

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. (National banks); and 12 U.S.C. §1464 (Savings associations).

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

NOTE: Each bank’s board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared accordance with federal regulatory authority instructions. The of Condition and Income must be signed by the Chief Financial Officer (CFO) of the reporting bank (or by the individual performing 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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

**Submission of Reports**

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

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

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

FDIC Certificate Number **639**  
 (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.

20220930

(RCON 9999)

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

**The Bank of New York Mellon**

Legal Title of Bank (RSSD 9017)

**New York**

City (RSSD 9130)

**NY**  
 State Abbreviation (RSSD 9200)

**10286**  
 Zip Code (RSSD 9220)

**Legal Entity Identifier (LEI)**

**HPFHU00Q28E4N0NFVK49**

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

# 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

\_\_\_\_\_  
Name (TEXT C490)

\_\_\_\_\_  
Title (TEXT C491)

\_\_\_\_\_  
E-mail Address (TEXT C492)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C493)

\_\_\_\_\_  
Area Code / FAX Number (TEXT C494)

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

\_\_\_\_\_  
Name (TEXT C495)

\_\_\_\_\_  
Title (TEXT C496)

\_\_\_\_\_  
E-mail Address (TEXT 4086)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT 8902)

\_\_\_\_\_  
Area Code / FAX 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

\_\_\_\_\_  
Name (TEXT FT42)

\_\_\_\_\_  
E-mail Address (TEXT FT44)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT FT43)

\_\_\_\_\_  
Area Code / FAX Number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

\_\_\_\_\_  
Name (TEXT C366)

\_\_\_\_\_  
Title (TEXT C367)

\_\_\_\_\_  
E-mail Address (TEXT C368)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C369)

\_\_\_\_\_  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

\_\_\_\_\_  
Name (TEXT C371)

\_\_\_\_\_  
Title (TEXT C372)

\_\_\_\_\_  
E-mail Address (TEXT C373)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT C374)

\_\_\_\_\_  
Area Code / FAX Number (TEXT C375)

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

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

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

### Primary Contact

Name (TEXT C437)

Title (TEXT C438)

E-mail Address (TEXT C439)

Area Code/ Phone Number/ Extension (TEXT C440)

### Secondary Contact

Name (TEXT C442)

Title (TEXT C443)

E-mail Address (TEXT C444)

Area Code/ Phone Number/ Extension (TEXT C445)

### Third Contact

Name (TEXT C870)

Title (TEXT C871)

E-mail Address (TEXT C872)

Area Code/ Phone Number/ Extension (TEXT C873)

### Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code/ Phone Number/ Extension (TEXT C878)

# Consolidated Report of Income for the period January 1, 2022–September 30, 2022

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	15,000			1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436	92,000			1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024	0			1.a.(1)(b)
(c) Commercial and industrial loans.....	4012	49,000			1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B485	0			1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	0			1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056	0			1.a.(1)(e)
(f) All other loans in domestic offices.....	B487	241,000			1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	65,000			1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010	<b>462,000</b>			1.a.(3)
b. Income from lease financing receivables.....	4065	23,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	450,000			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	476,000			1.d.(1)
(2) Mortgage-backed securities.....	B489	768,000			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	370,000			1.d.(3)
e. Interest income from trading assets.....	4069	16,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	334,000			1.f.
g. Other interest income.....	4518	10,000			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107	<b>2,909,000</b>			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	273,000			2.a.(1)(a)
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093	35,000			2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03	0			2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04	0			2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	192,000			2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	285,000			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	4,000			2.c.

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

**Schedule RI—Continued**

		Year-to-date		
Dollar Amounts in Thousands				
2.	Interest expense (continued):			
	d. Interest on subordinated notes and debentures.....	4200	0	2.d.
	e. Total interest expense (sum of items 2.a through 2.d).....	4073	<b>789,000</b>	2.e.
3.	Net interest income (item 1.h minus 2.e).....	4074	<b>2,120,000</b>	3.
4.	Provision for loan and lease losses <sup>(1)</sup> .....	JJ33	<b>16,000</b>	4.
5.	Noninterest income:			
	a. Income from fiduciary activities <sup>(2)</sup> .....	4070	4,259,000	5.a.
	b. Service charges on deposit accounts.....	4080	365,000	5.b.
	c. Trading revenue <sup>(3)</sup> .....	A220	652,000	5.c.
	d. Income from securities-related and insurance activities:			
	(1) Fees and commissions from securities brokerage.....	C886	87,000	5.d.(1)
	(2) Investment banking, advisory, and underwriting fees and commissions.....	C888	0	5.d.(2)
	(3) Fees and commissions from annuity sales.....	C887	0	5.d.(3)
	(4) Underwriting income from insurance and reinsurance activities.....	C386	0	5.d.(4)
	(5) Income from other insurance activities.....	C387	0	5.d.(5)
	e. Venture capital revenue.....	B491	0	5.e.
	f. Net servicing fees.....	B492	0	5.f.
	g. Net securitization income.....	B493	0	5.g.
	h. Not applicable			
	i. Net gains (losses) on sales of loans and leases.....	5416	0	5.i.
	j. Net gains (losses) on sales of other real estate owned.....	5415	0	5.j.
	k. Net gains (losses) on sales of other assets <sup>(4)</sup> .....	B496	0	5.k.
	l. Other noninterest income*.....	B497	<b>1,263,000</b>	5.l.
	m. Total noninterest income (sum of items 5.a through 5.l).....	4079	<b>6,626,000</b>	5.m.
6.	a. Realized gains (losses) on held-to-maturity securities.....	3521	0	6.a.
	b. Realized gains (losses) on available-for-sale debt securities.....	3196	5,000	6.b.
7.	Noninterest expense:			
	a. Salaries and employee benefits.....	4135	3,417,000	7.a.
	b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217	555,000	7.b.
	c. (1) Goodwill impairment losses.....	C216	0	7.c.(1)
	(2) Amortization expense and impairment losses for other intangible assets.....	C232	30,000	7.c.(2)
	d. Other noninterest expense*.....	4092	<b>2,596,000</b>	7.d.
	e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	<b>6,598,000</b>	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	<b>2,137,000</b>	8.a.
	b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>(5)</sup> .....	HT70	0	8.b.
	c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b).....	4301	<b>2,137,000</b>	8.c.
	9. Applicable income taxes (on item 8.c).....	4302	442,000	9.
10.	Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	<b>1,695,000</b>	10.
11.	Discontinued operations, net of applicable income taxes*.....	FT28	0	11.

\* 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—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	1,695,000		12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	1,695,000		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	0	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	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....		4507	29,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....			Number 41,691	M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....		RIAD 9106	Date 00000000	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
a. Interest rate exposures.....		RIAD 8757	Amount 6,000	M.8.a.
b. Foreign exchange exposures.....		8758	599,000	M.8.b.
c. Equity security and index exposures.....		8759	60,000	M.8.c.
d. Commodity and other exposures.....		8760	(19,000)	M.8.d.
e. Credit exposures.....		F186	6,000	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	9,000	M.8.f.(1)
(2) CVA hedge.....		FT37	(7,000)	M.8.f.(2)

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—Continued

### Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
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	5,000	M.8.g.(1)
(2) DVA hedge.....	FT39	(3,000)	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	0	M.8.h.
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets (1)</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	0	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	Yes	No
	A530		X
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIAD	Amount	
	F228		M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	0	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	0	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321		M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032		M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033		M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034		M.15.c.
d. All other service charges on deposit accounts.....	H035		M.15.d.

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 Capital

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2021</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	28,398,000	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	28,398,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	1,695,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	0	5.
6. Treasury stock transactions, net.....		B510	0	6.
7. Changes incident to business combinations, net.....		4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....		4470	0	8.
9. LESS: Cash dividends declared on common stock.....		4460	600,000	9.
10. Other comprehensive income <sup>(1)</sup> .....		B511	(3,735,000)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	143,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	25,901,000	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.

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>(1)</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	0	C892	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	0	5412	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	3,000	1.c.(2)(a)
(b) Secured by junior liens.....	C235	0	C218	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	0	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.

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

## Schedule RI-B—Continued

### Part I—Continued

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

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

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>(2)</sup> .....	C388		M.4.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).

## Schedule RI-B—Continued

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

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities <sup>(2)</sup>		(Column C) Available-for-Sale Debt Securities <sup>(2)</sup>		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2021</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	B522	177,000	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	3,000	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	0	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>(3)</sup> .....	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>(4,5)</sup> .....	4230	(36,000)	JH90	0	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	0	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	144,000	JH93	0	JH99	0	7.

\* Describe on Schedule RI-E—Explanations.

- Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 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.
- 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.
- 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	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390		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) <sup>(2)</sup> .....	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>(3)</sup> .....	JJ02	25,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>(3)</sup> .....	RCFD		
	JJ03	32,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>(3)</sup> .....	MG93	27,000	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) <sup>(3)</sup> .....	MG94	0	M.8.

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

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

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

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

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—Continued

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

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

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
	Loans and Leases Held for Investment:				
1. Real estate loans:					
a. Construction loans.....	JJ04	836,000	JJ12	12,000	1.a.
b. Commercial real estate loans.....	JJ05	3,736,000	JJ13	97,000	1.b.
c. Residential real estate loans.....	JJ06	490,000	JJ14	7,000	1.c.
2. Commercial loans <sup>(3)</sup> .....	JJ07	28,798,000	JJ15	28,000	2.
3. Credit cards.....	JJ08	0	JJ16	0	3.
4. Other consumer loans.....	JJ09	0	JJ17	0	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a. through 5) <sup>(4)</sup> .....	JJ11	<b>33,860,000</b>	JJ19	<b>144,000</b>	6.

Dollar Amounts in Thousands	Allowance Balance		
	RCFD	Amount	
Held-To-Maturity Securities:			
7. Securities issued by states and political subdivision in the U.S.....	JJ20	0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	0	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) <sup>(5)</sup> .....	JJ25	0	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 Offices

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

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
1. Total interest income in foreign offices.....	C899	546,000	1.
2. Total interest expense in foreign offices.....	C900	250,000	2.
3. Provision for loan and lease losses in foreign offices <sup>(1)</sup> .....	KW02	0	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	341,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	0	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	2,312,000	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	4,000	5.
6. Total noninterest expense in foreign offices.....	C907	2,233,000	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	214,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	<b>506,000</b>	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(430,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	<b>76,000</b>	13.

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

## Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l:						
a.	Income and fees from the printing and sale of checks.....	C013	0			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Bank card and credit card interchange fees.....	F555	0			1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	97,000			1.g.
h.	<small>TEXT</small> 4461 Interaffiliate Income	4461	927,000			1.h.
i.	<small>TEXT</small> 4462 Loan Commitment Fees	4462	93,000			1.i.
j.	<small>TEXT</small> 4463 Realized Investment Losses	4463	(118,000)			1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:						
a.	Data processing expenses.....	C017	0			2.a.
b.	Advertising and marketing expenses.....	0497	0			2.b.
c.	Directors' fees.....	4136	0			2.c.
d.	Printing, stationery, and supplies.....	C018	0			2.d.
e.	Postage.....	8403	0			2.e.
f.	Legal fees and expenses.....	4141	0			2.f.
g.	FDIC deposit insurance assessments.....	4146	0			2.g.
h.	Accounting and auditing expenses.....	F556	0			2.h.
i.	Consulting and advisory expenses.....	F557	195,000			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0			2.j.
k.	Telecommunications expenses.....	F559	0			2.k.
l.	Other real estate owned expenses.....	Y923	0			2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0			2.m.
n.	<small>TEXT</small> 4464 Computer Software	4464	726,000			2.n.
o.	<small>TEXT</small> 4467 Purchased Services	4467	409,000			2.o.
p.	<small>TEXT</small> 4468 Sub Custodian Charge	4468	222,000			2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
a.	(1) <small>TEXT</small> FT29	FT29	0			3.a.(1)
	(2) Applicable income tax effect.....	FT30	0			3.a.(2)
b.	(1) <small>TEXT</small> FT31	FT31	0			3.b.(1)
	(2) Applicable income tax effect.....	FT32	0			3.b.(2)

## Schedule RI-E—Continued

		Year-to-date		
				RIAD
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology - ASU 2016-13 <sup>(1,2)</sup> .....	JJ26		4.a.
b.	Effect of adoption of lease accounting standard - ASC Topic 842.....	KW17		4.b.
c.	<input type="text" value="B526"/>	B526	0	4.c.
d.	<input type="text" value="B527"/>	B527	0	4.d.
5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	<input type="text" value="4498"/> Restricted Stock Awards	4498	143,000	5.a.
b.	<input type="text" value="4499"/>	4499	0	5.b.
6. Adjustments to allowances for credit losses <sup>(3)</sup> (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>(1)</sup> .....	JJ27		6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>(1,2)</sup> .....	JJ28		6.b.
c.	<input type="text" value="4521"/>	4521	0	6.c.
d.	<input type="text" value="4522"/>	4522	0	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	Yes	No
		4769	X	

Other explanations (please type or print clearly):

RI-E 2.q Interaffiliate Expense \$349,000

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 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

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

### Schedule RC—Balance Sheet

		Dollar Amounts in Thousands		RCFD	Amount	
<b>Assets</b>						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1).....		0081			3,792,000	1.a.
b. Interest-bearing balances (2).....		0071			116,157,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....		JJ34			57,255,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....		1773			86,452,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....		JA22			1,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices.....		RCON	B987		0	3.a.
b. Securities purchased under agreements to resell (5,6).....		RCFD	B989		7,901,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):						
a. Loans and leases held for sale.....				5369	0	4.a.
b. Loans and leases held for investment.....		RCFD	B528		33,860,000	4.b.
c. LESS: Allowance for loan and lease losses (7).....		RCFD	3123		144,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529		33,716,000	4.d.
5. Trading assets (from Schedule RC-D).....			3545		7,533,000	5.
6. Premises and fixed assets (including capitalized leases).....			2145		2,838,000	6.
7. Other real estate owned (from Schedule RC-M).....			2150		3,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130		1,309,000	8.
9. Direct and indirect investments in real estate ventures.....			3656		0	9.
10. Intangible assets (from Schedule RC-M).....			2143		6,875,000	10.
11. Other assets (from Schedule RC-F) (6).....			2160		20,822,000	11.
12. Total assets (sum of items 1 through 11).....			2170		344,654,000	12.

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

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

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

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

## Schedule RC—Continued

Dollar Amounts in Thousands			RCFN	Amount	
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....			2200	<b>194,373,000</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....	RCFN	6631		85,878,000	13.a.(1)
(2) Interest-bearing.....	RCFN	6636		108,495,000	13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....			RCFN 2200	<b>107,970,000</b>	13.b.
(1) Noninterest-bearing.....	RCFN	6631		4,897,000	13.b.(1)
(2) Interest-bearing.....	RCFN	6636		103,073,000	13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....	RCFN	B993		0	14.a.
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....	RCFD	B995		3,815,000	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD	3548		<b>3,907,000</b>	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCFD	3190		<b>365,000</b>	16.
17. and 18. Not applicable	RCFD				
19. Subordinated notes and debentures <sup>(4)</sup> .....	3200			0	19.
20. Other liabilities (from Schedule RC-G).....	2930			<b>8,323,000</b>	20.
21. Total liabilities (sum of items 13 through 20).....	2948			<b>318,753,000</b>	21.
22. Not applicable					
<b>Equity Capital</b>					
<b>Bank Equity Capital</b>					
23. Perpetual preferred stock and related surplus.....	3838			0	23.
24. Common stock.....	3230			1,135,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	3839			11,906,000	25.
26. a. Retained earnings.....	3632			17,582,000	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....	B530			(4,722,000)	26.b.
c. Other equity capital components <sup>(6)</sup> .....	A130			0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210			<b>25,901,000</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000			0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105			<b>25,901,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300			<b>344,654,000</b>	29.

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

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

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

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

5. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.

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

## Schedule RC—Continued

### Memoranda

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

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

RCFD	Number
6724	

M.1.

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

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

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

RCON	Date
8678	

M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
	1. Cash items in process of collection, unposted debits, and currency and coin	0022	819,000		
a. Cash items in process of collection and unposted debits.....			0020	819,000	1.a.
b. Currency and coin.....			0080	0	1.b.
2. Balances due from depository institutions in the U.S.....	0082	6,528,000	0082	6,464,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	60,826,000	0070	4,467,000	3.
4. Balances due from Federal Reserve Banks.....	0090	51,776,000	0090	51,776,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010	<b>119,949,000</b>	0010	<b>63,526,000</b>	5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	10,713,000	0213	9,749,000	1286	30,962,000	1287	28,151,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mort- gage-backed securities) <sup>(1)</sup> .....	HT50	4,209,000	HT51	3,651,000	HT52	2,217,000	HT53	1,997,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	13,000	8497	11,000	8498	2,187,000	8499	1,865,000	3.

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

### Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	1,154,000	G301	1,028,000	G302	271,000	G303	241,000	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	33,340,000	G305	28,877,000	G306	1,715,000	G307	1,560,000	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	G312	855,000	G313	766,000	G314	6,614,000	G315	6,437,000	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	30,000	G321	31,000	G322	2,275,000	G323	2,112,000	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	2,954,000	K143	2,637,000	K144	2,194,000	K145	2,070,000	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

### Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	K150	0	K151	0	K152	0	K153	0	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	3,270,000	K157	2,893,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	1,593,000	C027	1,464,000	5.a.
b. Structured financial products.....	HT58	2,146,000	HT59	1,991,000	HT60	11,909,000	HT61	11,120,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	1,114,000	1741	943,000	6.a.
b. Other foreign debt securities.....	1742	1,841,000	1743	1,744,000	1744	27,031,000	1746	25,599,000	6.b.
7. <b>Unallocated portfolio layer fair value hedge basis adjustments</b> <sup>(2)</sup> .....					MG95				7.
8. Total (sum of items 1 through 7) <sup>(3)</sup> .....	1754	<b>57,255,000</b>	1771	<b>50,485,000</b>	1772	<b>93,352,000</b>	1773	<b>86,452,000</b>	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 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 institutions, the total reported in column D must equal Schedule RC, item 2.b.

## Schedule RC-B—Continued

### Memoranda

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Pledged securities <sup>(1)</sup> .....	0416	119,372,000	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: <sup>(2),(3)</sup>			
(1) Three months or less.....	A549	18,300,000	M.2.a.(1)
(2) Over three months through 12 months.....	A550	9,521,000	M.2.a.(2)
(3) Over one year through three years.....	A551	24,131,000	M.2.a.(3)
(4) Over three years through five years.....	A552	18,467,000	M.2.a.(4)
(5) Over five years through 15 years.....	A553	21,465,000	M.2.a.(5)
(6) Over 15 years.....	A554	3,201,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(2),(4)</sup>			
(1) Three months or less.....	A555	1,237,000	M.2.b.(1)
(2) Over three months through 12 months.....	A556	8,000	M.2.b.(2)
(3) Over one year through three years.....	A557	29,000	M.2.b.(3)
(4) Over three years through five years.....	A558	1,238,000	M.2.b.(4)
(5) Over five years through 15 years.....	A559	21,117,000	M.2.b.(5)
(6) Over 15 years.....	A560	12,666,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: <sup>(5)</sup>			
(1) Three years or less.....	A561	1,603,000	M.2.c.(1)
(2) Over three years.....	A562	10,724,000	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	13,784,000	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		M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

- Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
- Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
- 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 an plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
- Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual “Other mortgage-backed securities” included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-B—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. (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	251,000	B841	241,000	M.5.a.
b. Home equity lines.....									
	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....									
	B846	0	B847	0	B848	193,000	B849	177,000	M.5.c.
d. Other consumer loans.....									
	B850	0	B851	0	B852	1,005,000	B853	904,000	M.5.d.
e. Commercial and industrial loans.....									
	B854	0	B855	0	B856	107,000	B857	105,000	M.5.e.
f. Other.....									
	B858	0	B859	0	B860	37,000	B861	37,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
a. Trust preferred securities issued by financial institutions.....									
	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....									
	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....									
	G356	983,000	G357	939,000	G358	5,258,000	G359	5,090,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....									
	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....									
	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....									
	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....									
	G372	1,163,000	G373	1,052,000	G374	6,651,000	G375	6,030,000	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 Receivables

### Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: <sup>(2)</sup> .....	1410				1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	0	F158	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	836,000	F159	836,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	0	1420	0	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	0	1797	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	490,000	5367	490,000	1.c.(2)(a)
(b) Secured by junior liens.....	5368	0	5368	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	1,370,000	1460	1,370,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	0	F160	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	2,366,000	F161	2,366,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	717,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	255,000			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	613,000			2.a.(2)
b. To other depository institutions in the U.S.....	B534	2,000	B534	2,000	2.b.
c. To banks in foreign countries:			B535	2,857,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	0			2.c.(1)
(2) To other banks in foreign countries.....	B537	7,490,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	0	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	1,709,000	1763	1,709,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	28,000	1764	28,000	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	0	B538	0	6.a.
b. Other revolving credit plans.....	B539	0	B539	0	6.b.
c. Automobile loans.....	K137	0	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	0	K207	0	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	106,000	2081	51,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	135,000	2107	135,000	8.

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

## Schedule RC-C—Continued

### Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:	1563	17,791,000			9.
a. Loans to nondepository financial institutions:			J454	2,167,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured):			1545	10,525,000	9.b.(1)
(2) All other loans (exclude consumer loans):			J451	3,493,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	702,000	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	702,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above:	2123	33,000	2123	27,000	11.
12. Total loans and leases held for investment and held for sale <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b):	2122	33,860,000	2122	27,421,000	12.

### Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCFD	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	11,000	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices:			F576	26,000	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:			RCFD		
(1) To U.S. addressees (domicile):			K163	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile):			K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures):			K165	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices:	RCON				
(2) Not applicable	K166	0			M.1.f.(1)
(3) Loans to finance agricultural production and other loans to farmers:	RCFD				
(4) Loans to individuals for household, family, and other personal expenditures:	K168	0			M.1.f.(3)
(a) Credit card:	K098	0			M.1.f.(4)(a)
(b) Automobile loans:	K203	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans):	K204	0			M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.):			HK25	37,000	M.1.g.

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

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>(1) (2)</sup>			
(1) Three months or less .....	A564	150,000	M.2.a.(1)
(2) Over three months through 12 months .....	A565	60,000	M.2.a.(2)
(3) Over one year through three years .....	A566	10,000	M.2.a.(3)
(4) Over three years through five years.....	A567	18,000	M.2.a.(4)
(5) Over five years through 15 years .....	A568	132,000	M.2.a.(5)
(6) Over 15 years .....	A569	79,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>(1) (3)</sup>			
(1) Three months or less.....	RCFD A570	30,892,000	M.2.b.(1)
(2) Over three months through 12 months.....	A571	1,522,000	M.2.b.(2)
(3) Over one year through three years.....	A572	303,000	M.2.b.(3)
(4) Over three years through five years.....	A573	42,000	M.2.b.(4)
(5) Over five years through 15 years.....	A574	644,000	M.2.b.(5)
(6) Over 15 years.....	A575	0	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	20,128,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A <sup>(4)</sup> .....			
	2746	1,053,000	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	256,000	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	0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....			
	C391		M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</i> <sup>(5)</sup>			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance.....			
	C779		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....			
	C780		M.7.b.

1. Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
2. Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.
5. Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-C—Continued

### 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		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		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		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	7,000	M.9.
10. and 11. Not applicable				

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>(1)</sup>							
a. Loans secured by real estate.....	G091		G092		G093		M.12.a.
b. Commercial and industrial loans.....	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097		G098		G099		M.12.c.
d. All other loans and all leases.....	G100		G101		G102		M.12.d.

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
<i>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	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....		RIAD G377	0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....		RCFD G378	435,000	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):		RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....		J466		M.15.a.(1)
(2) Proprietary reverse mortgages.....		J467		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		M.15.b.(1)
(2) Proprietary reverse mortgages.....		J469		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		M.15.c.(1)
(2) Proprietary reverse mortgages.....		J471		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	0	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, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			Number	
a. Number of Section 4013 loans outstanding.....		LG24		M.17.a.
b. Outstanding balance of Section 4013 loans.....			Amount	M.17.b.
		LG25		

## Schedule RC-C—Continued

### Part II. Loans to Small Businesses and Small Farms

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

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

#### Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount <i>currently outstanding</i> of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5564	0	5565	0	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	2	5567	0	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	0	5569	0	3.c.
4. Number and amount <i>currently outstanding</i> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	4	5571	0	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	4	5573	1,000	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	10	5575	6,000	4.c.

## Schedule RC-C—Continued

### Part II—Continued

#### Agricultural Loans to Small Farms

5. and 6. Not applicable

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

## Schedule RC-D—Trading Assets and Liabilities

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

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	8,000	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	0	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> (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 <sup>(1)</sup> .....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	0	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties.....	HT63	0	6.a.(1)
(2) All other loans secured by real estate.....	HT64	0	6.a.(2)
b. Commercial and industrial loans.....	F614	0	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	0	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	3,522,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	4,003,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	7,533,000	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	73,000	13.a.
b. Other trading liabilities.....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	3,834,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	3,907,000	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 not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA)



## Schedule RC-D—Continued

### Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1 - 4 family residential properties.....	HT66	0	M.1.a.(1)		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.(2)		
b. Commercial and industrial loans.....	F632	0	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	0	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets. (1)</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	0	M.2.a.		
b. Unpaid principal balance.....	F640	0	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	0	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	0	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	3,522,000	M.7.a.		
b. Other.....	F653	0	M.7.b.		
8. Loans pending securitization.....	F654	0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table> .....	TEXT	F655	F655	0	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table> .....	TEXT	F656	F656	0	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table> .....	TEXT	F657	F657	0	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table> .....	TEXT	F658	F658	0	M.10.a.
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F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table> .....	TEXT	F659	F659	0	M.10.b.
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F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table> .....	TEXT	F660	F660	0	M.10.c.
TEXT					
F660					

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

## Schedule RC-E—Deposit Liabilities

### 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 <sup>(1)</sup> (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	141,229,000			B550	18,908,000
2. U.S. Government.....	2202	454,000			2520	0
3. States and political subdivisions in the U.S.....	2203	9,368,000			2530	2,000
4. Commercial banks and other depository institutions in the U.S.....	B551	3,442,000			B552	13,000
5. Banks in foreign countries.....	2213	16,897,000			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	4,060,000			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	175,450,000	2210	173,335,000	2385	18,923,000

### 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	5,538,000	M.1.a.
b. Total brokered deposits.....	2365	20,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(2)</sup> .....	HK05	20,000	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	20,000	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	0	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		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 banks with \$100 billion or more in total assets. <sup>(3)</sup></i>			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits.....	MT87	82,000	M.1.h.(1)
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	0	M.1.h.(1)(a)
(2) Not fully insured, affiliate sweep deposits.....	MT89	0	M.1.h.(2)
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	0	M.1.h.(2)(a)
(3) Fully insured, non-affiliate sweep deposits.....	MT91	6,983,000	M.1.h.(3)
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	0	M.1.h.(3)(a)
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	0	M.1.h.(4)
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	0	M.1.h.(4)(a)
i. Total sweep deposits that are not brokered deposits.....	MT95	7,065,000	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 limits 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—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	18,243,000			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	35,000			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	20,000			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	1,000			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	624,000			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	0			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>(1), (2)</sup>					
(1) Three months or less.....	HK07	21,000			M.3.a.(1)
(2) Over three months through 12 months.....	HK08	0			M.3.a.(2)
(3) Over one year through three years.....	HK09	0			M.3.a.(3)
(4) Over three years.....	HK10	0			M.3.a.(4)
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) <sup>(3)</sup> .....	HK11	21,000			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>(1), (4)</sup>					
(1) Three months or less.....	HK12	610,000			M.4.a.(1)
(2) Over three months through 12 months.....	HK13	14,000			M.4.a.(2)
(3) Over one year through three years.....	HK14	0			M.4.a.(3)
(4) Over three years.....	HK15	0			M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>(3)</sup> .....	K222	624,000			M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	Yes		No	
	P752			x	M.5.

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

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

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- The \$1 billion asset-size test is based on the total assets reported on the **June 30, 2021**, Report of Condition.

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

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

### Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets. <sup>(1)</sup>

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	76,073,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	11,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	24,406,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	7,480,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	107,970,000	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	846,000	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 Assets <sup>(1)</sup>

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable <sup>(2)</sup> .....			B556	596,000	1.
2.	Net deferred tax assets <sup>(3)</sup> .....			2148	266,000	2.
3.	Interest-only strips receivable (not in the form of a security) <sup>(4)</sup> .....			HT80	0	3.
4.	Equity investments without readily determinable fair values <sup>(5)</sup> .....			1752	390,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	1,452,000	5.a.
b.	Separate account life insurance assets.....			K202	1,795,000	5.b.
c.	Hybrid account life insurance assets.....			K270	1,336,000	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2168	14,987,000	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.d.
e.	Computer software.....	FT33	0			6.e.
f.	Accounts receivable.....	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549	3549	0			6.h.
i.	TEXT 3550	3550	0			6.i.
j.	TEXT 3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	20,822,000	7.

## Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>(6)</sup> .....			3645	1,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	1,692,000	1.b.
2.	Net deferred tax liabilities <sup>(3)</sup> .....			3049	1,469,000	2.
3.	Allowance for credit losses on off-balance-sheet credit exposures <sup>(7)</sup> .....			B557	70,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	5,091,000	4.
a.	Accounts payable.....	3066	1,542,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	TEXT 3552	3552	0			4.f.
g.	TEXT 3553	3553	0			4.g.
h.	TEXT 3554	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	8,323,000	5.

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
- Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- For savings banks, include "dividends" accrued and unpaid on deposits.
- Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

To be completed only by banks with foreign offices.

	Domestic Offices	
	RCON	Amount
Dollar Amounts in Thousands		
1. and 2. Not applicable		
3. Securities purchased under agreements to resell.....	B989	4,181,000
4. Securities sold under agreements to repurchase <sup>(1)</sup> .....	B995	3,193,000
5. Other borrowed money.....	3190	222,000
<i>EITHER</i>		
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2163	0
<i>OR</i>		
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	13,766,000
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	243,562,000
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	203,895,000

	(Column A) Amortized Cost of Held-to-Maturity Securities <sup>(2)</sup>		(Column B) Fair Value of Available-for-Sale Securities	
	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands				
10. U.S. Treasury securities.....	0211	10,514,000	1287	26,812,000
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	4,209,000	8495	1,997,000
12. Securities issued by states and political subdivisions in the U.S.....	8496	13,000	8499	1,865,000
13. Mortgage-backed securities (MBS):				
a. Mortgage pass-through securities:				
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	37,448,000	G390	3,871,000
(2) Other mortgage pass-through securities.....	1709	0	1713	0
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):				
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	G393	855,000	G394	6,437,000
(2) All other mortgage-backed securities.....	1733	13,000	1736	4,127,000
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	2,146,000	G398	13,234,000
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	4,826,000
16. Not applicable				
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	55,198,000	1773	63,169,000

	RCON	Amount
18. Equity investments not held for trading:		
a. Equity securities with readily determinable fair values <sup>(4)</sup> .....	JA22	1,000
b. Equity investments without readily determinable fair values.....	1752	390,000

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

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

3. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Fed 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 (FNM)

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

### Schedule RC-H—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	4,699,000	19.
20. Total trading liabilities.....	3548	1,044,000	20.
21. Total loans held for trading.....	HT71	0	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	0	22.

### Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	192,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	23,386,000	2.

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

	Dollar Amounts in Thousands		
	RCFD	Amount	
<b>Assets</b>			
1. Interest-bearing balances due from depository institutions.....	3381	102,383,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>(2)</sup> (excluding mortgage-backed securities).....	B558	49,139,000	2.
3. Mortgage-backed securities <sup>(2)</sup> .....	B559	62,926,000	3.
4. All other debt securities <sup>(2)</sup> and equity securities with readily determinable fair values not held for trading <sup>(3)</sup> .....	B560	40,569,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365	6,505,000	5.
6. Loans:			
a. Loans in domestic offices:	RCON		
(1) Total loans.....	3360	25,241,000	6.a.(1)
(2) Loans secured by real estate:			
(a) Loans secured by 1–4 family residential properties.....	3465	388,000	6.a.(2)(a)
(b) All other loans secured by real estate.....	3466	4,613,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....	3386	0	6.a.(3)
(4) Commercial and industrial loans.....	3387	1,602,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit cards.....	B561	0	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	0	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3360	5,400,000	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	8,873,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD 3484	702,000	8.
9. Total assets <sup>(4)</sup> .....	RCFD 3368	334,965,000	9.
<b>Liabilities</b>			
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON 3485	78,582,000	10.
11. Nontransaction accounts in domestic offices:			
a. Savings deposits (includes MMDAs).....	B563	18,198,000	11.a.
b. Time deposits of \$250,000 or less.....	HK16	22,000	11.b.
c. Time deposits of more than \$250,000.....	HK17	643,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN 3404	102,090,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD 3353	4,678,000	13.
14. Other borrowed money (includes mortgage indebtedness).....	RCFD 3355	511,000	14.

- For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
- Quarterly averages for all debt securities should be based on amortized cost.
- Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
- The quarterly average for total assets should reflect securities not held for trading as follows:
  - Debt securities at amortized cost.
  - Equity securities with readily determinable fair values at fair value.
  - 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 Items

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home equity lines.....						
				3814	0	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices.....						
				RCON		
				HT72		1.a.(1)
				RCFD		
b. Credit card lines.....						
				3815	0	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>						
(1) Unused consumer credit card lines .....						
				J455		1.b.(1)
(2) Other unused credit card lines .....						
				J456		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	0	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments.....						
				F165	1,300,000	1.c.(1)(b)
(2) NOT secured by real estate.....						
				6550	0	1.c.(2)
d. Securities underwriting.....						
				3817	0	1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....						
				J457	10,236,000	1.e.(1)
(2) Loans to financial institutions .....						
				J458	9,413,000	1.e.(2)
(3) All other unused commitments .....						
				J459	35,435,000	1.e.(3)
2. Financial standby letters of credit.....						
				3819	1,960,000	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of financial standby letters of credit conveyed to others.....						
		3820	126,000			2.a.
3. Performance standby letters of credit.....						
				3821	26,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>						
a. Amount of performance standby letters of credit conveyed to others.....						
		3822	2,000			3.a.
4. Commercial and similar letters of credit.....						
				3411	46,000	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	554,629,000	6.a.
b. Securities borrowed.....						
				3432	1,400,000	6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps.....						
		C968	0	C969	275,000	7.a.(1)
(2) Total return swaps.....						
		C970	0	C971	0	7.a.(2)
(3) Credit options.....						
		C972	0	C973	0	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

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount	
	RCFD	Amount	RCFD	Amount			
7. b. Gross fair values:							
(1) Gross positive fair value.....	C219	0	C221	1,000			7.b.(1)
(2) Gross negative fair value.....	C220	0	C222	3,000			7.b.(2)
7. c. Notional amounts by regulatory capital treatment: <sup>(1)</sup>							
(1) Positions covered under the Market Risk Rule:							
(a) Sold protection.....	G401	0					7.c.(1)(a)
(b) Purchased protection.....	G402	0					7.c.(1)(b)
(2) All other positions:							
(a) Sold protection.....	G403	0					7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	0					7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	275,000					7.c.(2)(c)
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: <sup>(2)</sup>							
(a) Investment grade.....	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade.....	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: <sup>(3)</sup>							
(a) Investment grade.....	G412	0	G413	75,000	G414	200,000	7.d.(2)(a)
(b) Subinvestment grade.....	G415	0	G416	0	G417	0	7.d.(2)(b)
8. Spot foreign exchange contracts.....							
					8765	110,307,000	8.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")							
a. Not applicable					3430	0	9.
b. Commitments to purchase when-issued securities.....		3434	0				9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....		C978	0				9.c.
d. <small>TEXT</small> 3555		3555	0				9.d.
e. <small>TEXT</small> 3556		3556	0				9.e.
f. <small>TEXT</small> 3557		3557	0				9.f.
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")							
a. Commitments to sell when-issued securities.....		3435	0		5591	0	10.
b. <small>TEXT</small> 5592		5592	0				10.a.
c. <small>TEXT</small> 5593		5593	0				10.b.
d. <small>TEXT</small> 5594		5594	0				10.c.
e. <small>TEXT</small> 5595		5595	0				10.d.
							10.e.

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

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

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

## Schedule RC-L—Continued

Dollar Amounts in Thousands

	RCFD	Amount
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>		
11. Year-to-date merchant credit card sales volume:		
a. Sales for which the reporting bank is the acquiring bank.....	C223	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	C224	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts.....	RCFD 8693 36,861,000	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a.
b. Forward contracts.....	RCFD 8697 0	RCFD 8698 253,599,000	RCFD 8699 78,000	RCFD 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCFD 8701 0	RCFD 8702 0	RCFD 8703 19,000	RCFD 8704 0	12.c.(1)
(2) Purchased options.....	RCFD 8705 0	RCFD 8706 0	RCFD 8707 19,000	RCFD 8708 0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options.....	RCFD 8709 10,344,000	RCFD 8710 2,201,000	RCFD 8711 0	RCFD 8712 0	12.d.(1)
(2) Purchased options.....	RCFD 8713 10,609,000	RCFD 8714 2,215,000	RCFD 8715 0	RCFD 8716 0	12.d.(2)
e. Swaps.....	RCFD 3450 229,452,000	RCFD 3826 514,485,000	RCFD 8719 3,829,000	RCFD 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFD A126 208,089,000	RCFD A127 760,859,000	RCFD 8723 3,945,000	RCFD 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD 8725 79,177,000	RCFD 8726 11,641,000	RCFD 8727 0	RCFD 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFD A589 55,901,000				14.a.

**Schedule RC-L—Continued**

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

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts	
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
<b>Derivatives Position Indicators</b>									
15. Gross fair values of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value.....	8733	1,243,000	8734	15,159,000	8735	241,000	8736	0	15.a.(1)
(2) Gross negative fair value.....	8737	1,558,000	8738	15,504,000	8739	13,000	8740	0	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value.....	8741	1,489,000	8742	700,000	8743	0	8744	0	15.b.(1)
(2) Gross negative fair value.....	8745	0	8746	253,000	8747	0	8748	0	15.b.(2)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure.....	G418	5,549,000		G420	3,314,000	G421	105,000	G422	2,216,000	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	2,980,000		G425	1,340,000	G426	84,000	G427	296,000	16.b.(1)
(2) Cash—Other currencies.....	G428	153,000		G430	711,000	G431	0	G432	152,000	16.b.(2)
(3) U.S. Treasury securities.....	G433	50,000		G435	60,000	G436	0	G437	114,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	0		G440	69,000	G441	0	G442	70,000	16.b.(4)
(5) Corporate bonds.....	G443	0		G445	0	G446	0	G447	0	16.b.(5)
(6) Equity securities.....	G448	0		G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral.....	G453	290,000		G455	0	G456	0	G457	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))...	G458	3,473,000		G460	2,180,000	G461	84,000	G462	632,000	16.b.(8)

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

## Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....				
	6164		0	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....				
	6165	Number	0	1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....				
	3164		0	2.a.
(1) Estimated fair value of mortgage servicing assets.....				
	A590		0	2.a.(1)
b. Goodwill.....				
	3163		6,294,000	2.b.
c. All other intangible assets.....				
	JF76		581,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....				
	2143		<b>6,875,000</b>	2.d.
3. Other real estate owned:				
a. Construction, land development, and other land in domestic offices.....				
	5508		0	3.a.
b. Farmland in domestic offices.....				
	5509		0	3.b.
c. 1-4 family residential properties in domestic offices.....				
	5510		3,000	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.....				
	5513		0	3.f.
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....				
	2150		<b>3,000</b>	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) <sup>(1)</sup> .....				
	JA29		0	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: <sup>(2)</sup>				
(a) One year or less.....				
	F055		0	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) <sup>(3)</sup> .....				
	2651		0	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....				
	F059		0	5.a.(3)
b. Other borrowings:				
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>(4)</sup>				
(a) One year or less.....				
	F060		365,000	5.b.(1)(a)
(b) Over one year through three years.....				
	F061		0	5.b.(1)(b)
(c) Over three years through five years.....				
	F062		0	5.b.(1)(c)
(d) Over five years.....				
	F063		0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) <sup>(5)</sup> .....				
	B571		334,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....				
	3190		<b>365,000</b>	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.

# Schedule RC-M—Continued

Dollar Amounts in Thousands

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

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

8. Internet website addresses and physical office trade names:

a. Uniform Resource Locator (URL) of the reporting institution's primary Internet website (home page), if any (Example: www.examplebank.com):

TEXT 4087	http:// www.bnymellon.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>(1)</sup>

(1)	TE01 N528	http://	8.b.(1)
(2)	TE02 N528	http://	8.b.(2)
(3)	TE03 N528	http://	8.b.(3)
(4)	TE04 N528	http://	8.b.(4)
(5)	TE05 N528	http://	8.b.(5)
(6)	TE06 N528	http://	8.b.(6)
(7)	TE07 N528	http://	8.b.(7)
(8)	TE08 N528	http://	8.b.(8)
(9)	TE09 N528	http://	8.b.(9)
(10)	TE10 N528	http://	8.b.(10)

c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:

(1)	TE01 N529		8.c.(1)
(2)	TE02 N529		8.c.(2)
(3)	TE03 N529		8.c.(3)
(4)	TE04 N529		8.c.(4)
(5)	TE05 N529		8.c.(5)
(6)	TE06 N529		8.c.(6)

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

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

10. Secured liabilities:

	RCON	Amount
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	F064	0
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d)).....	F065	4,000

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

	RCON	Yes	No
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	X	

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

### Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Amount	
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans.....	K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....	K170	0	13.a.(1)(a)(2)
(b) Secured by farmland.....	K171	0	13.a.(1)(b)
(c) Secured by 1–4 family residential properties:			
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens.....	K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....	K174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K177	0	13.a.(1)(e)(2)
(2)-(4) Not applicable	RCFD		
(5) All other loans and all leases.....	K183	0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):			
(1) Construction, land development, and other land in domestic offices.....			
(2) Farmland in domestic offices.....	K187	0	13.b.(1)
(3) 1-4 family residential properties in domestic offices.....	K188	0	13.b.(2)
(4) Multifamily (5 or more) residential properties in domestic offices.....	K189	0	13.b.(3)
(5) Nonfarm nonresidential properties in domestic offices.....	K190	0	13.b.(4)
(6) In foreign offices.....	K191	0	13.b.(5)
(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.....	RCFN		
(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.....	K260	0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....	RCFD		
(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).....			
d. Other assets (exclude FDIC loss-sharing indemnification assets).....			
	J461	0	13.c.
	J462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			
<b>14. Captive insurance and reinsurance subsidiaries:</b>			
a. Total assets of captive insurance subsidiaries (1).....	K193		14.a.
b. Total assets of captive reinsurance subsidiaries (1).....	K194		14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>			
<b>15. Qualified Thrift Lender (QTL) test:</b>			
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		
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		

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

## Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	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: <sup>(1)</sup>				
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		N523		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		16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		MM07	Number	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		MQ52		16.b.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans <sup>(2)</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....		LG26	0	17.a.
b. Outstanding balance of PPP loans.....		LG27	0	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 Assets

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
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	0	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 proper- ties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	5,000	C237	0	C229	41,000	1.c.(2)(a)
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	0	3500	0	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	0	F181	0	F183	0	1.e.(2)
f. In foreign offices.....	RCFN		RCFN		RCFN		
B572	0	B573	0	B574	0	1.f.	
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
5377	0	5378	0	5379	0	2.a.	
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	0	1252	0	1253	0	4.a.
b. To non-U.S. addressees (domicile).....	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	0	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	0	5460	0	5461	0	7.

### Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b.).....	1406	5,000	1407	0	1403	41,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss- sharing agreements with the FDIC.....	K036	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	0	K043	0	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)

### Schedule RC-N—Continued

	(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							
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069	0	K070	0	K071	0	12.a.(5)(b)
b.- d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases.....	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements.....	K102	0	K103	0	K104	0	12.f.

## Schedule RC-N—Continued

### Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	0	F662	0	F663	29,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	0	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans ( include loans to individuals for household, family, and other personal expenditures).....	K126	0	K127	0	K128	0	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
(1) Loans secured by farmland in domestic offices.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD		RCFD		RCFD		
	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

## Schedule RC-N—Continued

### Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) <sup>(1)</sup> .....	HK26	0	HK27	0	HK28	29,000
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	0
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0
4. Not applicable						
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0

	(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	2,000	3530	0

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	
8. Nonaccrual assets sold during the previous six months.....	C411	

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

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

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

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum item 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	387,273,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	184,148,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN		
		F234	184,148,000	3.
		RCFD		
4.	Average consolidated total assets for the calendar quarter.....	K652	334,965,000	4.
a.	Averaging method used			
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number 1	4.a.
			Amount	
5.	Average tangible equity for the calendar quarter <sup>(1)</sup> .....	K654	19,793,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	600,000	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
a.	One year or less.....	G465	331,000	7.a.
b.	Over one year through three years.....	G466	0	7.b.
c.	Over three years through five years.....	G467	0	7.c.
d.	Over five years.....	G468	30,000	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	0	8.d.
		RCON		
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a.	Fully consolidated brokered reciprocal deposits.....	L190		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
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>	K656		x
			Amount	
a.	Banker's bank deduction.....	K657		10.a.
b.	Banker's bank deduction limit.....	K658		10.b.
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		Yes	No
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. <sup>(2)</sup></i>	K659	x	
			Amount	
a.	Custodial bank deduction.....	K660	207,092,000	11.a.
b.	Custodial bank deduction limit.....	K661	184,256,000	11.b.

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

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

## Schedule RC-O—Continued

### Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>(1)</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F049		3,605,000	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	F050	Number	124,104	M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>(1)</sup>				
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F051		193,982,000	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	F052	Number	21,924	M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>				
(1) Amount of retirement deposit accounts of \$250,000 or less.....	F045		5,538,000	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....	F046	Number	268	M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>				
(1) Amount of retirement deposit accounts of more than \$250,000.....	F047		0	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....	F048	Number	0	M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>(2)</sup></i>				
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>(3)</sup> .....				
	5597		186,522,000	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 A545	RCON A545	FDIC Cert. No.	0	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....				
	RCFN GW43		47,000	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.

## Schedule RC-O—Continued

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

### Memoranda — Continued

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 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	0	M.5.
6. Criticized and classified items:				
a. Special mention.....		K663		M.6.a.
b. Substandard.....		K664		M.6.b.
c. Doubtful.....		K665		M.6.c.
d. Loss.....		K666		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		M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....		N026		M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans.....		N027		M.8.a.
b. Securitizations of higher-risk consumer loans.....		N028		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		M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....		N030		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	1,300,000	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	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....		RCON K678	624,000	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		M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....		N179		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		M.13.d.
e. Commercial and industrial loans.....		N181		M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....		N182		M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....		N183		M.13.g.
h. Non-agency residential mortgage-backed securities.....		M963		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		M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....		K674		M.15.



**Schedule RC-O—Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands

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

### Schedule RC-O—Continued

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

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

## Schedule RC-O—Continued

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

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

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

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

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

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale <sup>(1)</sup> .....		HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale <sup>(1)</sup> .....		HT82	0	2.
3. 1–4 family residential mortgage loans sold during the quarter.....		FT04	0	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	0	4.
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....		RIAD		
		HT85	0	5.
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> .....		RCON		
		HT86	0	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		7.a.
b. For representations and warranties made to other parties .....		L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....		M288	0	7.c.

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

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

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

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	<b>Assets</b>										
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>(1)</sup> .....	JA36	86,453,000	G474	0	G475	32,344,000	G476	54,109,000	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	0	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	4,003,000	G493	12,966,000	G494	28,000	G495	16,941,000	G496	0	5.a.
b. Other trading assets.....	G497	3,530,000	G498	0	G499	3,530,000	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	880,000	G392	(4,000)	G395	0	G396	876,000	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	94,866,000	G503	12,962,000	G504	35,902,000	G505	71,926,000	G506	0	7.

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

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements	
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
<b>Liabilities</b>										
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0
10. Trading liabilities:										
a. Derivative liabilities.....	3547	3,834,000	G512	13,571,000	G513	22,000	G514	17,383,000	G515	0
b. Other trading liabilities.....	G516	73,000	G517	0	G518	73,000	G519	0	G520	0
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0
13. All other liabilities.....	G805	234,000	G806	0	G807	0	G808	234,000	G809	0
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	4,141,000	G532	13,571,000	G533	95,000	G534	17,617,000	G535	0

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):										
a. Mortgage servicing assets.....	G536	0	G537	0	G538	0	G539	0	G540	0
b. Nontrading derivative assets.....	G541	876,000	G542	0	G543	0	G544	876,000	G545	0
c. <small>TEXT</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0
d. <small>TEXT</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0
e. <small>TEXT</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0
f. <small>TEXT</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13):										
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0
b. Nontrading derivative liabilities.....	G566	234,000	G567	0	G568	0	G569	234,000	G570	0
c. <small>TEXT</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0
d. <small>TEXT</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0
e. <small>TEXT</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0
f. <small>TEXT</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0

## Schedule RC-Q—Continued

### Memoranda—Continued

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

## Schedule RC-R—Regulatory Capital

### Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

		Dollar Amounts in Thousands		RCFA	Amount
<b>Common Equity Tier 1 Capital</b>					
1.	Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	P742	13,041,000		1.
2.	Retained earnings <sup>(1)</sup> .....	KW00	17,582,000		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 JJ29	0 2.a.
3.	Accumulated other comprehensive income (AOCI).....	B530	(4,722,000)		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.....	P839	0		4.
5.	Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	P840	25,901,000		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>					
6.	LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	P841	5,768,000		6.
7.	LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	P842	483,000		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	50,000		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			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			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			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			9.e.
f.	To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....	P849	0		9.f.

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



### Schedule RC-R—Continued

#### Part I—Continued

Dollar Amounts in Thousands		RCFA	Amount	
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	Q258	7,000	10.a.
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....	P850	208,000	10.b.

  

Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions <sup>(1)</sup>		(Column B) Advanced Approaches Institutions <sup>(1)</sup>		
		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		P852	<b>19,385,000</b>	12.
13.	a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58				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				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				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 <sup>(2)</sup> to cover deductions	P857		P857	0	17.
18.	Total adjustments and deductions for common equity tier 1 capital <sup>(3)</sup> .....	P858		P858	<b>0</b>	18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859		P859	<b>19,385,000</b>	19.

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

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

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

# Schedule RC-R—Continued

## Part I—Continued

Dollar Amounts in Thousands

	RCFA	Amount	
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus.....	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	0	23.
24. LESS: Additional tier 1 capital deductions.....	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	0	25.
<b>Tier 1 Capital</b>			
26. Tier 1 capital <sup>(1)</sup> .....	8274	19,385,000	26.
<b>Total Assets for the Leverage Ratio</b>			
27. Average total consolidated assets <sup>(2)</sup> .....	KW03	334,965,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>(3)</sup> .....	P875	6,509,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	4,919,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	323,537,000	30.
<b>Leverage Ratio*</b>			
31. Leverage ratio (item 26 divided by item 30).....	RCFA	Percentage	
	7204	5.9916%	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	

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 the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. 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.

## Schedule RC-R—Continued

### Part I—Continued

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

Dollar Amounts in Thousands	(Column A)		(Column B)		
	RCFA	Amount	RCFA	Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion) ...	2170				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.....	KX77		KX78		33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments.....	KX79				34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	KX80				34.b.
c. Other off-balance sheet exposures.....	KX81				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		KX83		34.d.

  

Dollar Amounts in Thousands	RCFA	Amount	
35. Unconditionally cancellable commitments.....	S540		35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	LB61		36.
37. Allocated transfer risk reserve.....	3128		37
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>(1)</sup>			
a. Loans and leases held for investment.....	JJ30		38.a.
b. Held-to-maturity debt securities.....	JJ31		38.b.
c. Other financial assets measured at amortized cost.....	JJ32		38.c.

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

Dollar Amounts in Thousands	RCFA	Amount	
<b>Tier 2 Capital <sup>(2)</sup></b>			
39. Tier 2 capital instruments plus related surplus.....	P866	0	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	0	41.
42. a. Allowance for loan and lease losses includable in tier 2 capital <sup>(3,4)</sup> .....	5310	246,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW 5310	77,000	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	246,000	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	77,000	44.b.

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

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

## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	0	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	246,000	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	77,000	46.b.
<b>Total Capital</b>		RCFA		
47. a. Total capital (sum of items 26 and 46.a).....		3792	19,631,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	19,462,000	47.b.
<b>Total Risk-Weighted Assets</b>		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	126,390,000	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	133,153,000	48.b.

### Risk-Based Capital Ratios \*

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, 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).....	P793	15.3374%	P793	14.5584%	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	15.3374%	7206	14.5584%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	15.5321%	7205	14.6163%	51.

### Capital Buffer \*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	6.6163%	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 <sup>(1)</sup> .....		H313		53.
54. Distributions and discretionary bonus payments during the quarter <sup>(2)</sup> .....		H314		54.
<b>Supplementary Leverage Ratio*</b>				
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure <sup>(3)</sup> .....		H015	263,725,000	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	7.3505%	55.b.

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

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

**Schedule RC-R—Continued**  
**Part II. Risk-Weighted Assets**

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
<b>Balance Sheet Asset Categories <sup>(2)</sup></b>											
1. Cash and balances due from depository institutions.....	RCFD D957 <b>119,949,000</b>	RCFD S396 0	RCFD D958 101,725,000				RCFD D959 14,968,000	RCFD S397 1,652,000	RCFD D960 1,014,000	RCFD S398 590,000	1.
2. Securities:											
a. Held-to-maturity securities <sup>(3)</sup> .....	RCFD D961 <b>56,241,000</b>	RCFD S399 0	RCFD D962 13,853,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 42,376,000	RCFD D964 12,000	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 <b>74,899,000</b>	RCFD S402 0	RCFD D967 48,575,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 23,386,000	RCFD D969 1,218,000	RCFD D970 1,719,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices.....	RCON D971 0		RCON D972 0				RCON D973 0	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 <b>7,901,000</b>	RCFD H172 7,901,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures.....	RCFD S413 0	RCFD S414 0	RCFD H173 0				RCFD S415 0	RCFD S416 0	RCFD S417 0		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>(1)</sup>	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Balance Sheet Asset Categories (continued)</b>									
1. Cash and balances due from depository institutions.....									1.
2. Securities:									
a. Held-to-maturity securities.....									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272
	0	0		0				1,000	1,000
3. Federal funds sold and securities purchased under agreements to resell:									
a. Federal funds sold in domestic offices.....									3.a.
b. Securities purchased under agreements to resell.....									3.b.
4. Loans and leases held for sale:									
a. Residential mortgage exposures.....								RCFD H273	RCFD H274
								0	0
b. High volatility commercial real estate exposures.....								RCFD H275	RCFD H276
								0	0

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

## Schedule RC-R—Continued

### Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual <sup>(1)</sup> .....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	0	0	0	0	0		0	0	0	0
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	0	0	0	0	0		0	0	0	0
5. Loans and leases held for investment: <sup>(2)</sup>										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	1,342,000	0	0				0	1,001,000	341,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	31,000	0	0				0	0	0	31,000
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	9,000	0	0	0	0		0	0	0	9,000
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	32,454,000	0	3,990,000	0	0		4,512,000	1,989,000	20,768,000	1,195,000
6. LESS: Allowance for loan and lease losses <sup>(4)</sup> .....	RCFD 3123	RCFD 3123								
	144,000	144,000								

- For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
- Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
- For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
- Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

**Schedule RC-R—Continued**  
**Part II—Continued**

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

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.



## Schedule RC-R—Continued

### Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	<b>7,533,000</b>	7,533,000	0	0	0		0	0	0	0
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets <sup>(1, 2, 3)</sup> .....	<b>31,786,000</b>	10,819,000	1,210,000	0	0		291,000	24,000	14,127,000	14,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

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

2. Institutions that have adopted ASU 2016-13 and have elected to apply the 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.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>(1)</sup>	
	250%	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
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets <sup>(2)</sup> .....	674,000	0	0	45,000				49,000	259,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								3,131,000	2,132,000
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								1,402,000	346,000

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.

**Schedule RC-R—Continued**  
**Part II—Continued**

Dollar Amounts in Thousands

**Securitization Exposures: On- and Off-Balance Sheet**

	(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)
	Amount	Amount	1250%	SSFA <sup>(1)</sup>	Gross-Up
	Amount	Amount	Amount	Amount	Amount
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities <sup>(2)</sup> .....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	<b>1,014,000</b>	1,014,000	0	216,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	<b>11,554,000</b>	11,554,000	0	3,305,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	<b>0</b>	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	<b>85,000</b>	84,000	1,000	18,000	0
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
	<b>53,000</b>	53,000	0	46,000	0

1. Simplified Supervisory Formula Approach.

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

**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
assets <sup>(1)</sup> .....	<b>344,654,000</b>	<b>38,761,000</b>	<b>169,353,000</b>	<b>0</b>	<b>0</b>		<b>85,533,000</b>	<b>5,896,000</b>	<b>37,969,000</b>	<b>1,839,000</b>

  

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
assets <sup>(1)</sup> .....	<b>674,000</b>	<b>0</b>	<b>0</b>	<b>45,000</b>			<b>1,000</b>	<b>4,583,000</b>

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) <sup>(3)</sup></b>												
12. Financial standby letters of credit.....	RCFD D991 <b>1,960,000</b>	1.0	RCFD D992 <b>1,960,000</b>	RCFD D993 0	RCFD HJ92 0	RCFD HJ93 0		RCFD D994 249,000	RCFD D995 57,000	RCFD D996 <b>1,628,000</b>	RCFD S511 26,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 <b>26,000</b>	0.5	RCFD D998 <b>13,000</b>	RCFD D999 0				RCFD G603 5,000	RCFD G604 0	RCFD G605 8,000	RCFD S512 0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 <b>35,000</b>	0.2	RCFD G607 <b>7,000</b>	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 5,000	RCFD G610 0	RCFD G611 2,000	RCFD S513 0	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 <b>0</b>	1.0	RCFD G613 <b>0</b>	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

1. Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
Dollar Amounts in Thousands												
16. Repo-style transactions <sup>(3)</sup> .....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.
	<b>39,280,000</b>	1.0	<b>39,280,000</b>	22,000	562,000	0		14,253,000	77,000	24,139,000	227,000	
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.
	<b>0</b>	1.0	<b>0</b>	<b>0</b>				<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531	18.a.
	<b>26,705,000</b>	0.2	<b>5,341,000</b>	30,000	77,000	0		220,000	0	5,014,000	0	
b. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539	18.b.
	<b>21,058,000</b>	0.5	<b>10,529,000</b>	1,000	0	0		0	52,000	10,474,000	2,000	
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541									19.
	<b>0</b>	0.0	<b>0</b>									
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
			<b>14,311,000</b>	149,000	0	0	0	4,138,000	449,000	9,575,000	0	
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.
			<b>4,981,000</b>	0	3,890,000	1,091,000		0	0	0	0	
22. Unsettled transactions (failed trades) <sup>(4)</sup> .....	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.
	<b>945,000</b>			830,000				0	0	107,000	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.

## Schedule RC-R—Continued

### Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>(1)</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands				RCFD H301	RCFD H302	
16. Repo-style transactions <sup>(2)</sup> .....				0	0	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
b. Original maturity exceeding one year.....				0	0	18.b.
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) <sup>(3)</sup> .....	RCFD H198	RCFD H199	RCFD H200			22.
	7,000	0	1,000			

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

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	23.
	<b>170,385,000</b>	<b>4,529,000</b>	<b>1,091,000</b>	<b>0</b>	<b>104,403,000</b>	<b>6,531,000</b>	<b>88,916,000</b>	<b>2,094,000</b>	
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.
	<b>0</b>	<b>91,000</b>	<b>44,000</b>	<b>0</b>	<b>20,881,000</b>	<b>3,266,000</b>	<b>88,916,000</b>	<b>3,141,000</b>	



## Schedule RC-R—Continued

### Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
	<b>674,000</b>	<b>0</b>	<b>0</b>	<b>45,000</b>	<b>7,000</b>	<b>0</b>	<b>2,000</b>	
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.
	<b>1,685,000</b>	<b>0</b>	<b>0</b>	<b>270,000</b>	<b>44,000</b>	<b>0</b>	<b>25,000</b>	

Dollar Amounts in Thousands		Totals		
	RCFD	Amount		
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>(1)</sup> .....	S580	<b>124,686,000</b>		26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	1,704,000		27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(2,3)</sup> .....	B704	<b>126,390,000</b>		28.
29. LESS: Excess allowance for loan and lease losses <sup>(4,5)</sup> .....	A222	<b>0</b>		29.
30. LESS: Allocated transfer risk reserve.....	3128	<b>0</b>		30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	<b>126,390,000</b>		31.

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

## Schedule RC-R—Continued

### Part II—Continued

#### Memoranda

	Dollar Amounts in Thousands		RCFD	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....			G642	10,977,000

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate.....	S582	13,343,000	S583	32,292,000	S584	34,863,000	M.2.a.
b. Foreign exchange rate and gold.....	S585	765,786,000	S586	3,251,000	S587	1,260,000	M.2.b.
c. Credit (investment grade reference asset).....	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset).....	S591	0	S592	0	S593	0	M.2.d.
e. Equity.....	S594	3,906,000	S595	0	S596	0	M.2.e.
f. Precious metals (except gold).....	S597	0	S598	0	S599	0	M.2.f.
g. Other.....	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate.....	S603	68,566,000	S604	62,754,000	S605	65,102,000	M.3.a.
b. Foreign exchange rate and gold.....	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset).....	S609	0	S610	75,000	S611	200,000	M.3.c.
d. Credit (non-investment grade reference asset).....	S612	0	S613	0	S614	0	M.3.d.
e. Equity.....	S615	20,000	S616	0	S617	0	M.3.e.
f. Precious metals (except gold).....	S618	0	S619	0	S620	0	M.3.f.
g. Other.....	S621	0	S622	0	S623	0	M.3.g.

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

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

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

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

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

**Schedule RC-S—Continued**

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16	RCFD HU17			RCFD HU18	6.
7. and 8. Not applicable		0	0			0	
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....							9.
	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 B786	RCFD B787	RCFD B788	RCFD B789
	RCFD B783			0	0	0	8,000
	0						10.
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....							RCFD B796
	RCFD B790						0
	0						0
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							RCFD B803
	RCFD B797						0
	0						0

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—Continued

### Memoranda

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

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

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

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

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to \$250 million (as of the preceding December 31 **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	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	1,000	48,000	5	21	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872 2,673,000	RCFD B873 225,254,000	RCFD B874 6	RCFD B875 121	5.a.
b. Employee benefit—defined benefit.....	RCFD B876 18,238,000	RCFD B877 460,423,000	RCFD B878 70	RCFD B879 406	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880 71,471,000	RCFD B881 107,030,000	RCFD B882 31	RCFD B883 358	5.c.
RCFD B884	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	1,227,000	1,423,880,000	77	27,450	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886 0	RCFD J253 0	RCFD B888 0	RCFD J254 0	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255 894,000	RCFD J256 9,749,000	RCFD J257 5	RCFD J258 18	8.
RCFD B890	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	54,523,000	1,041,173,000	122	2,077	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894 <b>149,027,000</b>	RCFD B895 <b>3,267,557,000</b>	RCFD B896 <b>316</b>	RCFD B897 <b>30,451</b>	10.
11. Custody and safekeeping accounts.....		RCFD B898 28,268,994,000		RCFD B899 806,145	11.

**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900 27,039,000	RCFN B901 7,718,155,000	RCFN B902 5	RCFN B903 15,184	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 0	RCFD J260 16,650,000	RCFD J261 0	RCFD J262 769,726	13.

	Dollar Amounts in Thousands			
	RIAD	Amount		
<b>Fiduciary and Related Services Income</b>				
14. Personal trust and agency accounts.....	B904	0		14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit-defined contribution.....	B905	36,000		15.a.
b. Employee benefit-defined benefit.....	B906	75,000		15.b.
c. Other employee benefit and retirement-related accounts.....	B907	28,000		15.c.
16. Corporate trust and agency accounts.....	A479	131,000		16.
17. Investment management and investment advisory agency accounts.....	J315	0		17.
18. Foundation and endowment trust and agency accounts.....	J316	2,000		18.
19. Other fiduciary accounts.....	A480	126,000		19.
20. Custody and safekeeping accounts.....	B909	3,861,000		20.
21. Other fiduciary and related services income.....	B910	0		21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	4070	4,259,000		22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	920,000		22.a.
23. Less: Expenses.....	C058			23.
24. Less: Net losses from fiduciary and related services.....	A488			24.
25. Plus: Intracompany income credits for fiduciary and related services.....	B911			25.
26. Net fiduciary and related services income.....	A491			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
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits.....	J263		J264		J265	
b. Interest-bearing deposits.....	J266		J267		J268	
c. U.S. Treasury and U.S. Government agency obligations.....	J269		J270		J271	
d. State, county, and municipal obligations.....	J272		J273		J274	
e. Money market mutual funds.....	J275		J276		J277	
f. Equity mutual funds.....	J278		J279		J280	
g. Other mutual funds.....	J281		J282		J283	
h. Common trust funds and collective investment funds.....	J284		J285		J286	
i. Other short-term obligations.....	J287		J288		J289	

## Schedule RC-T—Continued

### Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290		J291		J292		M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293		J294		J295		M.1.k.
l. Other common and preferred stocks.....	J296		J297		J298		M.1.l.
m. Real estate mortgages.....	J299		J300		J301		M.1.m.
n. Real estate.....	J302		J303		J304		M.1.n.
o. Miscellaneous assets.....	J305		J306		J307		M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308		J309		J310		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		J312		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				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313			RCFD J314	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929				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	83	B932	122,187,000	M.3.a.
b. International/Global equity.....	B933	52	B934	34,753,000	M.3.b.
c. Stock/Bond blend.....	B935	20	B936	6,098,000	M.3.c.
d. Taxable bond.....	B937	57	B938	31,626,000	M.3.d.
e. Municipal bond.....	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market.....	B941	3	B942	35,565,000	M.3.f.
g. Specialty/Other.....	B943	16	B944	2,478,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	B945	231	B946	232,707,000	M.3.h.



## Schedule RC-T—Continued

### Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947		B948		B949		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950		B951		B952		M.4.b.
c. Investment management and investment advisory agency accounts.....	B953		B954		B955		M.4.c.
d. Other fiduciary accounts and related services.....	B956		B957		B958		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		B960		B961		M.4.e.

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

\_\_\_\_\_  
Name and Title (TEXT B962)

\_\_\_\_\_  
E-mail Address (TEXT B926)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT B963)

\_\_\_\_\_  
Area Code / FAX Number (TEXT B964)

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

Dollar Amounts in Thousands	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	0	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	0	JF85	0	2.a.
b. Other liabilities.....	JF93	0	JF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	0	4.

Dollar Amounts in Thousands	RCFD	Amount	
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0	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

The management of the reporting bank may, *if it wishes*, submit 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 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 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 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 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 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 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.**

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Comments?.....

RCON	Yes		No
6979	X		

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

The amounts reported on Schedule RC-T are subject to revision and to fluctuation from Call Report to Call Report as the reporting institution refines asset and account classifications, valuation, and validation practices and due to other factors including market conditions.