description: Your bank indicated in (RI M.7.) 0 or (RI-A 7.) \$36,605,000,000 that the balance sheet was restated as a result of push down accounting or the bank was involved in a business combination. However, your bank did not report any "Loans (not subject to the requirements of 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" (RC-C Part I, M.12.a + M.12.b + M.12.c + M.12.d, Columns A, B and C). Please review your reported data, and explain or revise as appropriate.

Fed Edit Text: IF RI-M7 OR RI-A7 IS NOT 0, THEN SUM (RC-CM12AA THROUGH RC-CM12DC) SHOULD NOT EQUAL 0' & ']' & ' RI-M7 EQUALS \$' & cc:RIAD9106[P0] & ', RI-A7 EQUALS \$' & cc:RIAD4356[P0]

Calculation Components: IF

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)	0
Is not equal to Zero	
OR	
RI-A. 7. Changes incident to business combinations, net	36,605,000
Is not equal to Zero	
THEN	
RC-C-Memo. Pt.I.M.12.a.A. Fair value of acquired loans and leases at acquisition date. 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: Loans secured by real estate	0
Plus	
RC-C-Memo. Pt.I.M.12.a.B. Gross contractual amounts receivable at acquisition date. 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: Loans secured by real estate	0
Plus	
RC-C-Memo. Pt.I.M.12.a.C. Best estimate at acquisition date of contractual cash flows not expected to be collected. 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: Loans secured by real estate	0
Plus	
RC-C-Memo. Pt.I.M.12.b.A. Fair value of acquired loans and leases at acquisition date. 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: Commercial and industrial loans	0
Plus	



RC-C-Memo. Pt.I.M.12.b.B. Gross contractual amounts receivable at acquisition date. 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: Commercial and industrial loans

0

Plus

RC-C-Memo. Pt.I.M.12.b.C. Best estimate at acquisition date of contractual cash flows not expected to be collected. 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: Commercial and industrial loans

0

Plus

RC-C-Memo. Pt.I.M.12.c.A. Fair value of acquired loans and leases at acquisition date. 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: Loans to individuals for household, family, and other personal expenditures

0

Plus

RC-C-Memo. Pt.I.M.12.c.B. Gross contractual amounts receivable at acquisition date. 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: Loans to individuals for household, family, and other personal expenditures

0

Plus

RC-C-Memo. Pt.I.M.12.c.C. Best estimate at acquisition date of contractual cash flows not expected to be collected. 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: Loans to individuals for household, family, and other personal expenditures

0

Plus

RC-C-Memo. Pt.I.M.12.d.A. Fair value of acquired loans and leases at acquisition date. 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: All other loans and all leases

0

Plus

RC-C-Memo. Pt.I.M.12.d.B. Gross contractual amounts receivable at acquisition date. 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: All other loans and all leases

0

Plus

RC-C-Memo. Pt.I.M.12.d.C. Best estimate at acquisition date of contractual cash flows not expected to be collected. 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: All other loans and all leases

0

0

Should be greater than Zero

**Explanation:**

**Effective May 18, 2019, Chase Bank USA merged with JPMorgan Chase Bank, with JPMorgan Chase Bank as the surviving bank. In accordance with U.S. GAAP, the merger was accounted for as a transaction between legal entities under common control (i.e. not business combination) and the net assets of Chase Bank USA were merged at their carrying value. In accordance with the Call Report instructions, we're reporting the previous year-end historical equity capital balance of Chase Bank USA on RI-A line 7. However, completion of RC-C Part I Memo 12 is not applicable to transactions between entities under common control**

**Error ID: R2542.3023**

**Error Description:** Your bank reported the "Number of Loans" for "Loans secured by farmland (including farm residential and other improvements) - with original amounts of \$100,000 or less" (RC-C Part II, 7.a., Column A) of 15. However, the average loan balance, which is derived from the "Amount currently outstanding" (RC-C Part II, 7.a., Column B) of \$0 divided by the "Number of loans" (RC-C Part II, 7.a., Column A), should be within the range of \$1,000 to \$100,000. The derived average balance of \$0.000 falls outside of this range. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** IF (RC-C117AA)>0, THEN (RC-C117AB / C117AA) S/B WITHIN \$1-100K||Amount ' & cc:RCON5579[P0] & ' / Number ' & cc:RCON5578[P0] & ' = Average ' & (cc:RCON5579[P0] / cc:RCON5578[P0])

**Calculation Components:**

RC-C. Pt.II.7.a.A. Number of Loans. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices: With original amounts of \$100,000 or less

15

Should be greater than Zero

THEN

RC-C. Pt.II.7.a.B. Amount Currently Outstanding. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices: With original amounts of \$100,000 or less

0

Divided by

RC-C. Pt.II.7.a.A. Number of Loans. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices: With original amounts of \$100,000 or less

15

0

Should be greater than or equal to

1

AND

RC-C. Pt.II.7.a.B. Amount Currently Outstanding. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices: With original amounts of \$100,000 or less

0

Divided by

RC-C. Pt.II.7.a.A. Number of Loans. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices: With original amounts of \$100,000 or less

15

0

Should be less than or equal to

100

**Explanation:**

**Due to actual balance of \$366k for RCC Part II 7a which rounds to \$0MM when reporting**

**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 \$746,849,000,000 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 \$746,848,000,000. 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:RCFDA576[P0] + cc:RCFDA577[P0] + cc:RCFDA578[P0] + cc:RCFDA579[P0] + cc:RCFDA580[P0] + cc:RCFDA581[P0] + cc:RCFDA582[P0] + cc:RCFDA583[P0] + cc:RCFDA584[P0] + cc:RCFDA585[P0] + cc:RCFDA586[P0] + cc:RCFDA587[P0] + cc:RCFDA588[P0] + cc:RCFDA589[P0] + cc:RCFDA590[P0] + cc:RCFDA591[P0] + cc:RCFDA592[P0] + cc:RCFDA593[P0] + cc:RCFDA594[P0] + cc:RCFDA595[P0] + cc:RCFDA596[P0] + cc:RCFDA597[P0] + cc:RCFDA598[P0] + cc:RCFDA599[P0] + cc:RCFDA600[P0] + cc:RCFDA601[P0] + cc:RCFDA602[P0] + cc:RCFDA603[P0] + cc:RCFDA604[P0] + cc:RCFDA605[P0] + cc:RCFDA606[P0] + cc:RCFDA607[P0] + cc:RCFDA608[P0] + cc:RCFDA609[P0] + cc:RCFDA610[P0] + cc:RCFDA611[P0] + cc:RCFDA612[P0] + cc:RCFDA613[P0] + cc:RCFDA614[P0] + cc:RCFDA615[P0] + cc:RCFDA616[P0] + cc:RCFDA617[P0] + cc:RCFDA618[P0] + cc:RCFDA619[P0] + cc:RCFDA620[P0] + cc:RCFDA621[P0] + cc:RCFDA622[P0] + cc:RCFDA623[P0] + cc:RCFDA624[P0] + cc:RCFDA625[P0] + cc:RCFDA626[P0] + cc:RCFDA627[P0] + cc:RCFDA628[P0] + cc:RCFDA629[P0] + cc:RCFDA630[P0] + cc:RCFDA631[P0] + cc:RCFDA632[P0] + cc:RCFDA633[P0] + cc:RCFDA634[P0] + cc:RCFDA635[P0] + cc:RCFDA636[P0] + cc:RCFDA637[P0] + cc:RCFDA638[P0] + cc:RCFDA639[P0] + cc:RCFDA640[P0] + cc:RCFDA641[P0] + cc:RCFDA642[P0] + cc:RCFDA643[P0] + cc:RCFDA644[P0] + cc:RCFDA645[P0] + cc:RCFDA646[P0] + cc:RCFDA647[P0] + cc:RCFDA648[P0] + cc:RCFDA649[P0] + cc:RCFDA650[P0] + cc:RCFDA651[P0] + cc:RCFDA652[P0] + cc:RCFDA653[P0] + cc:RCFDA654[P0] + cc:RCFDA655[P0] + cc:RCFDA656[P0] + cc:RCFDA657[P0] + cc:RCFDA658[P0] + cc:RCFDA659[P0] + cc:RCFDA660[P0] + cc:RCFDA661[P0] + cc:RCFDA662[P0] + cc:RCFDA663[P0] + cc:RCFDA664[P0] + cc:RCFDA665[P0] + cc:RCFDA666[P0] + cc:RCFDA667[P0] + cc:RCFDA668[P0] + cc:RCFDA669[P0] + cc:RCFDA670[P0] + cc:RCFDA671[P0] + cc:RCFDA672[P0] + cc:RCFDA673[P0] + cc:RCFDA674[P0] + cc:RCFDA675[P0] + 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cc:RCFDA731[P0] + cc:RCFDA732[P0] + cc:RCFDA733[P0] + cc:RCFDA734[P0] + cc:RCFDA735[P0] + cc:RCFDA736[P0] + cc:RCFDA737[P0] + cc:RCFDA738[P0] + cc:RCFDA739[P0] + cc:RCFDA740[P0] + cc:RCFDA741[P0] + cc:RCFDA742[P0] + cc:RCFDA743[P0] + cc:RCFDA744[P0] + cc:RCFDA745[P0] + cc:RCFDA746[P0] + cc:RCFDA747[P0] + cc:RCFDA748[P0] + cc:RCFDA749[P0] + cc:RCFDA750[P0] + cc:RCFDA751[P0] + cc:RCFDA752[P0] + cc:RCFDA753[P0] + cc:RCFDA754[P0] + cc:RCFDA755[P0] + cc:RCFDA756[P0] + cc:RCFDA757[P0] + cc:RCFDA758[P0] + cc:RCFDA759[P0] + cc:RCFDA760[P0] + cc:RCFDA761[P0] + cc:RCFDA762[P0] + cc:RCFDA763[P0] + cc:RCFDA764[P0] + cc:RCFDA765[P0] + cc:RCFDA766[P0] + cc:RCFDA767[P0] + cc:RCFDA768[P0] + cc:RCFDA769[P0] + cc:RCFDA770[P0] + cc:RCFDA771[P0] + cc:RCFDA772[P0] + cc:RCFDA773[P0] + cc:RCFDA774[P0] + cc:RCFDA775[P0] + cc:RCFDA776[P0] + cc:RCFDA777[P0] + cc:RCFDA778[P0] + cc:RCFDA779[P0] + cc:RCFDA780[P0] + cc:RCFDA781[P0] + cc:RCFDA782[P0] + cc:RCFDA783[P0] + cc:RCFDA784[P0] + cc:RCFDA785[P0] + cc:RCFDA786[P0] + cc:RCFDA787[P0] + cc:RCFDA788[P0] + cc:RCFDA789[P0] + cc:RCFDA790[P0] + cc:RCFDA791[P0] + cc:RCFDA792[P0] + cc:RCFDA793[P0] + cc:RCFDA794[P0] + cc:RCFDA795[P0] + cc:RCFDA796[P0] + cc:RCFDA797[P0] + cc:RCFDA798[P0] + cc:RCFDA799[P0] + cc:RCFDA800[P0] + cc:RCFDA801[P0] + cc:RCFDA802[P0] + cc:RCFDA803[P0] + cc:RCFDA804[P0] + cc:RCFDA805[P0] + cc:RCFDA806[P0] + cc:RCFDA807[P0] + cc:RCFDA808[P0] + cc:RCFDA809[P0] + cc:RCFDA810[P0] + cc:RCFDA811[P0] + cc:RCFDA812[P0] + cc:RCFDA813[P0] + cc:RCFDA814[P0] + cc:RCFDA815[P0] + cc:RCFDA816[P0] + cc:RCFDA817[P0] + cc:RCFDA818[P0] + cc:RCFDA819[P0] + cc:RCFDA820[P0] + cc:RCFDA821[P0] + cc:RCFDA822[P0] + cc:RCFDA823[P0] + cc:RCFDA824[P0] + cc:RCFDA825[P0] + cc:RCFDA826[P0] + cc:RCFDA827[P0] + cc:RCFDA828[P0] + cc:RCFDA829[P0] + cc:RCFDA830[P0] + cc:RCFDA831[P0] + cc:RCFDA832[P0] + cc:RCFDA833[P0] + cc:RCFDA834[P0] + cc:RCFDA835[P0] + cc:RCFDA836[P0] + cc:RCFDA837[P0] + cc:RCFDA838[P0] + cc:RCFDA839[P0] + cc:RCFDA840[P0] + cc:RCFDA841[P0] + cc:RCFDA842[P0] + cc:RCFDA843[P0] + cc:RCFDA844[P0] + cc:RCFDA845[P0] + cc:RCFDA846[P0] + cc:RCFDA847[P0] + cc:RCFDA848[P0] + cc:RCFDA849[P0] + cc:RCFDA850[P0] + cc:RCFDA851[P0] + cc:RCFDA852[P0] + cc:RCFDA853[P0] + cc:RCFDA854[P0] + cc:RCFDA855[P0] + cc:RCFDA856[P0] + cc:RCFDA857[P0] + cc:RCFDA858[P0] + cc:RCFDA859[P0] + cc:RCFDA860[P0] + cc:RCFDA861[P0] + cc:RCFDA862[P0] + cc:RCFDA863[P0] + cc:RCFDA864[P0] + cc:RCFDA865[P0] + cc:RCFDA866[P0] + cc:RCFDA867[P0] + cc:RCFDA868[P0] + cc:RCFDA869[P0] + cc:RCFDA870[P0] + cc:RCFDA871[P0] + cc:RCFDA872[P0] + cc:RCFDA873[P0] + cc:RCFDA874[P0] + cc:RCFDA875[P0] + cc:RCFDA876[P0] + cc:RCFDA877[P0] + cc:RCFDA878[P0] + cc:RCFDA879[P0] + cc:RCFDA880[P0] + cc:RCFDA881[P0] + cc:RCFDA882[P0] + cc:RCFDA883[P0] + cc:RCFDA884[P0] + cc:RCFDA885[P0] + cc:RCFDA886[P0] + cc:RCFDA887[P0] + cc:RCFDA888[P0] + cc:RCFDA889[P0] + cc:RCFDA890[P0] + cc:RCFDA891[P0] + cc:RCFDA892[P0] + cc:RCFDA893[P0] + cc:RCFDA894[P0] + cc:RCFDA895[P0] + cc:RCFDA896[P0] + cc:RCFDA897[P0] + cc:RCFDA898[P0] + cc:RCFDA899[P0] + cc:RCFDA900[P0] + cc:RCFDA901[P0] + cc:RCFDA902[P0] + cc:RCFDA903[P0] + cc:RCFDA904[P0] + cc:RCFDA905[P0] + cc:RCFDA906[P0] + cc:RCFDA907[P0] + cc:RCFDA908[P0] + cc:RCFDA909[P0] + cc:RCFDA910[P0] + cc:RCFDA911[P0] + cc:RCFDA912[P0] + cc:RCFDA913[P0] + cc:RCFDA914[P0] + cc:RCFDA915[P0] + cc:RCFDA916[P0] + cc:RCFDA917[P0] + cc:RCFDA918[P0] + cc:RCFDA919[P0] + cc:RCFDA920[P0] + cc:RCFDA921[P0] + cc:RCFDA922[P0] + cc:RCFDA923[P0] + cc:RCFDA924[P0] + cc:RCFDA925[P0] + cc:RCFDA926[P0] + cc:RCFDA927[P0] + cc:RCFDA928[P0] + cc:RCFDA929[P0] + cc:RCFDA930[P0] + cc:RCFDA931[P0] + cc:RCFDA932[P0] + cc:RCFDA933[P0] + cc:RCFDA934[P0] + cc:RCFDA935[P0] + cc:RCFDA936[P0] + cc:RCFDA937[P0] + cc:RCFDA938[P0] + cc:RCFDA939[P0] + cc:RCFDA940[P0] + cc:RCFDA941[P0] + cc:RCFDA942[P0] + cc:RCFDA943[P0] + cc:RCFDA944[P0] + cc:RCFDA945[P0] + cc:RCFDA946[P0] + cc:RCFDA947[P0] + cc:RCFDA948[P0] + cc:RCFDA949[P0] + cc:RCFDA950[P0] + cc:RCFDA951[P0] + cc:RCFDA952[P0] + cc:RCFDA953[P0] + cc:RCFDA954[P0] + cc:RCFDA955[P0] + cc:RCFDA956[P0] + cc:RCFDA957[P0] + cc:RCFDA958[P0] + cc:RCFDA959[P0] + cc:RCFDA960[P0] + cc:RCFDA961[P0] + cc:RCFDA962[P0] + cc:RCFDA963[P0] + cc:RCFDA964[P0] + cc:RCFDA965[P0] + cc:RCFDA966[P0] + cc:RCFDA967[P0] + cc:RCFDA968[P0] + cc:RCFDA969[P0] + cc:RCFDA970[P0] + cc:RCFDA971[P0] + cc:RCFDA972[P0] + cc:RCFDA973[P0] + cc:RCFDA974[P0] + cc:RCFDA975[P0] + cc:RCFDA976[P0] + cc:RCFDA977[P0] + cc:RCFDA978[P0] + cc:RCFDA979[P0] + cc:RCFDA980[P0] + cc:RCFDA981[P0] + cc:RCFDA982[P0] + cc:RCFDA983[P0] + cc:RCFDA984[P0] + cc:RCFDA985[P0] + cc:RCFDA986[P0] + cc:RCFDA987[P0] + cc:RCFDA988[P0] + cc:RCFDA989[P0] + cc:RCFDA990[P0] + cc:RCFDA991[P0] + cc:RCFDA992[P0] + cc:RCFDA993[P0] + cc:RCFDA994[P0] + cc:RCFDA995[P0] + cc:RCFDA996[P0] + cc:RCFDA997[P0] + cc:RCFDA998[P0] + cc:RCFDA999[P0] + cc:RCFDA1000[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

467,030,000

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

53,975,000

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

83,663,000

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

68,396,000

Plus

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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	
	63,017,000
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	
	8,522,000
Plus	
RC-N. 9.C. Nonaccrual. Total loans and leases	4,855,000
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	
	2,609,000
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	746,849,000
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	
	283,000
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	
	9,035,000
Plus	
RC-C. Pt.I.1.b.A. Consolidated Bank. Loans secured by real estate: Secured by farmland (including farm residential and other improvements)	
	139,000
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	
	29,223,000
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	
	218,092,000
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	
	1,086,000
Plus	
RC-C. Pt.I.1.d.A. Consolidated Bank. Loans secured by real estate: Secured by multifamily (5 or more) residential properties	
	74,083,000
Plus	

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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	17,377,000
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	23,130,000
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	0
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	22,000
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.	3,000
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	7,000
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	6,950,000
Plus	
RC-C. Pt.I.3.A. Consolidated Bank. Loans to finance agricultural production and other loans to farmers	700,000
Plus	
RC-C. Pt.I.4.a.A. Consolidated Bank. Commercial and industrial loans: To U.S. addressees (domicile)	133,553,000
Plus	
RC-C. Pt.I.4.b.A. Consolidated Bank. Commercial and industrial loans: To non-U.S. addressees (domicile)	36,470,000
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	152,675,000
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	12,268,000

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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	
	45,607,000
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)	
	2,416,000
Plus	
RC-C. Pt.I.7.A. Consolidated Bank. Loans to foreign governments and official institutions (including foreign central banks)	
	2,970,000
Plus	
RC-C. Pt.I.8.A. Consolidated Bank. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	
	19,596,000
Plus	
RC-C. Pt.I.9.A. Consolidated Bank. Loans to nondepository financial institutions and other loans	
	176,931,000
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	
	522,000
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	
	216,290,000
	<u>746,848,000</u>
	1,000
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	
	467,030,000
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	
	53,975,000
Plus	

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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	
	83,663,000
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	
	68,396,000
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	
	63,017,000
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	
	8,522,000
Plus	
RC-N. 9.C. Nonaccrual. Total loans and leases	
	4,855,000
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	
	2,609,000
	<hr/>
	746,849,000
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	
	283,000
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	
	9,035,000
Plus	
RC-C. Pt.I.1.b.A. Consolidated Bank. Loans secured by real estate: Secured by farmland (including farm residential and other improvements)	
	139,000
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	
	29,223,000
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	
	218,092,000

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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	
	1,086,000
Plus	
RC-C. Pt.I.1.d.A. Consolidated Bank. Loans secured by real estate: Secured by multifamily (5 or more) residential properties	
	74,083,000
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	
	17,377,000
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	
	23,130,000
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	
	0
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	
	22,000
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.	
	3,000
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	
	7,000
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	
	6,950,000
Plus	
RC-C. Pt.I.3.A. Consolidated Bank. Loans to finance agricultural production and other loans to farmers	
	700,000
Plus	
RC-C. Pt.I.4.a.A. Consolidated Bank. Commercial and industrial loans: To U.S. addressees (domicile)	
	133,553,000
Plus	
RC-C. Pt.I.4.b.A. Consolidated Bank. Commercial and industrial loans: To non-U.S. addressees (domicile)	
	36,470,000



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		
		152,675,000
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		
		12,268,000
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		
		45,607,000
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)		
		2,416,000
Plus		
RC-C. Pt.I.7.A. Consolidated Bank. Loans to foreign governments and official institutions (including foreign central banks)		
		2,970,000
Plus		
RC-C. Pt.I.8.A. Consolidated Bank. Obligations (other than securities and leases) of states and political subdivisions in the U.S.		
		19,596,000
Plus		
RC-C. Pt.I.9.A. Consolidated Bank. Loans to nondepository financial institutions and other loans		
		176,931,000
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		
		522,000
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		
		216,290,000
		<u>746,848,000</u>
		1,000
Should be greater than or equal to		(10)

**Explanation:**

The difference of \$ 1M is due to rounding off between the schedules

**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 \$543,911,000,000. 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 \$625,460,000,000. Our calculated position of \$81,549,000,000 is different from the \$95,577,000,000 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	95,577,000
Should be greater than Zero	
THEN	
RC. 12. Assets: Total assets	2,337,646,000
Minus	
RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,712,186,000
	625,460,000
Minus	
RC. 21. Liabilities: Total liabilities	2,091,427,000
Minus	
RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,547,516,000
	543,911,000
	81,549,000
Minus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	95,577,000
	(14,028,000)
Should be less than or equal to	10
AND	
RC. 12. Assets: Total assets	2,337,646,000
Minus	
RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,712,186,000
	625,460,000
Minus	

RC. 21. Liabilities: Total liabilities	2,091,427,000
Minus	
RC-H. 9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,547,516,000
	543,911,000
	81,549,000
Minus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	95,577,000
	(14,028,000)
Should be greater than or equal to	(10)

**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 \$1,807,763,000,000. 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 \$1,793,735,000,000. 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])

<b>Calculation Components:</b> RC-H. 8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs)	1,712,186,000
Plus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	95,577,000
	1,807,763,000
Minus	
RC. 28. Equity Capital: Bank Equity Capital: Total equity capital	246,219,000
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)	1,547,516,000
	1,547,516,000

	1,793,735,000
	14,028,000
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)	1,712,186,000
Plus	
RC-H. 6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs	95,577,000
	1,807,763,000
Minus	
RC. 28. Equity Capital: Bank Equity Capital: Total equity capital	246,219,000
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)	1,547,516,000
	1,793,735,000
	14,028,000
Should be greater than or equal to	(10)

**Explanation:**

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

**Error ID: R3835.1505**

**Error Description:** Your bank's annualized yield on "Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs" (RC-K 6.b.) appears inconsistent with current market rates. The annualized yield is calculated by multiplying (RI 1.a.(2) current minus previous) of \$593,000,000 by four and dividing by (RC-K 6.b.) of \$82,971,000,000. Currently, your annualized yield is 2.859%, which falls below our tolerance of 3.25%. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** IF (RC-K6B) > \$4 MIL, THEN (RI-1A2 CURR-PREV / RC-K6B) S/B > 3.25% & ']' & " & (cc:RIAD4059[P0] - cc:RIAD4059[-P1Q] ) & ' / ' & cc:RCFN3360[P0] & ' = ' & (((cc:RIAD4059[P0] - cc:RIAD4059[-P1Q]) / cc:RCFN3360[P0]) \* 400) & '%'

**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)

Must be equal  
 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

AND

0  
0  
0

RC-K. 6.b. Assets: Loans: Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	82,971,000
Should be greater than	4,000
THEN	
RI. 1.a.(2). Interest income: Interest and fee income on loans: In foreign offices, Edge and Agreement subsidiaries, and IBFs	2,538,000
Minus	
RI. 1.a.(2). Interest income: Interest and fee income on loans: In foreign offices, Edge and Agreement subsidiaries, and IBFs 1 Quarter Back	1,945,000
	593,000
Divided by	
RC-K. 6.b. Assets: Loans: Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs	82,971,000
	0
Multiplied by	400
	3
Should be greater than	3.250

**Explanation:**

**Due to interest rate environment**

**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 \$ 36,545,000,000. This quarter, you reported \$ 34,423,000,000 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

	34,423,000
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	36,545,000
	(2,122,000)
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	34,423,000
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	36,545,000
	(2,122,000)

Should be less than or equal to 1,000,000

**Explanation:**

**The decrease was due to client deposit variability of various banks across 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 \$ 9,118,000,000. This quarter, you reported \$ 11,238,000,000 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

11,238,000

Minus

RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries 1 Quarter Back

9,118,000

2,120,000

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

11,238,000

Minus

RC-E. Pt.I.5.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Banks in foreign countries 1 Quarter Back

9,118,000

2,120,000

Should be less than or equal to

1,000,000

**Explanation:**

**The increase was due to client deposit variability of various banks; and an increase in net cash collateral**

**Error ID: R4240.6025**

**Error Description:** Last quarter, your bank reported ""Deposits of Foreign governments and official institutions (including foreign central banks): Total Nontransaction Accounts (Including MMDAs)" (RC-E I 6C) of \$ 8,964,000,000. This quarter, you reported \$ 11,493,000,000 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-EI6C CURR S/B = RC-EI6C PREV +/- \$1 billion ' & '||' & ' CURR = \$ ' & cc:RCON2377[P0] & ' ; PREV = ' & cc:RCON2377[-P1Q] & ' ; Difference = \$ ' & cc:RCON2377[P0] - cc:RCON2377[-P1Q]

**Calculation Components:** RC-E. Pt.I.6.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Foreign governments and official institutions (including foreign central banks)

11,493,000

Minus	
RC-E. Pt.I.6.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Foreign governments and official institutions (including foreign central banks) 1 Quarter Back	8,964,000
	<u>2,529,000</u>
Should be greater than or equal to	(1,000,000)
AND	
RC-E. Pt.I.6.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Foreign governments and official institutions (including foreign central banks)	11,493,000
Minus	
RC-E. Pt.I.6.C. Nontransaction Accounts: Total nontransaction accounts (including MMDAs). Deposits of: Foreign governments and official institutions (including foreign central banks) 1 Quarter Back	8,964,000
	<u>2,529,000</u>
Should be less than or equal to	1,000,000

**Explanation:**

**The increase was due to deposit growth of various foreign official institutions**

**Error ID: R5664.1689**

**Error Description:** Generally, "Restructured loans" are reported EITHER as "In compliance with modified terms" in (RC-C Part I, M.1.a.1) OR as "Past due" or in "Nonaccrual" status in (RC-N M.1.a.1). Currently, the same amount of \$ 1,000,000 is reported in both schedules. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** IF (RC-NM1A1COLS A,B,C) > 0, RESTRUCT LNS (RC-CM1A1) SHLD NOT = (RC-NM1A1 COLS A,B,C) & '||' & 'RC-CM1A1 = \$ ' & cc:RCONK158[P0]

**Calculation Components:** IF

RC-N-Memo. M.1.a.(1).A. Past due 30 through 89 days and still accruing. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	0
Plus	
RC-N-Memo. M.1.a.(1).B. Past due 90 days or more and still accruing. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	0
Plus	
RC-N-Memo. M.1.a.(1).C. Nonaccrual. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	1,000
	<u>1,000</u>
Should be greater than Zero	
THEN	

RC-C-Memo. Pt.I.M.1.a.(1). Loans restructured in troubled debt restructurings that are in compliance with their modified terms: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	1,000
Is not equal to	
RC-N-Memo. M.1.a.(1).A. Past due 30 through 89 days and still accruing. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	0
Plus	
RC-N-Memo. M.1.a.(1).B. Past due 90 days or more and still accruing. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	0
Plus	
RC-N-Memo. M.1.a.(1).C. Nonaccrual. Loans restructured in troubled debt restructurings: Construction, land development, and other land loans in domestic offices: 1-4 family residential construction loans	1,000

**Explanation:**

**The reported balances for this line for performing and nonperforming past due TDRs are made up of different loan populations, both of which round to \$1M.**

**Error ID: R5664.5240**

**Error Description:** Generally, "Restructured loans" are reported EITHER as "In compliance with modified terms" in (RC-C Part I, M.1.c.) OR as "Past due" or in "Nonaccrual" status in (RC-N M.1.c). Currently, the same amount of \$ 1,000,000 is reported in both schedules. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** IF (RC-NM1C COLS A,B,C) > 0, RESTRUCT LNS (RC-CM1C) SHLD NOT = (RC-NM1C COLS A,B,C)' & '|'| & 'RC-CM1C = \$ ' & cc:RCONK160[P0]

**Calculation Components:**

RC-N-Memo. M.1.c.A. Past due 30 through 89 days and still accruing. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	0
Plus	
RC-N-Memo. M.1.c.B. Past due 90 days or more and still accruing. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	0
Plus	
RC-N-Memo. M.1.c.C. Nonaccrual. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	1,000
	1,000
Should be greater than Zero	
THEN	
RC-C-Memo. Pt.I.M.1.c. Loans restructured in troubled debt restructurings that are in compliance with their modified terms: Secured by multifamily (5 or more) residential properties in domestic offices	1,000



Is not equal to	
RC-N-Memo. M.1.c.A. Past due 30 through 89 days and still accruing. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	
	0
Plus	
RC-N-Memo. M.1.c.B. Past due 90 days or more and still accruing. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	
	0
Plus	
RC-N-Memo. M.1.c.C. Nonaccrual. Loans restructured in troubled debt restructurings: Secured by multifamily (5 or more) residential properties in domestic offices	
	1,000

**Explanation:**

The reported balances for this line for performing and nonperforming past due TDRs are made up of different loan populations, both of which round to \$1M.

**Error ID: R6123.4315**

**Error Description:** Last quarter, your bank reported "Estimated amount of uninsured deposits" (RC-O M.2.) of \$ 759,183,000,000. This quarter, you reported \$ 768,101,000,000 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]

<b>Calculation Components:</b>	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)	768,101,000
	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	759,183,000
		8,918,000
	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)	768,101,000
	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	759,183,000
		8,918,000
	Should be less than or equal to	5,000,000

**Explanation:**

**Increase is in line with a general increase in deposits.**

**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 \$6,593,000,000. 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		6,593,000
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 (Derived from Worksheet)		0
Plus		
RC-Q-Memo. M.2.d.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)		0
Plus		
RC-Q-Memo. M.2.e.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)		0
Plus		
RC-Q-Memo. M.2.f.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)		0
		0
		0
Should be less than or equal to		
RC-Q. 13.A. Total Fair Value Reported on Schedule RC. All other liabilities		6,593,000
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 (Derived from Worksheet)	0
Plus	
RC-Q-Memo. M.2.d.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)	0
Plus	
RC-Q-Memo. M.2.e.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)	0
Plus	
RC-Q-Memo. M.2.f.A. Total Fair Value Reported on Schedule RC. All other liabilities (Derived from Worksheet)	0
	0
	0
Should be greater than Zero	

**Explanation:**

**Balance are reported 0 as items included in Schedule RC-Q, M.2.a through M.2.c Column A do not exceed 25 percent of item 13, Column A (\$6,593)**

**Error ID: R6770.5451**

**Error Description:** Generally, the "Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)" (RC-O M.12.) of \$54,493,000,000 is expected to be less than or equal to "Total time deposits of more than \$250,000" (RC-E M.2.d.) of \$54,889,000,000 less brokered deposits of more than \$250,000 (RC-E M.1.b minus RC-E M.1.c) of \$51,845,000,000. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** RC-O M12 SB LESS THAN OR EQUAL TO RC-E M2D LESS BROKERED DEPOSITS GT 250K. ' & '|' & 'RC-O M.12 = \$' & cc:RCONK678[P0] & '; RC-E M.2.d less RC-E M.1.b minus RC-E M.1.c = \$' & cc:RCONJ474[P0] - (cc:RCON2365[P0] - cc:RCONHK05[P0])

<b>Calculation Components:</b> RC-O-Memo. M.12. Nonbrokered time deposits of more than \$250,000 in domestic offices	54,493,000
Should be less than or equal to	
RC-E-Memo. Pt.I.M.2.d. Components of total nontransaction accounts: Total time deposits of more than \$250,000	54,889,000
Minus	
RC-E-Memo. Pt.I.M.1.b. Selected components of total deposits: Total brokered deposits	27,017,000
Minus	
RC-E-Memo. Pt.I.M.1.c. Selected components of total deposits: Brokered deposits of \$250,000 or less (fully insured brokered deposits)	23,973,000
	3,044,000
	51,845,000

**Explanation:**

**Difference is due to some brokered deposits being reported in transaction accounts**

**Error ID:** R6770.5865

**Error Description:** The amount of \$22,464,000,000 reported for "Higher risk consumer loans" (RC-O M.8.a) should generally equal \$22,463,800,000.000, 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

	22,464,000
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	3,455,000
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	4,371,000
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	2,742,000
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	2,054,000
	12,622,000
Minus	

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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	744,000
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	1,204,000
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	1,090,000
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	912,000
	<hr/>
	3,950,000
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	3,750,000
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	185,721,000
	<hr/>
	9,286,050
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	7,000
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	930,000
	<hr/>
	930,000

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	46,500
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	
	461,000
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	
	29,201,000
	<hr/> 1,460,050
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	
	106,000
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	
	152,675,000
	<hr/> 7,633,750
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	
	216,000
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	
	45,607,000
	<hr/> 2,280,350
AND	
Zero	
Plus	
Maximum value of	

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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	
Minus	0
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
	<hr/>
	0
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	
	14,526,000
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	
	14,684,000
	<hr/>
	734,200
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/>
	22,463,800
	<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	
	22,464,000
Minus	

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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	3,455,000
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	4,371,000
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	2,742,000
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	2,054,000
	<hr/>
	12,622,000
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	744,000
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	1,204,000
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	1,090,000
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	912,000
	<hr/>
	3,950,000
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	3,750,000
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

185,721,000

9,286,050

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

7,000

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

930,000

46,500

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

461,000

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

29,201,000

1,460,050

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

106,000

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

152,675,000

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	7,633,750
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	
	216,000
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	
	45,607,000
	<hr/> 2,280,350
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
	<hr/> 0
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	
	14,526,000
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	
	14,684,000
	<hr/> 734,200
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
	0
AND	
Zero	
	22,463,800
	200
Should be less than or equal to	10

**Explanation:**  
**Due to rounding**

**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 \$8,820,000,000 should be less than or equal to the amount of "Performance standby letters of credit" (RC-L 3) of \$ 7,551,000,000. 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

Should be less than or equal to	8,820,000
RC-L. 3. Performance standby letters of credit	7,551,000

**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 \$79,000,000 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]

<u>Calculation Components:</u>	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	283,000
	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	204,000
		79,000
	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	283,000
	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	204,000
		79,000
	Should be greater than or equal to	(1,000)

**Explanation:**

**\$79m increase in CET-1 Deductions is primarily driven by a \$47m increase in defined benefit pension fund assets (net of DTLs) and a \$31m increase in deductions for Own Shares**

**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 \$55,930,510,000,000 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 \$28,883,143,000,000 . 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])

**Calculation Components:** 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

Plus

18,112,580,000

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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	8,978,709,000
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	4,407,038,000
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	12,783,549,000
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	6,995,806,000
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	4,652,828,000
	<hr/>
	55,930,510,000
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	1,006,722,000
Plus	
RC-L. 12.b.A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Forward contracts	1,786,583,000
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	1,175,330,000
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	3,190,683,000
Plus	
RC-L. 12.e.A. Interest Rate Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Swaps	21,723,825,000
	<hr/>
	28,883,143,000

**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 \$2,617,101,000,000 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 \$1,235,081,000,000. 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: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	1,393,452,000
	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	412,663,000
	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	94,207,000
	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	598,709,000
	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	112,061,000
	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	6,009,000
		<hr/>
		2,617,101,000
	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	108,857,000
	Plus	
	RC-L. 12.b.C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Forward contracts	16,593,000
	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	215,020,000
	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	333,928,000
Plus	
RC-L. 12.e.C. Equity Derivative Contracts. Derivatives Position Indicators: Gross amounts (e.g., notional amounts): Swaps	560,683,000
	1,235,081,000

**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 \$86,101,000,000 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 \$73,856,000,000. 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])

<u>Calculation Components:</u> 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)	53,946,000
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)	32,155,000
	86,101,000
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	31,690,000
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	42,166,000
	73,856,000

**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 issuer external ratings and per the waterfall the rating is being notched down just for capital.**

**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 \$97,794,000,000 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 \$85,906,000,000. Please review your reported data, and explain or revise as appropriate.

**Fed Edit Text:** SUM OF (RC-RIIM2DA + M3DA) <= SUM OF (RC-L7D1BA + 2BA).' & ']' & '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)

74,386,000

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)

23,408,000

97,794,000

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

41,661,000

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

44,245,000

85,906,000

**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: R7020.6521**



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 \$210,539,000,000 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 \$178,093,000,000. 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)

121,865,000

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)

88,674,000

210,539,000

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

87,705,000

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

90,388,000

178,093,000

**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: **R7020.6523**

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 \$24,538,000,000 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 \$11,839,000,000. 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)

21,814,000

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)

2,724,000

24,538,000

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

5,915,000

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

5,924,000

11,839,000

**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: **R7020.6628**

Error Description: The sum of "Credit Equivalent Amount" of "Over-the-Counter derivatives" (RC-R II 20., Column B) of \$240,582,000,000 and "Centrally cleared derivatives" (RC-R II 21., Column B) of \$103,699,000,000 should equal the sum of "Current credit exposure across all derivative contracts covered by the regulatory capital rules" (RC-R II M.1) of \$142,491,000,000 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 \$602,713,365,000.000 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 \$190,533,080,000.000 . 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>		240,582,000
	Plus	
	RC-R. Pt.II.21.B. Credit Equivalent Amount. Centrally cleared derivatives	
		103,699,000
		<hr/>
		344,281,000
	Minus	
	RC-R-Memo. Pt.II.M.1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	
		142,491,000
	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	
		18,112,580,000
	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	
		8,978,709,000
	Multiplied by	0.005

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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	
	4,407,038,000
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	
	6,075,212,000
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	
	1,986,765,000
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	
	1,012,160,000
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)	
	149,910,000
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)	
	284,279,000
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)	
	53,946,000
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)	
	74,386,000
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)	
	121,865,000
Multiplied by	0.100
Plus	

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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)	21,814,000
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	1,393,452,000
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	412,663,000
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	94,207,000
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)	35,469,000
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)	812,000
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	651,204,000
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	125,000,000
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	5,318,000
Multiplied by	0.150
Plus	

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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	12,783,549,000
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	6,995,806,000
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	4,652,828,000
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	97,304,000
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	2,931,000
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)	68,813,000
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)	319,934,000
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)	32,155,000
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)	23,408,000
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)	88,674,000
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)	2,724,000
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	598,709,000
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	112,061,000
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	6,009,000
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)	10,000
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	57,698,000

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	7,016,000
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	104,000
Multiplied by	0.150
	<u>935,737,445</u>
	(591,456,445)
Should be greater than or equal to	(5)
AND	
RC-R. Pt.II.20.B. Credit Equivalent Amount. Over-the-counter derivatives	240,582,000
Plus	
RC-R. Pt.II.21.B. Credit Equivalent Amount. Centrally cleared derivatives	<u>103,699,000</u>
	344,281,000
Minus	
RC-R-Memo. Pt.II.M.1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	142,491,000
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	18,112,580,000
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	8,978,709,000
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	4,407,038,000
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	6,075,212,000
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	1,986,765,000
Multiplied by	0.050
Plus	



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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	
	1,012,160,000
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)	
	149,910,000
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)	
	284,279,000
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)	
	53,946,000
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)	
	74,386,000
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)	
	121,865,000
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)	
	21,814,000
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	
	1,393,452,000
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	
	412,663,000
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	94,207,000
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)	35,469,000
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)	812,000
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	651,204,000
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	125,000,000
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	5,318,000
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	12,783,549,000
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	6,995,806,000
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	4,652,828,000
Multiplied by	0.015
Plus	

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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	
	97,304,000
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	
	2,931,000
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)	
	68,813,000
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)	
	319,934,000
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)	
	32,155,000
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)	
	23,408,000
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)	
	88,674,000
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)	
	2,724,000
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		
		598,709,000
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		
		112,061,000
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		
		6,009,000
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)		
		10,000
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		
		57,698,000
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		
		7,016,000
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		
		104,000
Multiplied by		
		0.150
		<u>935,737,445</u>
		(591,456,445)
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.**