

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business September 30, 2022**

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. §1817 (State nonmember banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations). Unless the context indicates otherwise, the term “bank” in this report form refers to both banks and savings associations. This report form is to be filed by (1) banks with branches and consoli-

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

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

Signature of Chief Financial Officer (or Equivalent)

November 4, 2022

Date of Signature

(20220930)

(RCON 9999)

dated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

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

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

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbrev. (RSSD 9200)

57108

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76

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

FDIC Certificate Number 07213
(RSSD 9050)

The estimated average burden associated with this information collection is 86.49 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

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

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

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

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

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

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

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

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

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

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

CONF

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

Secondary Contact

CONF

Name (TEXT C442)

CONF

Title (TEXT C443)

CONF

E-mail Address (TEXT C444)

CONF

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

Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

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

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

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

Consolidated Report of Income

For the period January 1, 2022 — September 30, 2022

FFIEC 031
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RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		2,190,000	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		996,000	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		2,000	1.a.1.b.
c. Commercial and industrial loans.....	4012		2,339,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		12,950,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		218,000	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		18,000	1.a.1.e.
f. All other loans in domestic offices.....	B487		1,639,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		7,410,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		27,762,000	1.a.3.
b. Income from lease financing receivables.....	4065		11,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		2,036,000	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		1,428,000	1.d.1.
(2) Mortgage-backed securities.....	B489		1,625,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		3,076,000	1.d.3.
e. Interest income from trading assets.....	4069		1,693,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,744,000	1.f.
g. Other interest income.....	4518		119,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		39,494,000	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		1,662,000	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		597,000	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		170,000	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		253,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		2,497,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		127,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		1,558,000	2.c.

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

Schedule RI—ContinuedFFIEC 031
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RI-2

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....				4200	268,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....				4073	7,132,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	32,362,000				3.
4. Provision for loan and lease losses (1).....	JJ33	3,018,000				4.
5. Noninterest income:						
a. Income from fiduciary activities (2).....	4070	1,876,000				5.a.
b. Service charges on deposit accounts.....	4080	825,000				5.b.
c. Trading revenue (3).....	A220	9,915,000				5.c.
d. Income from securities-related and insurance activities:						
(1) Fees and commissions from securities brokerage.....	C886	579,000				5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	353,000				5.d.2.
(3) Fees and commissions from annuity sales.....	C887	6,000				5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....	C386	0				5.d.4.
(5) Income from other insurance activities.....	C387	236,000				5.d.5.
e. Venture capital revenue.....	B491	0				5.e.
f. Net servicing fees.....	B492	270,000				5.f.
g. Net securitization income.....	B493	38,000				5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416	(562,000)				5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415	5,000				5.j.
k. Net gains (losses) on sales of other assets (4).....	B496	605,000				5.k.
l. Other noninterest income*.....	B497	(185,000)				5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	13,961,000				5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0				6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	(204,000)				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135	14,408,000				7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	1,327,000				7.b.
c. (1) Goodwill impairment losses.....	C216	116,000				7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232	250,000				7.c.2.
d. Other noninterest expense*.....	4092	10,044,000				7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	26,145,000				7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	16,956,000				8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	78,000				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	17,034,000				8.c.
9. Applicable income taxes (on item 8.c).....	4302	4,119,000				9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	12,915,000				10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	(262,000)				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	12,653,000				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 and off-balance-sheet credit exposures that fall within the scope of the standard.

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

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

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

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

Schedule RI—ContinuedFFIEC 031
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RI-3

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	72,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	12,581,000		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	64,000		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	0		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	3,000		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	240,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	190,639		M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	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	2,371,000		M.8.a.
b. Foreign exchange exposures.....	8758	4,654,000		M.8.b.
c. Equity security and index exposures.....	8759	2,116,000		M.8.c.
d. Commodity and other exposures.....	8760	924,000		M.8.d.
e. Credit exposures.....	F186	(150,000)		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	(193,000)		M.8.f.(1)
(2) CVA hedge.....	FT37	(3,000)		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	257,000		M.8.g.(1)
(2) DVA hedge.....	FT39	(71,000)		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	9,923,000		M.8.h.

¹ The asset-size tests are based on the total assets reported on the June 30, 2021, Report of Condition.² Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2022, would report 20220301.

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

Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets. ¹	Year-to-date	
	RIAD	Amount
Dollar Amounts in Thousands		
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading.....	C889	0
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	340,000
10. Credit losses on derivatives (see instructions).....	A251	72,000
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO
	A530	NO
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.		
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIAD	Amount
	F228	NR
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.		
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	(1,774,000)
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(9,000)
b. Net gains (losses) on liabilities.....	F553	(428,000)
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR
Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets ¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.		
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	55,000
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	98,000
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	10,000
d. All other service charges on deposit accounts.....	H035	662,000

¹ The asset-size tests are based on the total assets reported on the June 30, 2021, 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 CapitalFFIEC 031
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RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	165,805,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507		0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508		165,805,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340		12,581,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509		(76,000)	5.
6. Treasury stock transactions, net.....	B510		0	6.
7. Changes incident to business combinations, net.....	4356		0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470		63,000	8.
9. LESS: Cash dividends declared on common stock.....	4460		5,237,000	9.
10. Other comprehensive income (1).....	B511		(11,044,000)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415		364,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210		162,330,000	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 debt securities, changes in accumulated net gains (losses) on cash flow hedges, foreign currency translation adjustments, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

Part I includes charge-offs and recoveries through the allocated transfer risk reserve.										
						(Column A) Charge-offs ¹		(Column B) Recoveries		
						Calendar year-to-date				
Dollar Amounts in Thousands						RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:										
a. Construction, land development, and other land loans in domestic offices:										
(1) 1-4 family residential construction loans.....						C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....						C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....						3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:										
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....						5411	2,000	5412	18,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:										
(a) Secured by first liens.....						C234	7,000	C217	10,000	1.c.2.a.
(b) Secured by junior liens.....						C235	4,000	C218	15,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....						3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:										
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....						C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....						C897	0	C898	0	1.e.2.
f. In foreign offices.....						B512	4,000	B513	2,000	1.f.

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

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RI-6**Part I—Continued**

		(Column A) Charge-offs ¹		(Column B) Recoveries	
		Calendar year-to-date			
		RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....		4655	0	4665	0
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....		4645	111,000	4617	29,000
b. To non-U.S. addressees (domicile).....		4646	43,000	4618	55,000
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....		B514	2,651,000	B515	769,000
b. Automobile loans.....		K129	0	K133	0
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....		K205	167,000	K206	60,000
6. Loans to foreign governments and official institutions.....		4643	0	4627	0
7. All other loans.....		4644	237,000	4628	40,000
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....		F185	0	F187	0
b. All other leases.....		C880	0	F188	0
9. Total (sum of items 1 through 8).....		4635	3,226,000	4605	998,000

Memoranda

Memoranda	(Column A) Charge-offs ¹				(Column B) Recoveries				
	Calendar year-to-date								
	Dollar Amounts in Thousands				Calendar year-to-date				
	RIAD	Amount			RIAD	Amount			
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0			5410	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	4,000			4662	2,000			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	
	C388	599,000	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....			M.4.

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

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

Schedule RI-B—ContinuedFFIEC 031
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RI-7**Part II. Changes in Allowances for Credit Losses¹**

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2021, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	14,896,000	JH88	70,000	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	998,000	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	3,223,000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	3,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	2,639,000	JH90	36,000	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	(536,000)	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	14,771,000	JH93	106,000	JH99	0	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 items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	NR	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	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	297,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	49,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD		
	JJ03	114,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures (3).....	MG93	294,000	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3).....	MG94	887,000	M.8.

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 fees and finance charges.

2 Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

3 Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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

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RI-8

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses¹

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

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

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

2 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, 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—ContinuedFFIEC 031
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RI-9**Part II. Disaggregated Data on the Allowances for Credit Losses¹**Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.²

		(Column A) Amortized Cost		(Column B) Allowance Balance	
		RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....		JJ04	7,213,000	JJ12	39,000
b. Commercial real estate loans.....		JJ05	17,044,000	JJ13	90,000
c. Residential real estate loans.....		JJ06	130,466,000	JJ14	531,000
2. Commercial loans (3).....		JJ07	305,983,000	JJ15	3,017,000
3. Credit cards.....		JJ08	140,962,000	JJ16	10,735,000
4. Other consumer loans.....		JJ09	11,686,000	JJ17	359,000
5. Unallocated, if any.....				JJ18	0
6. Total (sum of items 1.a through 5) (4).....		JJ11	613,354,000	JJ19	14,771,000

		Allowance Balance		
Dollar Amounts in Thousands		RCFD	Amount	
Held-to-Maturity Securities:				
7. Securities issued by states and political subdivisions in the U.S.....		JJ20	103,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....		JJ21	3,000	8.
9. Asset-backed securities and structured financial products.....		JJ23	0	9.
10. Other debt securities.....		JJ24	0	10.
11. Total (sum of items 7 through 10) (5).....		JJ25	106,000	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, 2021, 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 OfficesFFIEC 031
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RI-10

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

Dollar Amounts in Thousands	Year-to-date		
	RIAD	Amount	
1. Total interest income in foreign offices.....	C899	13,832,000	1.
2. Total interest expense in foreign offices.....	C900	3,117,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	615,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	6,886,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	196,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	5,466,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	JA28	(261,000)	5.
6. Total noninterest expense in foreign offices.....	C907	10,850,000	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	2,962,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	(261,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	8,314,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	15,408,000	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	23,722,000	12.

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

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

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

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.I)				
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I:				
a.	Income and fees from the printing and sale of checks.....	C013	NR	1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	54,000	1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR	1.c.
d.	Rent and other income from other real estate owned.....	4042	NR	1.d.
e.	Safe deposit box rent.....	C015	NR	1.e.
f.	Bank card and credit card interchange fees.....	F555	(797,000)	1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR	1.g.
h.	4461 Operating income from affiliates	4461	NR	1.h.
i.	4462 Other banking related fees	4462	1,311,000	1.i.
j.	4463 Letters-of-credit commitment fees	4463	419,000	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)				
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:				
a.	Data processing expenses.....	C017	4,503,000	2.a.
b.	Advertising and marketing expenses.....	0497	1,230,000	2.b.
c.	Directors' fees.....	4136	NR	2.c.
d.	Printing, stationery, and supplies.....	C018	NR	2.d.
e.	Postage.....	8403	NR	2.e.
f.	Legal fees and expenses.....	4141	NR	2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF	2.g.
h.	Accounting and auditing expenses.....	F556	NR	2.h.
i.	Consulting and advisory expenses.....	F557	NR	2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR	2.j.
k.	Telecommunications expenses.....	F559	NR	2.k.
l.	Other real estate owned expenses.....	Y923	NR	2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR	2.m.
n.	4464 Expense paid to affiliates	4464	(705,000)	2.n.
o.	4467 Contract service provider fees	4467	NR	2.o.
p.	4468 Operational risk losses	4468	NR	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)				
(itemize and describe each discontinued operation):				
a. (1)	FT29 Discontinued operations	FT29	(318,000)	3.a.1.
(2)	Applicable income tax effect.....	FT30	(56,000)	3.a.2.
b. (1)	FT31 NR	FT31	0	3.b.1.
(2)	Applicable income tax effect.....	FT32	0	3.b.2.

Schedule RI-E—ContinuedFFIEC 031
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RI-12

Dollar Amounts in Thousands		Year-to-date	
		RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR
b.	Effect of adoption of lease accounting standard – ASC Topic 842.....	KW17	NR
c.	TEXT B526 NR	B526	0
d.	TEXT B527 NR	B527	0
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a.	TEXT 4498 Primarily due to Capital Contributions.	4498	364,000
b.	TEXT 4499 NR	4499	0
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR
c.	TEXT 4521 FX translation adjustments	4521	(186,000)
d.	TEXT 4522 Reclassification of ACL related to loans included in a disposal groups related to business sales.	4522	(350,000)
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	YES

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

Other noninterest income (from schedule RI, item 5.I): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.I: 1.k Marked-to-Market on Hedging Transactions \$902,000M; 1.m Other translation -\$654,000M; 1.n Earnings of minority owned affiliates \$298,000M.

Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI item 7.d: none

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

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for September 30, 2022

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RC-1

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			RCFD	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1).....	0081			23,753,000	1.a.
b. Interest-bearing balances (2).....	0071			264,445,000	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34			261,767,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	1773			207,514,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22			105,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....	RCON	B987		0	3.a.
b. Securities purchased under agreements to resell (5,6).....	RCFD	B989		79,457,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			RCFD		
a. Loans and leases held for sale.....			5369	22,933,000	4.a.
b. Loans and leases held for investment.....	B528	616,124,000			4.b.
c. LESS: Allowance for loan and lease losses (7).....	3123	14,771,000			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529			601,353,000	4.d.
5. Trading assets (from Schedule RC-D).....			3545	136,496,000	5.
6. Premises and fixed assets (including capitalized leases).....			2145	11,802,000	6.
7. Other real estate owned (from Schedule RC-M).....			2150	11,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	5,278,000	8.
9. Direct and indirect investments in real estate ventures.....			3656	0	9.
10. Intangible assets (from Schedule RC-M).....			2143	13,734,000	10.
11. Other assets (from Schedule RC-F) (6).....			2160	85,826,000	11.
12. Total assets (sum of items 1 through 11).....			2170	1,714,474,000	12.
Liabilities					
13. Deposits:			RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)			2200	745,159,000	13.a.
(1) Noninterest-bearing (8).....	RCON	6631		137,796,000	13.a.1.
(2) Interest-bearing.....	RCON	6636		607,363,000	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)			RCFN		
(1) Noninterest-bearing.....			2200	589,995,000	13.b.
(2) Interest-bearing.....	RCFN	6631		75,718,000	13.b.1.
(2) Interest-bearing.....	RCFN	6636		514,277,000	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (9).....	RCON	B993		0	14.a.
b. Securities sold under agreements to repurchase (10).....	RCFD	B995		15,831,000	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548		70,831,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCFD	3190		57,870,000	16.

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

2 Includes time certificates of deposit not held for trading.

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

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

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

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

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

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

10 Includes all securities repurchase agreements, regardless of maturity.

Schedule RC—ContinuedFFIEC 031
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RC-2

Dollar Amounts in Thousands		RCFD	Amount	
Liabilities - continued				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	10,500,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	61,441,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,551,627,000	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	147,245,000	25.
26. a. Retained earnings.....		3632	44,233,000	26.a.
b. Accumulated other comprehensive income (2).....		B530	(31,999,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	162,330,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	517,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	162,847,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,714,474,000	29.

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2021.....

RCFD	Number	
6724	NR	M.1.

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

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NR	M.2.

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 031
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RC-3

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	6,607,000			
a. Cash items in process of collection and unposted debits.....			0020	3,283,000	1.a.
b. Currency and coin.....			0080	989,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	606,000	0082	142,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	167,290,000	0070	211,000	3.
4. Balances due from Federal Reserve Banks.....	0090	113,695,000	0090	113,695,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	288,198,000	0010	118,320,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A)		(Column B)		(Column C)		(Column D)		
		Amortized Cost		Fair Value		Amortized Cost		Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....		0211	134,970,000	0213	120,297,000	1286	89,573,000	1287	86,760,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....										2.
		HT50	0	HT51	0	HT52	0	HT53	0	
3. Securities issued by states and political subdivisions in the U.S.....										3.
		8496	8,978,000	8497	7,875,000	8498	2,033,000	8499	1,832,000	

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—ContinuedFFIEC 031
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RC-4

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale			
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
4. Mortgage-backed securities (MBS):								
a. Residential mortgage pass-through securities:								
(1) Guaranteed by GNMA.....	G300	6,757,000	G301	6,371,000	G302	130,000	G303	117,000
(2) Issued by FNMA and FHLMC.....	G304	76,541,000	G305	66,158,000	G306	7,572,000	G307	7,016,000
(3) Other pass-through securities.....	G308	0	G309	0	G310	416,000	G311	416,000
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):								
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	783,000	G313	723,000	G314	1,851,000	G315	1,807,000
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0
(3) All other residential MBS.....	G320	466,000	G321	466,000	G322	38,000	G323	36,000
c. Commercial MBS:								
(1) Commercial mortgage pass-through securities:								
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,379,000	K143	1,305,000	K144	320,000	K145	283,000
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0

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

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RC-5

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:										
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K150	237,000	K151	232,000	K152	95,000	K153	83,000	4.c.2.a.
(b) All other commercial MBS.....		K154	899,000	K155	901,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:										
a. Asset-backed securities (ABS).....		C026	0	C988	0	C989	270,000	C027	270,000	5.a.
b. Structured financial products.....		HT58	30,863,000	HT59	29,790,000	HT60	100,000	HT61	99,000	5.b.
6. Other debt securities:										
a. Other domestic debt securities.....		1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....		1742	0	1743	0	1744	111,130,000	1746	108,795,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....										7.
8. Total (sum of items 1 through 7) (3).....		1754	261,873,000	1771	234,118,000	1772	213,528,000	1773	207,514,000	8.

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

2 This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.

3 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—ContinuedFFIEC 031
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RC-6**Memoranda**

	Dollar Amounts in Thousands		RCFD	Amount	
1. Pledged securities (1).....			0416	247,538,000	M.1.
2. Maturity and repricing data for debt securities (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: (2,3)					
(1) Three months or less.....	A549	65,998,000			M.2.a.1.
(2) Over three months through 12 months.....	A550	40,477,000			M.2.a.2.
(3) Over one year through three years.....	A551	135,494,000			M.2.a.3.
(4) Over three years through five years.....	A552	72,422,000			M.2.a.4.
(5) Over five years through 15 years.....	A553	54,642,000			M.2.a.5.
(6) Over 15 years.....	A554	5,197,000			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: (2,4)					
(1) Three months or less.....	A555	440,000			M.2.b.1.
(2) Over three months through 12 months.....	A556	124,000			M.2.b.2.
(3) Over one year through three years.....	A557	8,000			M.2.b.3.
(4) Over three years through five years.....	A558	1,000			M.2.b.4.
(5) Over five years through 15 years.....	A559	2,488,000			M.2.b.5.
(6) Over 15 years.....	A560	87,785,000			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: (5)					
(1) Three years or less.....	A561	1,095,000			M.2.c.1.
(2) Over three years.....	A562	3,216,000			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	69,860,000			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	NR			M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):					
a. Amortized cost.....	8782	0			M.4.a.
b. Fair value.....	8783	0			M.4.b.

1 Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.

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

3 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.

4 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.

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

Schedule RC-B—Continued

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RC-7

Memoranda—Continued

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹</i>										
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):										
a. Credit card receivables.....		B838	0	B839	0	B840	0	B841	0	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	270,000	B849	270,000	M.5.c.
d. Other consumer loans.....		B850	0	B851	0	B852	0	B853	0	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	0	B861	0	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	30,427,000	G357	29,403,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....		G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....		G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....		G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....		G372	436,000	G373	387,000	G374	100,000	G375	99,000	M.6.g.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

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

Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	371,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,908,000	F159	6,907,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	60,000	1420	59,000	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	6,632,000	1797	4,416,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	123,176,000	5367	94,056,000	1.c.2.a.
(b) Secured by junior liens.....	5368	2,654,000	5368	1,601,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	8,752,000	1460	8,640,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	2,178,000	F160	1,049,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	15,947,000	F161	10,448,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	152,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	137,000			
(2) To other commercial banks in the U.S.....	B533	26,000			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	4,080,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	40,000			
(2) To other banks in foreign countries.....	B537	10,306,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	383,000	1590	105,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	53,250,000	1763	51,123,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	94,885,000	1764	10,240,000	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	146,148,000	B538	133,830,000	6.a.
b. Other revolving credit plans.....	B539	4,749,000	B539	1,033,000	6.b.
c. Automobile loans.....	K137	2,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	10,187,000	K207	2,843,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,718,000	2081	347,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	493,000	2107	492,000	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—ContinuedFFIEC 031
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RC-9**Part I. Continued**

	(Column A) Consolidated Bank		(Column B) Domestic Offices	
	RCFD	Amount	RCON	Amount
Dollar Amounts in Thousands				
9. Loans to nondepository financial institutions and other loans:.....	1563	147,664,000		9.
a. Loans to nondepository financial institutions:.....			J454	54,577,000 9.a.
b. Other loans:.....				
(1) Loans for purchasing or carrying securities (secured and unsecured):.....			1545	650,000 9.b.1.
(2) All other loans (exclude consumer loans):.....			J451	30,148,000 9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	383,000 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	391,000		10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:.....	2123	0	2123	0 11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):.....	2122	639,057,000	2122	417,194,000 12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):				
a. Construction, land development, and other land loans in domestic offices:				
(1) 1-4 family residential construction loans:.....	K158	0		M.1.a.1.
(2) Other construction loans and all land development and other land loans:.....	K159	0		M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices:.....	F576	875,000		M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices:.....	K160	0		M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties:.....	K161	0		M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties:.....	K162	0		M.1.d.2.
e. Commercial and industrial loans:				
(1) To U.S. addressees (domicile):.....	K163	0		M.1.e.1.
(2) To non-U.S. addressees (domicile):.....	K164	0		M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures):.....	K165	1,652,000		M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):				
(1) Loans secured by farmland in domestic offices:.....	RCON	0		M.1.f.1.
(2) Not applicable	RCFD			
(3) Loans to finance agricultural production and other loans to farmers:.....	K168	0		M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit card:.....	K098	1,265,000		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	293,000		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	2,527,000		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—ContinuedFFIEC 031
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RC-10**Part I—Continued****Memoranda—Continued**

		Dollar Amounts in Thousands		RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):						
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)						
(1) Three months or less.....		A564	2,457,000			M.2.a.1.
(2) Over three months through 12 months.....		A565	2,267,000			M.2.a.2.
(3) Over one year through three years.....		A566	2,160,000			M.2.a.3.
(4) Over three years through five years.....		A567	4,439,000			M.2.a.4.
(5) Over five years through 15 years.....		A568	28,853,000			M.2.a.5.
(6) Over 15 years.....		A569	53,356,000			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)						
(1) Three months or less.....		RCFD				
(2) Over three months through 12 months.....		A570	438,522,000			M.2.b.1.
(3) Over one year through three years.....		A571	26,549,000			M.2.b.2.
(4) Over three years through five years.....		A572	61,278,000			M.2.b.3.
(5) Over five years through 15 years.....		A573	6,174,000			M.2.b.4.
(6) Over 15 years.....		A574	8,889,000			M.2.b.5.
		A575	1,846,000			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	321,684,000			M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....						
		2746	11,447,000			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	36,059,000			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	42,756,000			M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.						
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....						
		C391	3,391,000			M.6.
Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)						
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):						
a. Outstanding balance.....		C779		NR		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....		C780		NR		M.7.b.

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

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

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

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

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

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

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>				
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....		F230	NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....		F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....		F577	266,000	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	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>						
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)						
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR

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—ContinuedFFIEC 031
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RC-12**Part I—Continued****Memoranda—Continued**

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>						
13. Construction, land development, and other land loans in domestic offices with interest reserves:						
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....						
		G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....						
		RIAD				
		G377		NR		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>						
14. Pledged loans and leases.....						
		RCFD				
		G378	251,020,000			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, Part I, item 1.c, above):						
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		RCON				
		J466		NR		M.15.a.1.
(2) Proprietary reverse mortgages.....		J467		NR		M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:						
				Number		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J468		NR		M.15.b.1.
(2) Proprietary reverse mortgages.....		J469		NR		M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:						
				Amount		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J470		NR		M.15.c.1.
(2) Proprietary reverse mortgages.....		J471		NR		M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks.</i>						
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....						
		LE75	169,000			M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>						
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:						
a. Number of Section 4013 loans outstanding.....						
		LG24		CONF		M.17.a.
				Amount		
b. Outstanding balance of Section 4013 loans.....						
		LG25		CONF		M.17.b.

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

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

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

Loans to Small Businesses

1. and 2. Not applicable

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
		RCON	Number	RCON	Amount
Dollar Amounts in Thousands					
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	16	5565	1,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	76	5567	14,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	641	5569	249,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	2,450,466	5571	7,348,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	1,846	5573	119,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	1,280	5575	565,000	4.c.

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

5. and 6. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands	RCON	Number	RCON	Amount
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):				
a. With original amounts of \$100,000 or less.....	5578	0	5579	0
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0
c. With original amounts of more than \$250,000 through \$500,000.....	5582	0	5583	0
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):				
a. With original amounts of \$100,000 or less.....	5584	3,004	5585	14,000
b. With original amounts of more than \$100,000 through \$250,000.....	5586	2	5587	0
c. With original amounts of more than \$250,000 through \$500,000.....	5588	0	5589	0

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 031
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RC-15

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

assessment purposes.

	Dollar Amounts in Thousands		Consolidated Bank	
	RCFD	Amount		
Assets				
1. U.S. Treasury securities.....	3531	19,159,000	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	248,000	3.	
4. Mortgage-backed securities (MBS):				
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.	
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.	
c. All other residential MBS.....	G381	0	4.c.	
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.	
e. All other commercial MBS.....	K198	0	4.e.	
5. Other debt securities:				
a. Structured financial products.....	HT62	37,000	5.a.	
b. All other debt securities.....	G386	38,119,000	5.b.	
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.	
(2) All other loans secured by real estate.....	HT64	0	6.a.2.	
b. Commercial and industrial loans.....	F614	3,845,000	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	1,076,000	6.d.	
7. and 8. Not applicable				
9. Other trading assets.....	3541	14,386,000	9.	
10. Not applicable				
11. Derivatives with a positive fair value.....	3543	59,626,000	11.	
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	136,496,000	12.	
Liabilities				
13. a. Liability for short positions.....	3546	25,587,000	13.a.	
b. Other trading liabilities.....	F624	157,000	13.b.	
14. Derivatives with a negative fair value.....	3547	45,087,000	14.	
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	70,831,000	15.	

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

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

Dollar Amounts in Thousands		Consolidated Bank	
		RCFD	Amount
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.
b. Commercial and industrial loans.....	F632	4,075,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT68	0
d. Other loans.....	F636	1,126,000	M.1.d.
Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value.....	F639	25,000	M.2.a.
b. Unpaid principal balance.....	F640	15,000	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	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.
c. Corporate and similar loans.....	G333	37,000	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	2,436,000	M.4.a.
b. Pledged loans.....	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables.....	F643	0	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	0	M.5.d.
e. Commercial and industrial loans.....	F647	0	M.5.e.
f. Other.....	F648	0	M.5.f.
6. Not applicable			
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values.....	F652	7,537,000	M.7.a.
b. Other.....	F653	116,000	M.7.b.
8. Loans pending securitization.....		F654	0
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)			
a. TEXT F655 Fair Value of Physical Commodities	F655	5,881,000	M.9.a.
b. TEXT F656 NR	F656	NR	M.9.b.
c. TEXT F657 NR	F657	NR	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):			
a. TEXT F658 Revaluation Losses on Foreign Exchange Spot Contracts	F658	157,000	M.10.a.
b. TEXT F659 NR	F659	NR	M.10.b.
c. TEXT F660 NR	F660	NR	M.10.c.

1 The \$10 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

2 Exclude equity securities.

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

		Transaction Accounts				Nontransaction Accounts		
		(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
		RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands								
Deposits of:								
1. Individuals, partnerships, and corporations.....		B549	393,874,000			B550	255,999,000	1.
2. U.S. Government.....		2202	10,000			2520	0	2.
3. States and political subdivisions in the U.S.....		2203	753,000			2530	2,126,000	3.
4. Commercial banks and other depository institutions in the U.S.....		B551	6,127,000			B552	3,551,000	4.
5. Banks in foreign countries.....		2213	56,832,000			2236	735,000	5.
6. Foreign governments and official institutions (including foreign central banks).....		2216	23,762,000			2377	1,390,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		2215	481,358,000	2210	431,537,000	2385	263,801,000	7.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	24,775,000			M.1.a.
b. Total brokered deposits.....	2365	82,828,000			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	45,494,000			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	43,174,000			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	37,334,000			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	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits.....	JH83	0			M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by institutions with \$100 billion or more in total assets.³</i>					
h. Sweep deposits:					
(1) Fully insured, affiliate sweep deposits.....	MT87	2,063,000			M.1.h.1.
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	1,841,000			M.1.h.1.a.
(2) Not fully insured, affiliate sweep deposits.....	MT89	188,000			M.1.h.2.
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	133,000			M.1.h.2.a.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	56,466,000			M.1.h.3.
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	50,429,000			M.1.h.3.a.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	2,607,000			M.1.h.4.
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	1,616,000			M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	MT95	19,752,000			M.1.i.

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 limit in effect on the report date.³ The \$100 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

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

	Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		186,374,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		1,788,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		10,293,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		10,100,000	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474		55,246,000	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		281,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....	HK07		4,491,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08		11,275,000	M.3.a.2.
(3) Over one year through three years.....	HK09		3,630,000	M.3.a.3.
(4) Over three years.....	HK10		997,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11		15,766,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)				
(1) Three months or less.....	HK12		30,897,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13		23,210,000	M.4.a.2.
(3) Over one year through three years.....	HK14		1,118,000	M.4.a.3.
(4) Over three years.....	HK15		21,000	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222		54,107,000	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO		
	P752	YES		M.5.

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

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753		32,203,000	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		42,593,000	M.6.b.

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

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

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

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

5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-E—ContinuedFFIEC 031
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RC-19**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	65,206,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....			P757	119,848,000	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	0	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....					P759	1,788,000	M.7.b.2.

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

Dollar Amounts in Thousands		RCFN	Amount
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	550,895,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	2,297,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	16,831,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	19,328,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	644,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	589,995,000	6.

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

	Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245		123,499,000	M.1.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-F—Other Assets¹FFIEC 031
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Dollar Amounts in Thousands				RCFD	Amount	
1. Accrued interest receivable (2).....				B556	5,005,000	1.
2. Net deferred tax assets (3).....				2148	15,048,000	2.
3. Interest-only strips receivable (not in the form of a security) (4).....				HT80	0	3.
4. Equity investments without readily determinable fair values (5).....				1752	5,804,000	4.
5. Life insurance assets:						
a. General account life insurance assets.....				K201	44,000	5.a.
b. Separate account life insurance assets.....				K202	5,251,000	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% of this item).....				2168	54,674,000	6.
a. Prepaid expenses.....	2166	NR				6.a.
b. Repossessed personal property (including vehicles).....	1578	NR				6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010	NR				6.c.
d. FDIC loss-sharing indemnification assets.....	J448	NR				6.d.
e. Computer software.....	FT33	NR				6.e.
f. Accounts receivable.....	FT34	NR				6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR				6.g.
h. 3549 Brokerage Receivable	3549	20,263,000				6.h.
i. 3550 NR	3550	NR				6.i.
j. 3551 NR	3551	NR				6.j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....				2160	85,826,000	7.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands				RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (6).....				3645	387,000	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....				RCFD		
2. Net deferred tax liabilities (3).....				3646	12,898,000	1.b.
3. Allowance for credit losses on off-balance sheet credit exposures (7).....				3049	412,000	2.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....				B557	1,993,000	3.
a. Accounts payable.....	3066	13,149,000				4.
b. Deferred compensation liabilities.....	C011	0				4.a.
c. Dividends declared but not yet payable.....	2932	0				4.b.
d. Derivatives with a negative fair value held for purposes other than trading.....	C012	0				4.c.
e. Operating lease liabilities.....	LB56	0				4.d.
f. 3552 NR	3552	0				4.e.
g. 3553 NR	3553	0				4.f.
h. 3554 NR	3554	0				4.g.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....				2930	61,441,000	4.h.

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

2 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.

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

4 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

5 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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

7 Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

	Dollar Amounts in Thousands	Domestic Offices		
		RCON	Amount	
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....		B989	33,740,000	3.
4. Securities sold under agreements to repurchase (1).....		B995	8,759,000	4.
5. Other borrowed money.....		3190	52,051,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2163	9,623,000	6.
<i>OR</i>				
7. Net due to 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	1,028,616,000	8.
9. Total liabilities				
(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....		3129	875,392,000	9.

	(Column A) Amortized Cost of Held-to-Maturity Securities ²		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	134,970,000	1287	66,378,000	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	8,978,000	8499	1,832,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	84,677,000	G390	7,416,000	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 (3).....	G393	1,020,000	G394	1,890,000	13.b.1.
(2) All other mortgage-backed securities.....	1733	1,058,000	1736	0	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	437,000	G398	99,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	20,757,000	G400	19,773,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	251,897,000	1773	97,388,000	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values (4).....	JA22	45,000	18.a.
b. Equity investments without readily determinable fair values.....	1752	5,474,000	18.b.

¹ Institutions that have adopted ASU 2016-13 should report in item 4 amounts net of any applicable allowance for credit losses.² For institutions that have adopted ASU 2016-13, allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.³ U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).⁴ Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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Dollar Amounts in Thousands		Domestic Offices	
		RCON	Amount
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	47,561,000	19.
20. Total trading liabilities.....	3548	28,837,000	20.
21. Total loans held for trading.....	HT71	3,478,000	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	3,183,000	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	3,027,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	2,415,000	2.

Schedule RC-K—Quarterly Averages¹FFIEC 031
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		Dollar Amounts in Thousands		RCFD	Amount	
Assets						
1. Interest-bearing balances due from depository institutions.....			3381	253,851,000		1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....			B558	226,346,000		2.
3. Mortgage-backed securities (2).....			B559	98,447,000		3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....			B560	153,625,000		4.
5. Federal funds sold and securities purchased under agreements to resell.....			3365	84,280,000		5.
6. Loans:						
a. Loans in domestic offices:			RCON			
(1) Total loans.....			3360	418,161,000		6.a.1.
(2) Loans secured by real estate:						
(a) Loans secured by 1–4 family residential properties.....			3465	97,530,000		6.a.2.a.
(b) All other loans secured by real estate.....			3466	27,651,000		6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers.....			3386	99,000		6.a.3.
(4) Commercial and industrial loans.....			3387	62,893,000		6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....			B561	131,355,000		6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....			B562	3,574,000		6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN	3360	229,505,000		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	127,214,000		7.
8. Lease financing receivables (net of unearned income).....		RCFD	3484	388,000		8.
9. Total assets (4).....		RCFD	3368	1,714,246,000		9.
Liabilities						
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....			RCON	3485	353,221,000	10.
11. Nontransaction accounts in domestic offices:						
a. Savings deposits (includes MMDAs).....			B563	197,253,000		11.a.
b. Time deposits of \$250,000 or less.....			HK16	17,051,000		11.b.
c. Time deposits of more than \$250,000.....			HK17	38,475,000		11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN	3404	518,696,000		12.
13. Federal funds purchased and securities sold under agreements to repurchase.....		RCFD	3353	15,509,000		13.
14. Other borrowed money (includes mortgage indebtedness).....		RCFD	3355	55,947,000		14.

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

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

3 Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

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

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values at fair value.

c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 031
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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	6,809,000	1.a.		
Item 1.a.(1) is to be completed for the December report only.							
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....			RCON				
			HT72	NR	1.a.1.		
			RCFD				
b. Credit card lines.....			3815	680,001,000	1.b.		
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).							
(1) Unused consumer credit card lines.....			J455	NR	1.b.1.		
(2) Other unused credit card lines.....			J456	NR	1.b.2.		
c. Commitments to fund commercial real estate, construction, and land development loans:							
(1) Secured by real estate:							
(a) 1-4 family residential construction loan commitments.....			F164	50,000	1.c.1.a.		
(b) Commercial real estate, other construction loan, and land development loan commitments.....			F165	5,567,000	1.c.1.b.		
(2) NOT secured by real estate			6550	9,902,000	1.c.2.		
d. Securities underwriting.....			3817	0	1.d.		
e. Other unused commitments:							
(1) Commercial and industrial loans.....			J457	179,331,000	1.e.1.		
(2) Loans to financial institutions.....			J458	43,972,000	1.e.2.		
(3) All other unused commitments.....			J459	76,050,000	1.e.3.		
2. Financial standby letters of credit.....			3819	89,216,000	2.		
Item 2.a is to be completed by banks with \$1 billion or more in total assets. ¹							
a. Amount of financial standby letters of credit conveyed to others.....			3820	23,025,000	2.a.		
3. Performance standby letters of credit.....			3821	10,504,000	3.		
Item 3.a is to be completed by banks with \$1 billion or more in total assets. ¹							
a. Amount of performance standby letters of credit conveyed to others.....			3822	843,000	3.a.		
4. Commercial and similar letters of credit.....			3411	5,845,000	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	112,116,000	6.a.		
b. Securities borrowed.....			3432	0	6.b.		
7. Credit derivatives:							
a. Notional amounts:							
(1) Credit default swaps.....			C968	767,133,000	C969	806,451,000	7.a.1.
(2) Total return swaps.....			C970	9,064,000	C971	14,371,000	7.a.2.
(3) Credit options.....			C972	63,921,000	C973	47,902,000	7.a.3.
(4) Other credit derivatives.....			C974	0	C975	0	7.a.4.

¹ The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2021, Report of Condition.

Schedule RC-L—Continued

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				(Column A) Sold Protection		(Column B) Purchased Protection			
Dollar Amounts in Thousands				RCFD	Amount	RCFD	Amount		
7. b. Gross fair values:									
(1) Gross positive fair value.....				C219	2,751,000	C221	9,502,000	7.b.1.	
(2) Gross negative fair value.....				C220	8,752,000	C222	2,835,000	7.b.2.	
7. c. Notional amounts by regulatory capital treatment: ¹								RCFD	Amount
(1) Positions covered under the Market Risk Rule:									
(a) Sold protection						G401	840,118,000	7.c.1.a.	
(b) Purchased protection						G402	836,456,000	7.c.1.b.	
(2) All other positions:									
(a) Sold protection						G403	0	7.c.2.a.	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes						G404	31,947,000	7.c.2.b.	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes						G405	321,000	7.c.2.c.	

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Dollar Amounts in Thousands			RCFD	Amount	
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.					
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank			C223	NR	11.a.
b. Sales for which the reporting bank is the agent bank with risk			C224	NR	11.b.
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	12.a.
	580,585,000	14,662,000	7,275,000	48,255,000	
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts.....	941,422,000	3,297,324,000	3,000	53,309,000	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	12.c.1.
	155,680,000	29,000	13,470,000	61,617,000	
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
(2) Purchased options.....	188,862,000	66,000	10,772,000	60,036,000	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	12.d.1.
	1,797,323,000	960,640,000	452,539,000	38,310,000	
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options.....	1,713,605,000	946,238,000	371,566,000	36,920,000	12.d.2.
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps.....	25,272,941,000	6,815,157,000	335,960,000	85,440,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	30,567,553,000	11,981,817,000	1,191,585,000	383,887,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	82,865,000	52,299,000	0	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589				14.a.
	8,885,000				
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	15.a.1.
	268,223,000	258,746,000	50,689,000	20,857,000	
	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
(2) Gross negative fair value.....	255,932,000	251,403,000	50,573,000	14,440,000	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	15.b.1.
	3,730,000	2,158,000	0	0	
	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
(2) Gross negative fair value.....	3,221,000	1,161,000	0	0	15.b.2.

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RC-27*Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹*

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties	
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands									
16. Over-the counter derivatives:									
a. Net current credit exposure.....	G418	32,875,000		G420	682,000	G421	9,256,000	G422	66,771,000
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G423	24,569,000		G425	5,368,000	G426	791,000	G427	34,141,000
(2) Cash—Other currencies.....	G428	6,760,000		G430	103,000	G431	4,131,000	G432	4,728,000
(3) U.S. Treasury securities.....	G433	1,083,000		G435	1,870,000	G436	0	G437	5,683,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	167,000		G440	0	G441	0	G442	3,000
(5) Corporate bonds.....	G443	1,132,000		G445	0	G446	9,000	G447	1,816,000
(6) Equity securities.....	G448	525,000		G450	459,000	G451	0	G452	2,535,000
(7) All other collateral.....	G453	6,251,000		G455	299,000	G456	80,000	G457	8,521,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	40,487,000		G460	8,099,000	G461	5,011,000	G462	57,427,000

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

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Dollar Amounts in Thousands			RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
			6164	19,000	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	7			1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
			3164	647,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590	647,000			2.a.1.
b. Goodwill.....					
			3163	9,493,000	2.b.
c. All other intangible assets.....					
			JF76	3,594,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
			2143	13,734,000	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices.....					
			5508	1,000	3.a.
b. Farmland in domestic offices.....					
			5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....					
			5510	7,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
			5512	0	3.e.
f. In foreign offices.....					
			RCON		
			5513	3,000	3.f.
g. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....					
			RCFD		
			2150	11,000	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....					
			JA29	83,000	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less.....					
			F055	19,250,000	5.a.1.a.
(b) Over one year through three years.....					
			F056	0	5.a.1.b.
(c) Over three years through five years.....					
			F057	0	5.a.1.c.
(d) Over five years.....					
			F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....					
			2651	15,250,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....					
			F059	0	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less.....					
			F060	34,349,000	5.b.1.a.
(b) Over one year through three years.....					
			F061	2,543,000	5.b.1.b.
(c) Over three years through five years.....					
			F062	64,000	5.b.1.c.
(d) Over five years.....					
			F063	1,664,000	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....					
			B571	20,501,000	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	57,870,000	5.c.

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

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

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

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

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

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

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCFD	YES / NO	
		4088	NR	9.
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....		RCON	Amount	
		F064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCFD		
		F065	20,186,000	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON	YES / NO	
		G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....				
		G464	YES	12.

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).

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Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1	
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2	
(b) Secured by farmland.....	K171	0	13.a.1b	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				
	K172	0	13.a.1c1	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....				
	K173	0	13.a.1.c2a	
(b) Secured by junior liens				
	K174	0	13.a.1.c2b	
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				
	K176	0	13.a.1e1	
(2) Loans secured by other nonfarm nonresidential properties.....				
	K177	0	13.a.1e2	
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0	13.a.5.	
b. Other real estate owned (included in Schedule RC, item 7):				
	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.....				
	K192	0	13.b.7.	
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	J461	0	13.c.	
d. Other assets (exclude FDIC loss-sharing indemnification assets).....	J462	0	13.d.	
Items 14.a and 14.b are to be completed annually in the December report only.				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....				
	K193	NR	14.a.	
b. Total assets of captive reinsurance subsidiaries (1).....				
	K194	NR	14.b.	
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
	RCON	Number		
	L133	NR	15.a.	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....				
		YES / NO		
	L135	NR	15.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.

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Dollar Amounts in Thousands		RCN	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>				
16. International remittance transfers offered to consumers: ¹				
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		N523	NR	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>				
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			Amount	
(1) Estimated dollar value of international remittance transfers.....		N524	NR	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		MM07	NR	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		MQ52	NR	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....		LG26	3,204	17.a.
			Amount	
b. Outstanding balance of PPP loans.....		LG27	139,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:				
(1) One year or less.....		LL59	0	17.d.1.
(2) More than one year.....		LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):				
a. Outstanding balance of assets purchased under the MMLF.....		LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL58	0	18.b.

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

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

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

Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.

² Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)).

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other AssetsFFIEC 031
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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	23,000	F175	0	F177	0	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	14,000	5399	0	5400	190,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	455,000	C237	192,000	C229	524,000	1.c.2.a.
(b) Secured by junior liens.....	C238	4,000	C239	0	C230	33,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	42,000	3500	14,000	3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	4,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	51,000	F181	27,000	F183	0	1.e.2.
	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	39,000	B573	0	B574	151,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	5,000	5381	4,000	5382	35,000	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	477,000	1252	470,000	1253	295,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	381,000	1255	184,000	1256	731,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,308,000	B576	1,160,000	B577	25,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	124,000	K217	23,000	K218	44,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	630,000	5460	396,000	5461	224,000	7.

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	10,000	8.b.
9. Total loans and leases (sum of items 1 through 8).....	1406	3,553,000	1407	2,470,000	1403	2,267,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	265,000	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	117,000	K037	205,000	K038	38,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	32,000	K040	48,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	67,000	K043	140,000	K044	33,000	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.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.

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

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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	1,000
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	95,000	F662	126,000	F663	352,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	28,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	52,000
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	87,000	K127	35,000	K128	85,000
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):	RCON		RCON		RCON	
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0
(2) Not applicable	RCFD		RCFD		RCFD	
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	0	K275	0	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0

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RC-36**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	182,000	HK27	161,000	HK28	518,000
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	8,000
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	49,000	1249	0	1250	148,000
4. Not applicable						
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	322,000	C241	96,000	C226	301,000

M.1.g.

M.2.

M.3.

M.5.

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

M.6.

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

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

M.7.

M.8.

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

M.9.a.

M.9.b.

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

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

Schedule RC-O—Other Data for Deposit Insurance AssessmentsFFIEC 031
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All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 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 5 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	1,143,522,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	356,994,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
		F234	356,994,000	3.
		RCFD		
4. Average consolidated total assets for the calendar quarter.....		K652	1,714,246,000	4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2).....		K653	1	4.a.
		Amount		
5. Average tangible equity for the calendar quarter (1).....		K654	149,890,000	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less.....		G465	4,581,000	7.a.
b. Over one year through three years.....		G466	3,794,000	7.b.
c. Over three years through five years.....		G467	22,000	7.c.
d. Over five years.....		G468	10,037,000	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....		G469	0	8.a.
b. Over one year through three years.....		G470	0	8.b.
c. Over three years through five years.....		G471	0	8.c.
d. Over five years.....		G472	10,500,000	8.d.
		RCON		
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated brokered reciprocal deposits.....		L190	NR	9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
		K656	NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.				
		Amount		
a. Banker's bank deduction.....		K657	NR	10.a.
b. Banker's bank deduction limit.....		K658	NR	10.b.
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....			YES / NO	
		K659	YES	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b. ²				
		Amount		
a. Custodial bank deduction.....		K660	717,114,000	11.a.
b. Custodial bank deduction limit.....		K661	101,632,000	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

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Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	172,868,000	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	15,603,951	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	588,885,000	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	204,491	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹				
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	24,523,000	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	2,314,187	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹				
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	252,000	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	455	M.1.d.2.
Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. ²				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3).....		5597	574,953,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert. No.	
A545 NR		A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....		RCFN		
		GW43	0	M.4.

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

² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2021, 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.

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

Memoranda—Continued

	Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	MW53	2,120,000			M.5.
6. Criticized and classified items:					
a. Special mention	K663	CONF			M.6.a.
b. Substandard	K664	CONF			M.6.b.
c. Doubtful	K665	CONF			M.6.c.
d. Loss	K666	CONF			M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans	N025	CONF			M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	CONF			M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans	N027	CONF			M.8.a.
b. Securitizations of higher-risk consumer loans	N028	CONF			M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities	N029	CONF			M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	CONF			M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:					
a. Total unfunded commitments	K676	5,471,000			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	1,000			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	26,606,000			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	0			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	NR			M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	NR			M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	NR			M.13.d.
e. Commercial and industrial loans	N181	NR			M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	NR			M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183	NR			M.13.g.
h. Non-agency residential mortgage-backed securities	M963	NR			M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure	K673	CONF			M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674	CONF			M.15.

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RC-40**Memoranda—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....		L189	341,000	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	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....		RCON		
		L197	NR	M.17.d

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

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

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

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

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

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

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Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale¹ from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed \$10 million for two consecutive quarters.

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81		325,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82		1,686,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04		1,602,000	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		1,894,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD			
	HT85		(75,000)	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON			
	HT86		8,000	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		CONF	7.a.
b. For representations and warranties made to other parties.....	L192		CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288		15,000	7.c.

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

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring BasisFFIEC 031
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Schedule RC-Q is to be completed by banks that:

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
Assets										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	207,619,000	G474	0	G475	128,476,000	G476	77,655,000	G477	1,488,000
2. Federal funds sold and securities purchased under agreements to resell.....	G478	7,346,000	G479	5,314,000	G480	0	G481	12,660,000	G482	0
3. Loans and leases held for sale.....	G483	1,481,000	G484	0	G485	0	G486	1,443,000	G487	38,000
4. Loans and leases held for investment.....	G488	2,770,000	G489	0	G490	0	G491	2,314,000	G492	456,000
5. Trading assets:										
a. Derivative assets.....	3543	59,626,000	G493	568,434,000	G494	296,000	G495	609,366,000	G496	18,398,000
b. Other trading assets.....	G497	76,870,000	G498	1,980,000	G499	47,413,000	G500	30,740,000	G501	697,000
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0
6. All other assets.....	G391	10,599,000	G392	(15,000)	G395	0	G396	9,899,000	G804	685,000
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	366,311,000	G503	575,713,000	G504	176,185,000	G505	744,077,000	G506	21,762,000

1 The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

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		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands												
Liabilities												
8. Deposits.....		F252	2,440,000	F686	0	F694	0	F253	2,424,000	F254	16,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase		G507	3,749,000	G508	5,314,000	G509	0	G510	9,063,000	G511	0	9.
10. Trading liabilities:												
a. Derivative liabilities.....		G547	45,087,000	G512	552,903,000	G513	314,000	G514	589,227,000	G515	8,449,000	10.a.
b. Other trading liabilities.....		G516	25,744,000	G517	1,980,000	G518	21,920,000	G519	5,800,000	G520	4,000	10.b.
11. Other borrowed money.....		G521	2,345,000	G522	0	G523	0	G524	1,120,000	G525	1,225,000	11.
12. Subordinated notes and debentures.....		G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....		G805	4,871,000	G806	0	G807	0	G808	4,852,000	G809	19,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....		G531	84,236,000	G532	560,197,000	G533	22,234,000	G534	612,486,000	G535	9,713,000	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% of item 6):												
a. Mortgage servicing assets.....		G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets.....		G541	6,158,000	G542	NR	G543	NR	G544	6,132,000	G545	26,000	M.1.b.
c. TEXT G546 Negotiable CDs		G546	3,757,000	G547	NR	G548	NR	G549	3,757,000	G550	NR	M.1.c.
d. TEXT G551 NR		G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. TEXT G556 NR		G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. TEXT G561 NR		G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	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% of item 13):												
a. Loan commitments (not accounted for as derivatives).....		F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities.....		G566	4,869,000	G567	NR	G568	NR	G569	4,850,000	G570	19,000	M.2.b.
c. TEXT G571 NR		G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. TEXT G576 NR		G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. TEXT G581 NR		G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. TEXT G586 NR		G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

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RC-46**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	1,698,000
(2) All other loans secured by real estate.....	HT88	0
b. Commercial and industrial loans.....	F585	671,000
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0
d. Other loans.....	F589	1,882,000
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	1,826,000
(2) All other loans secured by real estate.....	HT92	0
b. Commercial and industrial loans.....	F597	671,000
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0
d. Other loans.....	F601	1,951,000

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

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Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	147,996,000	1.
2. Retained earnings (1).....		KW00	46,455,000	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)				
		RCOA	Number	
		JJ29	2	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCFA	Amount	
		B530	(31,999,000)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....				
		0=No 1=Yes	RCOA P838	0
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....				
		RCFA	Amount	
		P839	113,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....				
		P840	162,565,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....				
		P841	9,731,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....				
		P842	3,284,000	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	3,034,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P844	NR	9.a.
b. Not applicable				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P846	NR	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P847	NR	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P848	NR	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P849	(2,753,000)	9.f.

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

Schedule RC-R—ContinuedFFIEC 031
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RC-48**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	440,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	891,000	10.b.

	Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions ¹	(Column B) Advanced Approaches Institutions ¹	
	RCFA	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	147,938,000	12.
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0	14.b.
15.a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	147,938,000	19.

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

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

³ All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

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RC-49**Part I - Continued**

	Dollar Amounts in Thousands	RCFA	Amount	
Additional Tier 1 Capital				
20. Additional tier 1 capital instruments plus related surplus.....		P860	2,100,000	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	24,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	2,124,000	23.
24. LESS: Additional tier 1 capital deductions.....		P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		P865	2,124,000	25.
Tier 1 Capital				
26. Tier 1 capital (1) (sum of items 19 and 25).....		8274	150,062,000	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	1,716,468,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)		P875	16,940,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	5,147,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	1,694,381,000	30.
Leverage Ratio*				
31. Leverage ratio (item 26 divided by item 30)		RCFA	Percentage	
		7204	8.8564%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)				
		0=No	RCOA	
		1=Yes	LE74	0
				31.a.
If your institution entered "1" for Yes in item 31.a:				
• Complete items 32 through 37 and, if applicable, items 38.a through 38.c, • Do not complete items 39 through 55.b, and • Do not complete Part II of Schedule RC-R.				
If your institution entered "0" for No in item 31.a:				
• Skip (do not complete) items 32 through 38.c, • Complete items 39 through 55.b, as applicable, and • Complete Part II of Schedule RC-R.				
Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.				
b. Standardized Approach for Counterparty Credit Risk opt-in election				
(enter "1" for Yes; leave blank for No).....				
			RCOA	
		1=Yes	NC99	NR
				31.b.

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

1 All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

3 All non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

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RC-50**Part I - Continued****Qualifying Criteria and Other Information for CBLR Institutions***

	Dollar Amounts in Thousands		(Column A)		(Column B)		
	RCFA	Amount	RCFA	Percentage	Percentage		
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	2170	NR				32.	
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B							
34. Off-balance sheet exposures:	KX77	NR	KX78	NR		33.	
a. Unused portion of conditionally cancellable commitments.....	KX79	NR				34.a.	
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	KX80	NR				34.b.	
c. Other off-balance sheet exposures.....	KX81	NR				34.c.	
d. Total off-balance sheet exposures (sum of items 34.a through 34.c) Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B.....	KX82	NR	KX83	NR		34.d.	
	Dollar Amounts in Thousands		RCFA	Amount			
35. Unconditionally cancellable commitments.....			S540	NR		35.	
36. Investments in the tier 2 capital of unconsolidated financial institutions.....			LB61	NR		36.	
37. Allocated transfer risk reserve.....			3128	NR		37.	
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: ¹							
a. Loans and leases held for investment.....			JJ30	NR		38.a.	
b. Held-to-maturity debt securities.....			JJ31	NR		38.b.	
c. Other financial assets measured at amortized cost.....			JJ32	NR		38.c.	

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

	Dollar Amounts in Thousands		RCFA	Amount	
Tier 2 Capital ²					
39. Tier 2 capital instruments plus related surplus.....	P866	10,500,000			39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	NR			40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	32,000			41.
42. a. Allowance for loan and lease losses includable in tier 2 capital (3,4).....	5310	12,322,000			42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW				
	5310	4,577,000			42.b.
43. Not applicable	RCFA				
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	22,854,000			44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFW				
	P870	15,109,000			44.b.

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

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

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

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

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

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RC-51**Part I - Continued**

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	22,854,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW		
		5311	15,109,000	46.b.
Total Capital				
47. a. Total capital (sum of items 26 and 46.a).....		3792	172,916,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	165,171,000	47.b.
Total Risk-Weighted Assets		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	1,024,923,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	1,046,884,429	48.b.

Risk-Based Capital Ratios*

49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
	P793	14.4341%	P793	14.1313%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....					
	7206	14.6413%	7206	14.3342%	
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....					
	7205	16.8711%	7205	15.7774%	

Capital Buffer*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	7.7774%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer.....	RCFW		
	H312	2.5000%	52.b.

	Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1).....		H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....		H314	NR	54.
Supplementary Leverage Ratio*				
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure (3).....		H015	2,147,923,000	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	6.9864%	55.b.

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

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

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

3 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

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RC-52**Part II. Risk-Weighted Assets**

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.

Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories²										
1. Cash and balances due from depository institutions.....	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398
	288,198,000	(30,000)	263,811,000				9,048,000	2,880,000	5,869,000	6,620,000
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400
a. Held-to-maturity securities (3).....	229,700,000	(106,000)	142,002,000	0	0		83,597,000	3,817,000	390,000	0
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77		RCFD D968	RCFD D969	RCFD D970	RCFD S403
	206,894,000	0	189,770,000	0	0		10,863,000	1,582,000	2,751,000	1,928,000
3. Federal funds sold and securities purchased under agreements to resell:										
	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411
a. Federal funds sold.....	0		0				0	0	0	0
b. Securities purchased under agreements to resell.....	RCFD H171	RCFD H172								
	79,457,000	79,457,000								
4. Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417	
a. Residential mortgage exposures.....	9,411,000	0	0				60,000	4,819,000	4,532,000	
b. High volatility commercial real estate exposures.....	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421
	0	0	0				0	0	0	0

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

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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 ¹	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Balance Sheet Asset Categories (continued)									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
	0	0		0				0	0
2.b.									
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:								RCFD H273	RCFD H274
a. Residential mortgage exposures.....								0	0
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
4.b.								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.

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RC-54**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)			
			Allocation by Risk-Weight Category										
			0%	2%	4%	10%	20%	50%	100%	150%			
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount			
4. Loans and leases held for sale (continued):													
c. Exposures past due 90 days or more or on nonaccrual (1).....	RCFD S423 296,000	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 296,000	4.c.		
d. All other exposures.....	RCFD S431 13,071,000	RCFD S432 292,000	RCFD S433 0	RCFD HJ80 0	RCFD HJ81 0		RCFD S434 3,000	RCFD S435 17,000	RCFD S436 12,181,000	RCFD S437 578,000	4.d.		
5. Loans and leases held for investment (2):	RCFD S439 121,676,000	RCFD S440 0	RCFD H178 0				RCFD S441 779,000	RCFD S442 96,556,000	RCFD S443 24,341,000		5.a.		
a. Residential mortgage exposures.....	RCFD S445 8,000	RCFD S446 0	RCFD H179 0				RCFD H180 0	RCFD H181 0	RCFD H182 0	RCFD S447 8,000		5.b.	
b. High volatility commercial real estate exposures.....	RCFD S449 3,370,000	RCFD S450 0	RCFD S451 230,000				RCFD HJ82 9,000	RCFD HJ83 0	RCFD S452 8,000	RCFD S453 0	RCFD S454 0	RCFD S455 3,123,000	5.c.
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCFD S457 428,467,000	RCFD S458 0	RCFD S459 5,136,000				RCFD HJ84 2,846,000	RCFD HJ85 0	RCFD S460 5,649,000	RCFD S461 3,310,000	RCFD S462 396,949,000	RCFD S463 2,905,000	5.d.
d. All other exposures.....	RCFD 3123 14,771,000	RCFD 3123 14,771,000									6.		
6. LESS: Allowance for loan and lease losses (4).....													

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

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

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

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

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RC-55**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277	RCFD H278
								0	0
d. All other exposures.....								RCFD H279	RCFD H280
								0	0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281	RCFD H282
b. High volatility commercial real estate exposures.....								0	0
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCFD H283	RCFD H284
								0	0
d. All other exposures.....								RCFD H285	RCFD H286
								0	0
6. LESS: Allowance for loan and lease losses.....								RCFD H287	RCFD H288
								11,672,000	2,425,000

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 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.

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

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Part II—Continued

		(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
		Allocation by Risk-Weight Category									
		0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	7.
	136,460,000	109,047,000	21,957,000	0	0		211,000	148,000	5,047,000	50,000	
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets (1,2,3).....	116,097,000	27,472,949	22,044,000	3,000	0		1,211,000	658,000	44,702,051	698,000	8.
	a. Separate account bank-owned life insurance.....										
	b. Default fund contributions to central counterparties.....										

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

2 Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

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

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Part II—Continued

		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches¹	
		250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7.	Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
		0	0	0	0				0	0
8.	All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
		11,032,000	0	0	0				0	0
a. Separate account bank-owned life insurance.....									RCFD H296	RCFD H297
b. Default fund contributions to central counterparties.....									5,295,000	1,092,669
									RCFD H298	RCFD H299
		2,981,000	244,000							

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 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.

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RC-58**Part II—Continued**

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA ¹	Gross-Up
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (2).....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	32,067,000	32,067,000	0	7,261,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	725,000	725,000	0	215,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	36,000	36,000	0	13,000	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	63,312,000	62,964,000	348,000	17,399,000	0
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
10. Off-balance sheet securitization exposures.....	45,377,000	45,356,000	21,000	8,307,000	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD S500	RCFD S501	RCFD S502	RCFD S503	RCFD S504	RCFD S505	RCFD S506	RCFD S507	RCFD S508	RCFD S509
11. Total balance sheet assets (3).....	1,714,474,000	297,153,949	644,950,000	2,858,000	0		111,429,000	113,787,000	496,762,051	16,206,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
11. Total balance sheet assets (3).....	11,032,000	0	0	0			348,000	19,948,000

¹ Simplified Supervisory Formula Approach.² Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities, net of allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.³ 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.

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RC-59**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit.....	RCFD D991 38,911,000	1.0	RCFD D992 38,911,000	RCFD D993 2,835,000	RCFD HJ92 1,384,000	RCFD HJ93 0		RCFD D994 5,056,000	RCFD D995 901,000	RCFD D996 27,941,000	RCFD S511 794,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 10,449,000	0.5	RCFD D998 5,224,500	RCFD D999 103,000				RCFD G603 320,500	RCFD G604 26,000	RCFD G605 4,690,000	RCFD S512 85,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 6,145,000	0.2	RCFD G607 1,229,000	RCFD G608 3,000	RCFD HJ94 5,000	RCFD HJ95 0		RCFD G609 37,000	RCFD G610 22,000	RCFD G611 865,000	RCFD S513 297,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 10,000	1.0	RCFD G613 10,000	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 10,000	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.

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RC-60**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (3).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.	
	23,347,000	1.0	23,347,000	5,526,000	5,043,000	0		2,496,000	9,000	8,469,000	1,804,000		
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.	
	2,787,000	1.0	2,787,000	1,136,000				0	0	1,641,000	10,000		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												18.a.	
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97			RCFD S528	RCFD S529	RCFD S530		RCFD S531
	44,147,000	0.2	8,829,400	132,000	697,000	0			319,400	143,000	7,416,000		122,000
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99			RCFD G627	RCFD G628	RCFD G629		RCFD S539
	244,080,000	0.5	122,040,000	529,000	13,925,000	0			9,770,000	348,000	96,413,000	1,055,000	18.b.
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541										19.
	692,917,000	0.0	0										
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544		RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
			192,855,000	12,497,000	0	0	0		29,931,000	4,244,000	144,928,000	1,255,000	
			RCFD S549	RCFD S550	RCFD S551	RCFD S552			RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.
21. Centrally cleared derivatives			36,439,000	0	35,763,000	0			0	0	676,000	0	
22. Unsettled transactions (failed trades) (4)	RCFD H191			RCFD H193					RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.
	4,106,000			3,796,500					0	0	171,000	0	

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

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Part II—Continued

				(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
				Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ¹	
				625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands				Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions (2).....							RCFD H301	RCFD H302
							0	0
17. All other off-balance sheet liabilities.....								
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):							RCFD H303	RCFD H304
a. Original maturity of one year or less.....							0	0
b. Original maturity exceeding one year							RCFD H307	RCFD H308
							0	0
19. Unconditionally cancelable commitments								
							RCFD H309	RCFD H310
20. Over-the-counter derivatives							0	0
21. Centrally cleared derivatives								
				RCFD H198	RCFD H199	RCFD H200		
22. Unsettled transactions (failed trades) (3).....				47,000	8,000	83,500		

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.

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RC-62

Part II—Continued

		(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
		Allocation by Risk-Weight Category									
		0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)		RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	23.	
		671,507,500	59,675,000	0	0	159,358,900	119,480,000	789,982,051	21,628,000		
24. Risk weight factor		X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.	
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)		RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	25.	
		0	1,193,500	0	0	31,871,780	59,740,000	789,982,051	32,442,000		

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RC-63**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)								
	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
	11,032,000	0	0	0	47,000	8,000	452,500	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)								
	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
	27,580,000	0	0	0	293,750	75,000	5,656,250	25.

	Totals		
Dollar Amounts in Thousands	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1).....	S580	985,791,051	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	40,974,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3).....	B704	1,026,765,000	28.
29. LESS: Excess allowance for loan and lease losses (4,5)	A222	1,842,000	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	1,024,923,000	31.

¹ 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.

² 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).

³ 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.

⁴ Institutions that have adopted ASU 2016-13 should report the excess AACL.

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

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RC-64**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			66,870,000	M.1.

		With a remaining maturity of							
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years			
Dollar Amounts in Thousands		RCFD	Amount	RCFD	Amount	RCFD	Amount		
2. Notional principal amounts of over-the-counter derivative contracts:									
a. Interest rate	.S582		2,259,856,000	.S583	2,953,548,000	.S584	2,291,811,000		M.2.a.
b. Foreign exchange rate and gold	.S585		9,957,299,000	.S586	571,866,000	.S587	206,443,000		M.2.b.
c. Credit (investment grade reference asset)	.S588		176,524,000	.S589	818,767,000	.S590	79,710,000		M.2.c.
d. Credit (non-investment grade reference asset)	.S591		59,716,000	.S592	209,533,000	.S593	12,805,000		M.2.d.
e. Equity	.S594		555,526,000	.S595	143,956,000	.S596	8,046,000		M.2.e.
f. Precious metals (except gold)	.S597		78,213,000	.S598	2,896,000	.S599	0		M.2.f.
g. Other	.S600		63,847,000	.S601	29,811,000	.S602	903,000		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:									
a. Interest rate	.S603		20,195,186,000	.S604	647,561,000	.S605	350,338,000		M.3.a.
b. Foreign exchange rate and gold	.S606		332,110,000	.S607	5,539,000	.S608	191,000		M.3.b.
c. Credit (investment grade reference asset)	.S609		239,609,000	.S610	3,327,000	.S611	0		M.3.c.
d. Credit (non-investment grade reference asset)	.S612		71,574,000	.S613	5,032,000	.S614	299,000		M.3.d.
e. Equity	.S615		16,266,000	.S616	1,760,000	.S617	22,000		M.3.e.
f. Precious metals (except gold)	.S618		20,314,000	.S619	818,000	.S620	0		M.3.f.
g. Other	.S621		62,782,000	.S622	24,329,000	.S623	48,000		M.3.g.

	Dollar Amounts in Thousands		RCFD	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)					
a. Loans and leases held for investment.....	.JJ30			2,000	M.4.a.
b. Held-to-maturity debt securities.....	.JJ31			0	M.4.b.
c. Other financial assets measured at amortized cost.....	.JJ32			0	M.4.c.

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 ActivitiesFFIEC 031
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Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
	4,148,000	0	0	0	0	0	0	28,000
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
	0	0	0	0	0	0	0	1,000
<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
	0	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.....	308,000	0	0	0	0	0	0	0
b. 90 days or more past due.....	168,000	0	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs.....	5,000	0	0	0	0	0	0	0
b. Recoveries.....	3,000	0	0	0	0	0	0	0

¹ The \$100 billion asset-size test is based on total assets reported on the June 30, 2021, Report of Condition.

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	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.¹</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16	RCFD HU17			RCFD HU18	6.
7. and 8. Not applicable		0	0			0	
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776			RCFD B779	RCFD B780	RCFD B781	RCFD B782
	0			0	0	0	0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.¹</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783			RCFD B786	RCFD B787	RCFD B788	RCFD B789
	0			0	0	0	1,406,000
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790						RCFD B796
	18,000						3,449,000
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
	18,000						916,000

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2021, Report of Condition.

Schedule RC-S—ContinuedFFIEC 031
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RC-67**Memoranda**

	Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	18,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	42,674,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)		A591	15,234,000	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	319,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.²</i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B806	1,603,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	24,679,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....		C407	NR	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, 2021, 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 ServicesFFIEC 031
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	RCFD	YES / NO	
1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T).....	B867	YES	3.

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31 report date) 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 report date) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	8,980,000	56,051,000	1,413	3,969	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
0	10,932,000	0	33		
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
0	0	0	0	0	
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
305,000	71,000	183	6		
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
862,000	24,000	223	13		
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
200,897,000	749,130,000	9,823	11,283		
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		18,078,962,000		284,063	

Schedule RC-T—ContinuedFFIEC 031
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	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	61,591,000	9,983,563,000	4,039	265,873	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	305,000	463,000	183	385	

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	80,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	2,000	15.c.
16. Corporate trust and agency accounts.....			A479	15,000	16.
17. Investment management and investment advisory agency accounts.....			J315	202,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	4,000	18.
19. Other fiduciary accounts.....			A480	47,000	19.
20. Custody and safekeeping accounts.....			B909	1,305,000	20.
21. Other fiduciary and related services income.....			B910	221,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	1,876,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	1,246,000		22.a.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

Memoranda

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

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

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

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

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

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 report date.

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

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Memorandum — Continued

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

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

CONF

Name and Title (TEXT B962)

CONF

E-mail Address (TEXT B926)

CONF

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

CONF

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹FFIEC 031
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	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	45,000	1.a.
b. Securities not held for trading.....	HU20	42,000	HU21	507,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	31,089,000	HU23	16,613,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	8,000	JF90	399,000	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	8,563,000	JF85	10,073,000	2.a.
b. Other liabilities.....	JF93	57,000	JF86	193,000	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 and 2.b above).....	K033	0	JF88	1,603,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	15,583,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	11,049,000			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 Consolidated Reports of Condition and Income

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

(TEXT 6980)

NR