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Federal Deposit Insurance Corporation OMB Number: 3064-0052
Office of the Comptroller of the Currency OMB Number: 1557-0081
Approval expires September 30, 2028

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2025

(20251231)
(RCON 9999)

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

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

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

CONF
Signature of Chief Financial Officer (or Equivalent)

CONF
Date of Signature

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.

CONF
Director (Trustee)

CONF
Director (Trustee)

CONF
Director (Trustee)

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.

FDIC Certificate Number 0 7 2 1 3
(RSSD 9050)

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

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

Citibank, N.A.
Legal Title of Bank (RSSD 9017)

Sioux Falls
City (RSSD 9130)

SD
State Abbrev. (RSSD 9200)

57108
ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E57ODZWZ7FF32TWEFA76
(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 86.12 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

CONF
Area Code / Phone Number / Extension (TEXT C493)

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

CONF
Area Code / Phone Number / Extension (TEXT 8902)

CONF
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

CONF
Name (TEXT FT42)

CONF
E-mail Address (TEXT FT44)

CONF
Area Code / Phone Number / Extension (TEXT FT43)

CONF
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

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

CONF
Area Code / Phone Number / Extension (TEXT C369)

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

CONF
Area Code / Phone Number / Extension (TEXT C374)

CONF
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

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

CONF
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

CONF
Area Code / Phone Number / Extension (TEXT C445)

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C872)

CONF
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

CONF
Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2025 — December 31, 2025

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	4,880,000	1.a.1.a.1.
(2) All other loans secured by real estate	4436	1,844,000	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers	4024	2,000	1.a.1.b.
c. Commercial and industrial loans	4012	4,346,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	25,545,000	1.a.1.d.1.
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	623,000	1.a.1.d.2.
e. Loans to foreign governments and official institutions	4056	55,000	1.a.1.e.
f. All other loans in domestic offices	B487	5,094,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	13,129,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	55,518,000	1.a.3.
b. Income from lease financing receivables	4065	8,000	1.b.
c. Interest income on balances due from depository institutions (1)	4115	11,701,000	1.c.
d. Interest and dividend income on securities:			
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)	B488	2,571,000	1.d.1.
(2) Mortgage-backed securities	B489	3,443,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	8,213,000	1.d.3.
e. Interest income from trading assets	4069	7,686,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	5,814,000	1.f.
g. Other interest income	4518	308,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	95,262,000	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	15,551,000	2.a.1.a.
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	3,606,000	2.a.1.b.1.
(2) Time deposits of $250,000 or less	HK03	1,658,000	2.a.1.b.2.
(3) Time deposits of more than $250,000	HK04	2,487,000	2.a.1.b.3.
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	13,875,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	1,460,000	2.b.
c. Interest on trading liabilities and other borrowed money	4185	6,493,000	2.c.

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

Schedule RI—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	618,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	45,748,000	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	49,514,000			3.
4. Provisions for credit losses (1)	JJ33	8,666,000			4.
5. Noninterest income:					
a. Income from fiduciary activities (2)			4070	2,818,000	5.a.
b. Service charges on deposit accounts			4080	1,320,000	5.b.
c. Trading revenue (3)			A220	13,333,000	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage			C886	715,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions			C888	681,000	5.d.2.
(3) Fees and commissions from annuity sales			C887	9,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	261,000	5.d.5.
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	65,000	5.f.
g. Net securitization income			B493	65,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	163,000	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	5,000	5.j.
k. Net gains (losses) on sales of other assets (4)			B496	(1,343,000)	5.k.
l. Other noninterest income*			B497	(1,318,000)	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	16,774,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities	3196	233,000			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	22,056,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	1,865,000	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets			C232	229,000	7.c.2.
d. Other noninterest expense*			4092	12,938,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	37,088,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)	HT69	20,767,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5)	HT70	74,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301	20,841,000			8.c.
9. Applicable income taxes (on item 8.c)	4302	5,530,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	15,311,000			10.
11. Discontinued operations, net of applicable income taxes*	FT28	(2,000)			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	15,309,000			12.

* Describe on Schedule RI-E - Explanations

1 Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.

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	
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	131,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	15,178,000			14.

Memoranda

Dollar Amounts in Thousands		Year-to-date	
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	409,000	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[1]			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	32,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	5,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	262,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)	4150	Number 174,942	M.5.
6. Not applicable			
7. If the reporting institution has applied pushdown 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):			
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.			
	RIAD	Amount	
a. Interest rate exposures	8757	2,876,000	M.8.a.
b. Foreign exchange exposures	8758	6,941,000	M.8.b.
c. Equity security and index exposures	8759	98,000	M.8.c.
d. Commodity and other exposures	8760	3,095,000	M.8.d.
e. Credit exposures	F186	323,000	M.8.e.
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]			
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	(38,000)	M.8.f.1.
(2) CVA hedge	FT37	(71,000)	M.8.f.2.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA)	FT38	20,000	M.8.g.1.
(2) DVA hedge	FT39	(22,000)	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA	FT40	13,444,000	M.8.h.

1 The asset-size tests are based on the total assets reported on the June 30, 2024, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2025, would report 20250301.

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets.[1]			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	(521,000)	M.9.b.
10. Credit losses on derivatives (see instructions)	A251	2,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax	RIAD	YES / NO	
purposes for the current tax year?	A530	NO	M.11.
12. Not applicable			
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:	RIAD	Amount	
a. Net gains (losses) on assets	F551	1,347,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	17,000	M.13.a.1.
b. Net gains (losses) on liabilities	F553	(3,253,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.13.b.1.
14. Not applicable			
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets[1] *that answered "Yes" to Schedule RC-E, Memorandum item 5.*			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	0	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	76,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034	5,000	M.15.c.
d. All other service charges on deposit accounts	H035	1,239,000	M.15.d.

1 The asset-size tests are based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	170,939,000	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	170,939,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	15,178,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	B509	(282,000)	5.
6. Treasury stock transactions, net	B510	0	6.
7. Changes incident to business combinations, net	4356	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	126,000	8.
9. LESS: Cash dividends declared on common stock	4460	12,744,000	9.
10. Other comprehensive income (1)	B511	2,830,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	735,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	176,530,000	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.

	(Column A) Charge-offs[1]		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5411	5,000	5412	8,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	C234	45,000	C217	10,000	1.c.2.a.
(b) Secured by junior liens	C235	0	C218	3,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	2,000	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	9,000	C898	1,000	1.e.2.
f. In foreign offices	B512	4,000	B513	2,000	1.f.

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

Schedule RI-B—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
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	315,000	4617	39,000	4.a.
b. To non-U.S. addressees (domicile)	4646	71,000	4618	12,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	8,689,000	B515	1,710,000	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	353,000	K206	61,000	5.c.
6. Loans to foreign governments and official institutions	4643	1,000	4627	0	6.
7. All other loans	4644	377,000	4628	44,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	9,871,000	4605	1,890,000	9.

Memoranda

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

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

	Calendar Year-to-date RIAD	Amount	
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)	C388	2,167,000	M.4.

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

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment RIAD	Amount	(Column B) Held-to-Maturity Debt Securities RIAD	Amount	(Column C) Available-for-Sale Debt Securities RIAD	Amount	
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	16,998,000	JH88	122,000	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	1,890,000	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	9,833,000	JH92	1,000	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets	5523	38,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1)	4230	8,119,000	JH90	8,000	JH96	10,000	5.
6. Adjustments* (see instructions for this schedule)	C233	24,000	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	3123	17,160,000	JH93	129,000	JH99	10,000	7.

* Describe on Schedule RI-E - Explanations.

1 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	10,000	M.1.
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.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	0	M.2.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges	C390	819,000	M.3.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)	JJ02	425,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)	RCFD JJ03	2,733,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures	MG93	104,000	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)	MG94	1,094,000	M.8.

Schedule RI-C—Disaggregated Data on the Allowances for Credit Losses

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

Dollar Amounts in Thousands	(Column A) Amortized Cost RCFD	Amount	(Column B) Allowance Balance RCFD	Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans	JJ04	7,651,000	JJ12	84,000	1.a.
b. Commercial real estate loans	JJ05	27,118,000	JJ13	577,000	1.b.
c. Residential real estate loans	JJ06	142,042,000	JJ14	179,000	1.c.
2. Commercial loans (2)	JJ07	349,251,000	JJ15	2,466,000	2.
3. Credit cards	JJ08	172,656,000	JJ16	13,331,000	3.
4. Other consumer loans	JJ09	7,024,000	JJ17	523,000	4.
5. Unallocated, if any			JJ18	0	5.
6. Total (sum of items 1.a through 5) (3)	JJ11	705,742,000	JJ19	17,160,000	6.

Dollar Amounts in Thousands	Allowance Balance RCFD	Amount	
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.	JJ20	86,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	42,000	8.
9. Asset-backed securities and structured financial products	JJ23	0	9.
10. Other debt securities	JJ24	1,000	10.
11. Total (sum of items 7 through 10) (4)	JJ25	129,000	11.

1 The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

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

3 Item 6, column B, must equal Schedule RC, item 4.c.

4 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.

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899	35,258,000	1.
2. Total interest expense in foreign offices	C900	16,572,000	2.
3. Provisions for credit losses in foreign offices	KW02	1,133,000	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	10,314,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	454,000	4.b.
c. Net securitization income	C904	0	4.c.
d. Other noninterest income	C905	4,701,000	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	415,000	5.
6. Total noninterest expense in foreign offices	C907	16,812,000	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	3,858,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices	GW64	(2,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911	12,765,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	(4,547,000)	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	8,218,000	12.

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	RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l)			
Itemize and describe amounts greater than $100,000 that exceed 7% 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	122,000	1.b.
c. Income and fees from automated teller machines (ATMs)	C016	0	1.c.
d. Rent and other income from other real estate owned	4042	0	1.d.
e. Safe deposit box rent	C015	0	1.e.
f. Bank card and credit card interchange fees	F555	(1,581,000)	1.f.
g. Income and fees from wire transfers not reportable as service charges on deposit accounts	T047	0	1.g.
h. TEXT 4461	4461	0	1.h.
i. TEXT 4462 Other banking related fees	4462	2,080,000	1.i.
j. TEXT 4463 Letters-of-credit commitment fees	4463	523,000	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)			
Itemize and describe amounts greater than $100,000 that exceed 7% of Schedule RI, item 7.d:			
a. Data processing expenses	C017	6,633,000	2.a.
b. Advertising and marketing expenses	0497	1,075,000	2.b.
c. Directors' fees	4136	0	2.c.
d. Printing, stationery, and supplies	C018	0	2.d.
e. Postage	8403	0	2.e.
f. Legal fees and expenses	4141	0	2.f.
g. FDIC deposit insurance assessments	4146	CONF	2.g.
h. Accounting and auditing expenses	F556	0	2.h.
i. Consulting and advisory expenses	F557	0	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. TEXT 4464 Expense Paid To Affiliates	4464	(2,165,000)	2.n.
o. TEXT 4467	4467	0	2.o.
p. TEXT 4468	4468	0	2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			
a. (1) TEXT FT29 Discontinued Operations	FT29	(2,000)	3.a.1.
(2) Applicable income tax effect FT30 0			3.a.2.
b. (1) TEXT FT31	FT31	0	3.b.1.
(2) Applicable income tax effect FT32 0			3.b.2.

Schedule RI-E—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Year-to-date Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXT B526		B526	0	4.a.
b.	TEXT B527		B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498	Primarily due to Capital Contributions	4498	735,000	5.a.
b.	TEXT 4499		4499	0	5.b.
6. Adjustments to allowances for credit losses (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 (1)	JJ27	0	6.a.
b.	TEXT 4521	FX translation adjustments	4521	24,000	6.b.
c.	TEXT 4522		4522	0	6.c.

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):

	RIAD	YES / NO	
Comments?	4769	YES	7.

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than $100,000 that exceed 7 of Schedule RI, item 5.l: 1.k Marked-to-market on hedging transactions -$303,000; 1.l Translation on Foreign Debt/FAS 133 - $306,000; 1.m Other Translation -$351,000; 1.n Earnings of minority owned affiliates $304,000; 1.r Net change in the fair values of financial instruments accounted for under a fair value option -$1,864,000.
Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than $100,000 that exceed 7 of Schedule RI item 7.d: None

1 Institutions should report initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets after the adoption of FASB ASC Topic 326.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2025

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Amount	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	21,197,000	1.a.
b. Interest-bearing balances (2)				0071	314,166,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)				JJ34	185,687,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	218,176,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)				JA22	94,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold	RCON			B987	0	3.a.
b. Securities purchased under agreements to resell (5,6)	RCFD			B989	90,458,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale				5369	7,201,000	4.a.
b. Loans and leases held for investment		B528	710,722,000			4.b.
c. LESS: Allowance for credit losses on loans and leases		3123	17,160,000			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	693,562,000	4.d.
5. Trading assets (from Schedule RC-D)				3545	171,853,000	5.
6. Premises and fixed assets (including right-of-use assets)				2145	12,986,000	6.
7. Other real estate owned (from Schedule RC-M)				2150	15,000	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130	3,190,000	8.
9. Direct and indirect investments in real estate ventures				3656	2,714,000	9.
10. Intangible assets (from Schedule RC-M)				2143	13,474,000	10.
11. Other assets (from Schedule RC-F) (6)				2160	101,663,000	11.
12. Total assets (sum of items 1 through 11)				2170	1,836,436,000	12.
Liabilities						
13. Deposits:				RCON		
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)				2200	831,700,000	13.a.
(1) Noninterest-bearing (7)	RCON	6631	123,048,000			13.a.1.
(2) Interest-bearing	RCON	6636	708,652,000			13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs				RCFN		
(from Schedule RC-E, Part II)				2200	633,600,000	13.b.
(1) Noninterest-bearing	RCFN	6631	62,405,000			13.b.1.
(2) Interest-bearing	RCFN	6636	571,195,000			13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (8)	RCON			B993	0	14.a.
b. Securities sold under agreements to repurchase (9)	RCFD			B995	13,296,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD			3548	43,929,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)	RCFD			3190	70,675,000	16.

1 Includes cash items in process of collection and unposted debits.
2 Includes time certificates of deposit not held for trading.
3 Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.
4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
5 Includes all securities resale agreements, regardless of maturity.
6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
7 Includes noninterest-bearing, demand, time, and savings deposits.
8 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
9 Includes all securities repurchase agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Liabilities - continued			
17. and 18. Not applicable			
19. Subordinated notes and debentures (1)	3200	10,500,000	19.
20. Other liabilities (from Schedule RC-G)	2930	55,308,000	20.
21. Total liabilities (sum of items 13 through 20)	2948	1,659,008,000	21.
22. Not applicable			
Equity Capital			
Bank Equity Capital			
23. Perpetual preferred stock and related surplus	3838	2,100,000	23.
24. Common stock	3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock)	3839	148,655,000	25.
26. a. Retained earnings	3632	48,712,000	26.a.
b. Accumulated other comprehensive income (2)	B530	(23,688,000)	26.b.
c. Other equity capital components (3)	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)	3210	176,530,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries	3000	898,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b)	G105	177,428,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	1,836,436,000	29.

Memoranda

To be reported with the March Report of Condition.

	RCFD	Number	
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 2024	6724	NR	M.1.

1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent publicaccountant that submits a report on the institution

1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution

2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

3 = This number is not to be used

4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank's financial statements by external auditors

7 = Compilation of the bank's financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	8678	NR	M.2.

1 Includes limited-life preferred stock and related surplus.

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

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

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	5,410,000			
a. Cash items in process of collection and unposted debits			0020	2,744,000	1.a.
b. Currency and coin			0080	913,000	1.b.
2. Balances due from depository institutions in the U.S.	0082	269,000	0082	151,000	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	133,492,000	0070	1,308,000	3.
4. Balances due from Federal Reserve Banks	0090	196,192,000	0090	196,192,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	335,363,000	0010	201,308,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities	0211	89,495,000	0213	86,484,000	1286	35,164,000	1287	35,230,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	8,489,000	8497	8,061,000	8498	1,314,000	8499	1,260,000	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

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	5,244,000	G301	5,015,000	G302	27,976,000	G303	28,034,000	4.a.1.
(2) Issued by FNMA and FHLMC	G304	56,323,000	G305	49,919,000	G306	5,118,000	G307	4,986,000	4.a.2.
(3) Other pass-through securities	G308	0	G309	0	G310	964,000	G311	965,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	G312	474,000	G313	446,000	G314	1,166,000	G315	1,153,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS	G320	0	G321	0	G322	10,000	G323	10,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	1,054,000	K143	1,036,000	K144	1,101,000	K145	1,085,000	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

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K150	34,000	K151	34,000	K152	65,000	K153	66,000	4.c.2.a.
(b) All other commercial MBS	K154	1,089,000	K155	1,008,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	1,069,000	C027	1,071,000	5.a.
b. Structured financial products	HT58	23,614,000	HT59	23,644,000	HT60	48,000	HT61	48,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities	1742	0	1743	0	1744	144,265,000	1746	144,268,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2)					MG95	125,000			7.
8. Total (sum of items 1 through 7) (3)	1754	185,816,000	1771	175,647,000	1772	218,385,000	1773	218,176,000	8.

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

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

3 The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. 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 (1)	0416	191,411,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less	A549	73,739,000	M.2.a.1.
(2) Over three months through 12 months	A550	74,269,000	M.2.a.2.
(3) Over one year through three years	A551	110,261,000	M.2.a.3.
(4) Over three years through five years	A552	32,453,000	M.2.a.4.
(5) Over five years through 15 years	A553	11,496,000	M.2.a.5.
(6) Over 15 years	A554	3,397,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less	A555	972,000	M.2.b.1.
(2) Over three months through 12 months	A556	67,000	M.2.b.2.
(3) Over one year through three years	A557	0	M.2.b.3.
(4) Over three years through five years	A558	11,000	M.2.b.4.
(5) Over five years through 15 years	A559	1,916,000	M.2.b.5.
(6) Over 15 years	A560	92,585,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less	A561	245,000	M.2.c.1.
(2) Over three years	A562	2,581,000	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	118,747,000	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (Column D) Fair Value RCFD	Amount	
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with $10 billion or more in total assets.[1]									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans	B846	0	B847	0	B848	30,000	B849	30,000	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other	B858	0	B859	0	B860	1,039,000	B861	1,041,000	M.5.f.
6. Structured financial products by 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	23,274,000	G357	23,326,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets	G372	340,000	G373	318,000	G374	48,000	G375	48,000	M.6.g.
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b	PU98	340,000	PU99	318,000	PV00	48,000	PV01	48,000	M.7.

1 The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Loans secured by real estate: (1)	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans	F158	282,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans	F159	7,369,000	F159	7,353,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	1420	16,000	1420	8,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	1797	2,946,000	1797	2,629,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens	5367	139,188,000	5367	118,980,000	1.c.2.a.
(b) Secured by junior liens	5368	2,189,000	5368	1,551,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	1460	8,999,000	1460	7,215,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	1,474,000	F160	915,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F161	16,953,000	F161	8,971,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	95,000	2.a.
(1) To U.S. branches and agencies of foreign banks	B532	347,000			2.a.1.
(2) To other commercial banks in the U.S.	B533	12,000			2.a.2.
b. To other depository institutions in the U.S.	B534	0	B534	0	2.b.
c. To banks in foreign countries			B535	3,879,000	2.c.
(1) To foreign branches of other U.S. banks	B536	14,000			2.c.1.
(2) To other banks in foreign countries	B537	11,135,000			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	1590	162,000	1590	55,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	59,085,000	1763	55,956,000	4.a.
b. To non-U.S. addressees (domicile)	1764	98,367,000	1764	8,852,000	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	173,188,000	B538	166,825,000	6.a.
b. Other revolving credit plans	B539	1,530,000	B539	934,000	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	6,215,000	K207	4,115,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	4,961,000	2081	1,766,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	58,000	2107	58,000	8.

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

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	118,211,000	J454	77,611,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities, including margin loans	1545	46,763,000	1545	18,553,000	9.b.1.
(2) All other loans (exclude consumer loans)	J451	18,025,000	J451	7,807,000	9.b.2.
10. Lease financing receivables (net of unearned income):			2165	72,000	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	74,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	(360,000)	2123	(360,000)	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	717,923,000	2122	494,575,000	12.

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices			F576	107,000	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	99,000	M.1.e.1.
(2) To non-U.S. addressees (domicile)			K164	103,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)			K165	1,244,000	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandumitems 1.a through 1.f):	RCON				
(1) Loans secured by farmland in domestic offices	K166	0			M.1.f.1.
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers	K168	0			M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card	K098	1,211,000			M.1.f.4.a.
(b) Automobile loans	K203	0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204	0			M.1.f.4.c.
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)			HK25	1,553,000	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less	A564	1,772,000	M.2.a.1.
(2) Over three months through 12 months	A565	3,301,000	M.2.a.2.
(3) Over one year through three years	A566	3,922,000	M.2.a.3.
(4) Over three years through five years	A567	13,573,000	M.2.a.4.
(5) Over five years through 15 years	A568	29,522,000	M.2.a.5.
(6) Over 15 years	A569	66,227,000	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 in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)	RCFD		
(1) Three months or less	A570	483,627,000	M.2.b.1.
(2) Over three months through 12 months	A571	35,977,000	M.2.b.2.
(3) Over one year through three years	A572	62,154,000	M.2.b.3.
(4) Over three years through five years	A573	6,085,000	M.2.b.4.
(5) Over five years through 15 years	A574	6,613,000	M.2.b.5.
(6) Over 15 years	A575	2,019,000	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	321,735,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4)	2746	10,556,000	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	49,050,000	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	33,740,000	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A	C391	7,265,000	M.6.
7. Not applicable			

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.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.			
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	0	M.8.a.
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).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above	F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	274,000	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Memorandum items 10.a through 10.e are to be completed by banks with $10 billion or more in total assets.[1]	RCFD	Amount	RCON	Amount	
10. Loans to nondepository financial institutions:					
a. Loans to mortgage credit intermediaries	PV05	31,074,000	PV05	24,947,000	M.10.a.
b. Loans to business credit intermediaries	PV06	34,956,000	PV06	23,482,000	M.10.b.
c. Loans to private equity funds	PV07	6,040,000	PV07	5,844,000	M.10.c.
d. Loans to consumer credit intermediaries	PV08	31,132,000	PV08	16,752,000	M.10.d.
e. Other loans to nondepository financial institutions	PV09	15,009,000	PV09	6,586,000	M.10.e.

11. Not applicable

Dollar Amounts in Thousands	(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	
Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not considered purchased credit-deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases	G100	0	G101	0	G102	0	M.12.d.

1 The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
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 credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.			
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)(b))	RIAD G377	0	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	301,215,000	M.14.
Memorandum item 15 is to be completed for the December report only.			
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 PR04	0	M.15.a.
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	PR05	Number 0	M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year	PR06	Amount 0	M.15.c.
Memorandum item 16 is to be completed by all banks.			
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	205,000	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:			
a. Number of Section 4013 loans outstanding	LG24	Number CONF	M.17.a.
b. Outstanding balance of Section 4013 loans	LG25	Amount CONF	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. and 2. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of $100,000 or less	5564	38	5565	0	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	51	5567	7,000	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	491	5569	205,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of $100,000 or less	5570	2,270,066	5571	7,491,000	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	12,888	5573	254,000	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	2,473	5575	873,000	4.c.

Agricultural Loans to Small Farms

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of $100,000 or less	5578	0	5579	0	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	0	5581	0	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	0	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of $100,000 or less	5584	893	5585	8,000	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	1	5587	0	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	1	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.

Dollar Amounts in Thousands	Consolidated Bank RCFD	Amount	
Assets			
1. U.S. Treasury securities	3531	42,014,000	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	150,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	G380	0	4.b.
c. All other residential MBS	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K197	0	4.d.
e. All other commercial MBS	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products	HT62	0	5.a.
b. All other debt securities	G386	82,900,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	HT63	0	6.a.1.
(2) All other loans secured by real estate	HT64	0	6.a.2.
b. Commercial and industrial loans	F614	1,878,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT65	0	6.c.
d. Other loans	F618	541,000	6.d.
7. and 8. Not applicable			
9. Other trading assets	3541	20,530,000	9.
10. Not applicable			
11. Derivatives with a positive fair value	3543	23,840,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	171,853,000	12.
Liabilities			
13. a. Liability for short positions	3546	25,981,000	13.a.
b. Other trading liabilities	F624	111,000	13.b.
14. Derivatives with a negative fair value	3547	17,837,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	43,929,000	15.

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

Schedule RC-D—Trading Assets and Liabilities

Memoranda

Dollar Amounts in Thousands		Consolidated Bank RCFD	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties		HT66	0	M.1.a.1.
(2) All other loans secured by real estate		HT67	0	M.1.a.2.
b. Commercial and industrial loans		F632	1,901,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)		HT68	0	M.1.c.
d. Other loans		F636	560,000	M.1.d.
Memorandum items 2 through 10 are to be completed by banks with $10 billion or more in total trading assets.				
2. Loans measured at fair value that are past due 90 days or more:				
a. Fair value		F639	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	5,116,000	M.4.a.
b. Pledged loans		G388	0	M.4.b.
5. Asset-backed securities:				
a. Credit card receivables		F643	0	M.5.a.
b. Home equity lines		F644	0	M.5.b.
c. Automobile loans		F645	0	M.5.c.
d. Other consumer loans		F646	0	M.5.d.
e. Commercial and industrial loans		F647	0	M.5.e.
f. Other		F648	0	M.5.f.
6. Not applicable				
7. Equity securities (included in Schedule RC-D, item 9, above):				
a. Readily determinable fair values		F652	3,479,000	M.7.a.
b. Other		F653	70,000	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. TEXT F655	Fair value of Physical Commodities	F655	10,136,000	M.9.a.
b. TEXT F656		F656	0	M.9.b.
c. TEXT F657		F657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $1,000,000 and exceed 25 percent of the item):				
a. TEXT F658	Revaluation Losses on Foreign Exchange Spot Contracts	F658	111,000	M.10.a.
b. TEXT F659		F659	0	M.10.b.
c. TEXT F660		F660	0	M.10.c.

1 The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, 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[1] (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	467,641,000			B550	243,633,000	1.
2. U.S. Government	2202	168,000			2520	0	2.
3. States and political subdivisions in the U.S.	2203	1,380,000			2530	440,000	3.
4. Commercial banks and other depository institutions in the U.S.	B551	14,892,000			B552	1,479,000	4.
5. Banks in foreign countries	2213	58,748,000			2236	1,276,000	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	41,314,000			2377	729,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	584,143,000	2210	574,782,000	2385	247,557,000	7.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	19,706,000	M.1.a.
b. Total brokered deposits	2365	67,457,000	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits) (2)	HK05	56,125,000	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	54,684,000	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	11,332,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only)	5590	1,459,000	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f.
g. Total reciprocal deposits	JH83	0	M.1.g.
Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by institutions with $100 billion or more in total assets.[3]			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits	MT87	1,670,000	M.1.h.1.
(a) Fully insured, affiliate, retail sweep deposits	MT88	1,525,000	M.1.h.1.a.
(2) Not fully insured, affiliate sweep deposits	MT89	74,000	M.1.h.2.
(a) Not fully insured, affiliate, retail sweep deposits	MT90	44,000	M.1.h.2.a.
(3) Fully insured, non-affiliate sweep deposits	MT91	63,385,000	M.1.h.3.
(a) Fully insured, non-affiliate, retail sweep deposits	MT92	58,223,000	M.1.h.3.a.
(4) Not fully insured, non-affiliate sweep deposits	MT93	3,685,000	M.1.h.4.
(a) Not fully insured, non-affiliate, retail sweep deposits	MT94	1,441,000	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits	MT95	11,893,000	M.1.i.

1 Includes interest-bearing and noninterest-bearing demand deposits.
2 The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.
3 The $100 billion asset-size test is based on the total assets reported on the June 30, 2024, 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	142,643,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	3,680,000	M.2.a.2.
b. Total time deposits of less than $100,000	6648	17,554,000	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	27,097,000	M.2.c.
d. Total time deposits of more than $250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below)	J474	56,583,000	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	446,000	M.2.e.
3. Maturity and repricing data for time deposits of $250,000 or less:			
a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of: (1,2)			
(1) Three months or less	HK07	23,475,000	M.3.a.1.
(2) Over three months through 12 months	HK08	19,479,000	M.3.a.2.
(3) Over one year through three years	HK09	1,189,000	M.3.a.3.
(4) Over three years	HK10	508,000	M.3.a.4.
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	HK11	42,954,000	M.3.b.
4. Maturity and repricing data for time deposits of more than $250,000:			
a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of: (1,4)			
(1) Three months or less	HK12	43,852,000	M.4.a.1.
(2) Over three months through 12 months	HK13	12,637,000	M.4.a.2.
(3) Over one year through three years	HK14	88,000	M.4.a.3.
(4) Over three years	HK15	6,000	M.4.a.4.
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3)	K222	48,413,000	M.4.b.

	RCON	YES / NO	
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?	P752	YES	M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	48,824,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	4,945,000	M.6.b.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
5 The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, 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	86,836,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	54,063,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	P758	0	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	3,672,000	M.7.b.2.

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

Items 1 through 6 are to be completed by banks with $10 billion or more in total assets.[1]

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	579,695,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	9,616,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	26,309,000	3.
4. Foreign governments and official institutions (including foreign central banks)	2650	15,771,000	4.
5. U.S. Government and states and political subdivisions in the U.S.	B555	2,209,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	633,600,000	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	145,938,000	M.1.

1 The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-F—Other Assets[1]

Dollar Amounts in Thousands			RCFD	Amount	
1. Accrued interest receivable (2)			B556	6,263,000	1.
2. Net deferred tax assets (3)			2148	16,817,000	2.
3. Interest-only strips receivable (not in the form of a security) (4)			HT80	0	3.
4. Equity investments without readily determinable fair values (5)			1752	5,177,000	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	50,000	5.a.
b. Separate account life insurance assets			K202	5,367,000	5.b.
c. Hybrid account life insurance assets			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2168	67,989,000	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. Not applicable					
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	101,663,000	7.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (6)			3645	779,000	1.a.
			RCFD		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	12,809,000	1.b.
2. Net deferred tax liabilities (3)			3049	893,000	2.
3. Allowance for credit losses on off-balance sheet credit exposures			B557	1,662,000	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item)			2938	39,165,000	4.
a. Accounts payable	3066	0			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	55,308,000	5.

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

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

To be completed only by banks with foreign offices.

Dollar Amounts in Thousands	RCON	Domestic Offices Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell (1)	B989	25,081,000	3.
4. Securities sold under agreements to repurchase	B995	3,976,000	4.
5. Other borrowed money	3190	64,005,000	5.
EITHER			
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs	2163	65,829,000	6.
OR			
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs	2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs)	2192	1,056,198,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)	3129	944,599,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities[2] RCON	Amount	(Column B) Fair Value of Available-for-Sale Securities RCON	Amount	
10. U.S. Treasury securities	0211	89,495,000	1287	16,629,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	0	8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	8,489,000	8499	1,260,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	62,621,000	G390	34,105,000	13.a.1.
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	G393	507,000	G394	1,219,000	13.b.1
(2) All other mortgage-backed securities	1733	1,089,000	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	1,146,000	G398	48,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	310,000	G400	8,104,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15)	1754	163,657,000	1773	61,365,000	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values (4)	JA22	2,000	18.a.
b. Equity investments without readily determinable fair values	1752	5,041,000	18.b.

1 Institutions should report in item 3 amounts net of any applicable allowance for credit losses.

2 Allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.

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

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

Schedule RC-H—Continued

Dollar Amounts in Thousands	Domestic Offices RCON	Amount	
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.			
19. Total trading assets	3545	38,642,000	19.
20. Total trading liabilities	3548	8,068,000	20.
21. Total loans held for trading	HT71	2,063,000	21.
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.			
22. Total amount of fair value option loans held for investment and held for sale	JF75	4,522,000	22.

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	1,248,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	16,000	2.

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands		RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381	321,709,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	128,238,000	2.
3. Mortgage-backed securities (2)		B559	101,128,000	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3)		B560	177,341,000	4.
5. Federal funds sold and securities purchased under agreements to resell		3365	116,969,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	485,430,000	6.a.1.
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		3465	122,496,000	6.a.2.a.
(b) All other loans secured by real estate		3466	24,938,000	6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers		3386	63,000	6.a.3.
(4) Commercial and industrial loans		3387	64,147,000	6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	161,521,000	6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	5,110,000	6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360	218,905,000	6.b.
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.				
7. Trading assets	RCFD	3401	179,940,000	7.
8. Lease financing receivables (net of unearned income)	RCFD	3484	121,000	8.
9. Total assets (4)	RCFD	3368	1,880,964,000	9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON 3485	467,530,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	145,407,000	11.a.
b. Time deposits of $250,000 or less		HK16	44,421,000	11.b.
c. Time deposits of more than $250,000		HK17	57,522,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404	587,944,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353	22,623,000	13.
14. Other borrowed money (includes mortgage indebtedness)	RCFD	3355	76,437,000	14.

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

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

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

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

a) Debt securities at amortized cost.

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

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

Schedule RC-L—Derivatives and Off-Balance Sheet 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	5,003,000	1.a.
Item 1.a.(1) is to be completed for the December report only.			
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above)	RCON HT72	0	1.a.1.
b. Credit card lines	RCFD 3815	671,180,000	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either $300 million or more in total assets or $300 million or more in credit card lines[1] (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).			
(1) Unused consumer credit card lines	J455	621,443,000	1.b.1.
(2) Other unused credit card lines	J456	49,737,000	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			
(1) Secured by real estate:			
(a) 1-4 family residential construction loan commitments	F164	8,000	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	2,294,000	1.c.1.b.
(2) NOT secured by real estate	6550	12,191,000	1.c.2.
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	221,228,000	1.e.1.
(2) Loans to depository financial institutions	PV10	1,267,000	1.e.2.
(3) Loans to nondepository financial institutions	PV11	71,059,000	1.e.3.
Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with $10 billion or more in total assets.[1]			
(a) Loans to mortgage credit intermediaries	PV12	5,998,000	1.e.3.a.
(b) Loans to business credit intermediaries	PV13	10,745,000	1.e.3.b.
(c) Loans to private equity funds	PV14	2,939,000	1.e.3.c.
(d) Loans to consumer credit intermediaries	PV15	19,231,000	1.e.3.d.
(e) Other loans to nondepository financial institutions	PV16	32,146,000	1.e.3.e.
(4) All other unused commitments	J459	85,899,000	1.e.4.
2. Financial standby letters of credit	3819	81,931,000	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets.[1]			
a. Amount of financial standby letters of credit conveyed to others	3820	21,400,000	2.a.
3. Performance standby letters of credit	3821	10,943,000	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets.[1]			
a. Amount of performance standby letters of credit conveyed to others	3822	408,000	3.a.
4. Commercial and similar letters of credit	3411	4,127,000	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	136,141,000	6.a.
b. Securities borrowed	3432	313,000	6.b.

7. Credit derivatives:	(Column A) Sold Protection RCFD	Amount	(Column B) Purchased Protection RCFD	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	860,227,000	C969	919,076,000	7.a.1.
(2) Total return swaps	C970	20,786,000	C971	45,807,000	7.a.2.
(3) Credit options	C972	52,097,000	C973	57,183,000	7.a.3.
(4) Other credit derivatives	C974	0	C975	0	7.a.4.

1 The asset-size tests and the $300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2024, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCFD	Amount	(Column B) Purchased Protection RCFD	Amount			
7. b. Gross fair values:							
(1) Gross positive fair value	C219	19,405,000	C221	3,628,000			7.b.1.
(2) Gross negative fair value	C220	2,348,000	C222	20,169,000			7.b.2.
7. c. Notional amounts by regulatory capital treatment: [1]					RCFD	Amount	
(1) Positions covered under the Market Risk Rule:							
(a) Sold protection					G401	916,110,000	7.c.1.a.
(b) Purchased protection					G402	941,745,000	7.c.1.b.
(2) All other positions:							
(a) Sold protection					G403	17,000,000	7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes					G404	35,781,000	7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes					G405	44,540,000	7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of: (Column A) One Year or Less RCFD	Amount	(Column B) Over One Year Through Five Years RCFD	Amount	(Column C) Over Five Years RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: [2]							
(a) Investment grade	G406	175,946,000	G407	554,024,000	G408	30,450,000	7.d.1.a.
(b) Subinvestment grade	G409	34,609,000	G410	130,946,000	G411	7,135,000	7.d.1.b.
(2) Purchased credit protection: [3]							
(a) Investment grade	G412	200,400,000	G413	593,961,000	G414	42,110,000	7.d.2.a.
(b) Subinvestment grade	G415	37,399,000	G416	129,651,000	G417	18,545,000	7.d.2.b.

					RCFD	Amount	
8. Spot foreign exchange contracts					8765	430,179,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")					3430	56,714,000	9.
a. Not applicable							
b. Commitments to purchase when-issued securities			3434	0			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf			C978	0			9.c.
d.	TEXT 3555		3555	0			9.d.
e.	TEXT 3556		3556	0			9.e.
f.	TEXT 3557		3557	0			9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")					5591	0	10.
a. Commitments to sell when-issued securities			3435	0			10.a.
b.	TEXT 5592		5592	0			10.b.
c.	TEXT 5593		5593	0			10.c.
d.	TEXT 5594		5594	0			10.d.
e.	TEXT 5595		5595	0			10.e.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.			
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	89,378,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts	578,623,000	18,098,000	10,363,000	63,683,000	12.a.
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts	1,536,894,000	4,774,014,000	50,000	139,619,000	12.b.
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options	169,687,000	0	160,807,000	20,354,000	12.c.1.
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
(2) Purchased options	185,710,000	0	135,419,000	20,345,000	12.c.2.
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options	3,038,579,000	898,176,000	380,633,000	46,357,000	12.d.1.
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options	2,766,800,000	864,609,000	255,121,000	43,500,000	12.d.2.
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps	22,398,590,000	9,656,239,000	623,718,000	83,594,000	12.e.
13. Total gross notional amount of derivative contracts held for	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
trading	30,631,801,000	16,130,098,000	1,566,111,000	407,681,000	13.
14. Total gross notional amount of derivative contracts held for	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
purposes other than trading	43,082,000	81,038,000	0	9,771,000	14.
a. Interest rate swaps where the bank has agreed to pay	RCFD A589				
a fixed rate	20,345,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCFD 8733	RCFD 8734	RCFD 8735	RCFD 8736	
(1) Gross positive fair value	299,351,000	166,774,000	42,615,000	18,002,000	15.a.1.
	RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
(2) Gross negative fair value	288,466,000	155,240,000	51,817,000	15,457,000	15.a.2.
b. Contracts held for purposes other than trading:	RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	
(1) Gross positive fair value	0	1,214,000	0	0	15.b.1.
	RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	
(2) Gross negative fair value	505,000	960,000	0	0	15.b.2.

Schedule RC-L—Continued

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

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the counter derivatives:										
a. Net current credit exposure	G418	21,613,000		G420	1,086,000	G421	7,103,000	G422	39,019,000	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar	G423	16,686,000		G425	4,553,000	G426	985,000	G427	25,810,000	16.b.1.
(2) Cash—Other currencies	G428	4,915,000		G430	116,000	G431	4,748,000	G432	2,447,000	16.b.2.
(3) U.S. Treasury securities	G433	2,202,000		G435	3,381,000	G436	0	G437	4,513,000	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	32,000		G440	0	G441	0	G442	31,000	
(5) Corporate bonds	G443	1,433,000		G445	0	G446	0	G447	3,306,000	
(6) Equity securities	G448	1,583,000		G450	0	G451	0	G452	9,466,000	
(7) All other collateral	G453	5,927,000		G455	448,000	G456	35,000	G457	6,765,000	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	32,778,000		G460	8,498,000	G461	5,768,000	G462	52,338,000	16.b.8.

1 The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, 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	10,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 4			1.b.
2. Intangible assets:					
a. Mortgage servicing assets			3164	759,000	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	759,000			2.a.1.
b. Goodwill			3163	9,436,000	2.b.
c. All other intangible assets			JF76	3,279,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)			2143	13,474,000	2.d.
3. Other real estate owned:			RCON		
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	14,000	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.
			RCFN		
f. In foreign offices			5513	1,000	3.f.
			RCFD		
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	15,000	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1)			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less			F055	9,000,000	5.a.1.a.
(b) Over one year through three years			F056	0	5.a.1.b.
(c) Over three years through five years			F057	0	5.a.1.c.
(d) Over five years			F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3)			2651	9,000,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less			F060	40,728,000	5.b.1.a.
(b) Over one year through three years			F061	4,800,000	5.b.1.b.
(c) Over three years through five years			F062	8,084,000	5.b.1.c.
(d) Over five years			F063	8,063,000	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5)			B571	29,100,000	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	70,675,000	5.c.

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

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

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

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

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

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	YES	6.
		RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities		B570	0	7.

8. Internet website addresses and physical office trade names:

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

	TEXT 4087	http:// www.citibank.com	8.a.

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

(1)	TE01 N528	http://	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	YES	9.

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	10.a.
	RCFD		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))	F065	17,711,000	10.b.

	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	YES	12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Amount	
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7)	K192	0	13.
Items 14.a and 14.b are to be completed annually in the December report only.			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCON / L133	Number / NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135	YES / NR	15.b.
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers:[2]			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	N523	740,630	16.a.
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 prior December report in which item 16.a was required to be completed.			
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	10,398,000	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	MM07	Number 0	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	MQ52	10,911	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans[3] and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding	LG26	307	17.a.
		Amount	
b. Outstanding balance of PPP loans	LG27	2,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less	LL59	0	17.d.1.
(2) More than one year	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57	0	17.e.

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

2 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.

3 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 RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual 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	99,000	1.a.2.
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	5398	17,000	5399	0	5400	101,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a)Secured by first liens	C236	438,000	C237	123,000	C229	663,000	1.c.2.a.
(b) Secured by junior liens	C238	2,000	C239	0	C230	23,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	8,000	3500	0	3501	197,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	0	F180	0	F182	2,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	24,000	F181	0	F183	344,000	1.e.2.
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	6,000	B573	0	B574	32,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. To foreign banks	5380	2,000	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	182,000	1252	80,000	1253	358,000	4.a.
b. To non-U.S. addressees (domicile)	1254	62,000	1255	39,000	1256	767,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	2,320,000	B576	2,516,000	B577	1,000	5.a.
b. Automobile loans	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	K216	103,000	K217	4,000	K218	59,000	5.c.
6. Loans to foreign governments and official institutions	5389	5,000	5390	0	5391	0	6.
7. All other loans	5459	119,000	5460	8,000	5461	125,000	7.

Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8)	1406	3,288,000	1407	2,770,000	1403	2,771,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	156,000	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	150,000	K037	127,000	K038	21,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	63,000	K040	25,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	55,000	K043	94,000	K044	21,000	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	12.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. Loan modifications to borrowers experiencing financial difficulty 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	14,000	F662	13,000	F663	250,000	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	7,000	M.1.e.1.
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	42,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures)	K126	217,000	K127	125,000	K128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccural status (sum of Memorandum items 1.a through 1.f, columns A through C):	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	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 K138	0	RCFD K139	0	RCFD K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	214,000	K275	124,000	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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCFD	Amount	(Column B) Past due 90 days or more and still accruing RCFD	Amount	(Column C) Nonaccrual RCFD	Amount	
1.g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1)	HK26	231,000	HK27	138,000	HK28	299,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	3,000	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	25,000	1249	1,000	1250	60,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above)	C240	9,000	C241	4,000	C226	3,000	M.5.

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

Memorandum items 7 and 8 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	1,746,000	M.7.
8. Nonaccrual assets sold during the previous six months	C411	75,000	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCFD	Amount	(Column B) Past due 90 days or more and still accruing RCFD	Amount	(Column C) Nonaccrual RCFD	Amount	
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7	PV23	2,000	PV24	0	PV25	62,000	M.9.

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

Schedule RC-O—Other Data for Deposit Insurance 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 items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 5 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations		F236	1,308,409,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)		F237	414,904,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)		RCFN F234	414,904,000	3.
		RCFD		
4. Average consolidated total assets for the calendar quarter		K652	1,899,733,000	4.
a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2)	Number K653 1			4.a.
			Amount	
5. Average tangible equity for the calendar quarter (1)		K654	158,730,000	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions		K655	0	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
a. One year or less		G465	15,777,000	7.a.
b. Over one year through three years		G466	10,229,000	7.b.
c. Over three years through five years		G467	6,739,000	7.c.
d. Over five years		G468	11,219,000	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	7,500,000	8.b.
c. Over three years through five years		G471	3,000,000	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.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.				
a. Fully consolidated brokered reciprocal deposits		L190	NR	9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?		RCFD K656	YES / NO NO	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.			Amount	
a. Banker's bank deduction		K657	NR	10.a.
b. Banker's bank deduction limit		K658	NR	10.b.
11. Custodial bank certification:			YES / NO	
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?		K659	YES	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.[2]			Amount	
a. Custodial bank deduction		K660	712,651,000	11.a.
b. Custodial bank deduction limit		K661	156,688,000	11.b.

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

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

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $250,000 or less:[1]					
(1) Amount of deposit accounts (excluding retirement accounts) of $250,000 or less			F049	183,010,000	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 15,124,154			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than $250,000:[1]					
(1) Amount of deposit accounts (excluding retirement accounts) of more than $250,000			F051	690,789,000	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 210,366			M.1.b.2.
c. Retirement deposit accounts of $250,000 or less:[1]					
(1) Amount of retirement deposit accounts of $250,000 or less			F045	19,443,000	M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number 1,534,112			M.1.c.2.
d. Retirement deposit accounts of more than $250,000:[1]					
(1) Amount of retirement deposit accounts of more than $250,000			F047	263,000	M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number 528			M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)			5597	663,017,000	M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

TEXT	RCON	FDIC Cert. No.	
A545	A545	00000	M.3.

	RCFN		
4. Dually payable deposits in the reporting institution's foreign branches	GW43	0	M.4.

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

2 The $1 billion asset-size test is based on the total assets reported on the June 30, 2024, 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	
Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
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	NR	M.5.
6. Criticized and classified items:			
a. Special mention	K663	CONF	M.6.a.
b. Substandard	K664	CONF	M.6.b.
c. Doubtful	K665	CONF	M.6.c.
d. Loss	K666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage loans	N025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans	N028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	N029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			
a. Total unfunded commitments	K676	766,000	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	50,312,000	M.12.
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.			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD		
a. Construction, land development, and other land loans secured by real estate	N177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	NR	M.13.d.
e. Commercial and industrial loans	N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities	M963	NR	M.13.h.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674	CONF	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loan modifications to borrowers experiencing financial difficulty 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	21,000	M.16.
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.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	NR	M.17.d

Schedule RC-O—Continued

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

	Two-Year Probability of Default (PD)								
	(Column 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%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.d
e. Credit cards	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.e
f. Automobile loans	RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.f
g. Student loans	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.h
i. Consumer leases	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.i
j. Total	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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.

	Two-Year Probability of Default (PD)						(Column O) PDs Were Derived Using[1]	
	(Column I) 20.01–22%	(Column J) 22.01–26%	(Column K) 26.01–30%	(Column L) > 30%	(Column M) Unscoreable	(Column N) Total		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Number	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M972	RCFD M973	RCFD M974	RCFD M975	RCFD M976	RCFD M977	RCFD M978	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.d
e. Credit cards	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.e
f. Automobile loans	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.f
g. Student loans	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	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	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.h
i. Consumer leases	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	
	CONF	CONF	CONF	CONF	CONF	CONF	CONF	M.18.i
j. Total	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		
	CONF	CONF	CONF	CONF	CONF	CONF		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 with at which either 1-4 family residential mortgage loan originations and purchases for resale[1] from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed $10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1)	HT81	333,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1)	HT82	1,799,000	2.
3. 1-4 family residential mortgages sold during the quarter	FT04	2,227,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)	FT05	923,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	RIAD HT85	37,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter	RCON HT86	9,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a.
b. For representations and warranties made to other parties	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	13,000	7.c.

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1)	JA36	218,270,000	G474	0	G475	98,152,000	G476	119,524,000	G477	594,000	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	5,742,000	G479	22,359,000	G480	485,000	G481	27,616,000	G482	0	2.
3. Loans and leases held for sale	G483	923,000	G484	0	G485	0	G486	923,000	G487	0	3.
4. Loans and leases held for investment	G488	4,980,000	G489	0	G490	0	G491	4,856,000	G492	124,000	4.
5. Trading assets:											
a. Derivative assets	3543	23,840,000	G493	525,909,000	G494	8,000	G495	539,239,000	G496	10,502,000	5.a.
b. Other trading assets	G497	148,014,000	G498	465,000	G499	85,515,000	G500	62,706,000	G501	258,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets	G391	6,397,000	G392	(11,000)	G395	0	G396	5,607,000	G804	779,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	408,166,000	G503	548,722,000	G504	184,160,000	G505	760,471,000	G506	12,257,000	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	
Liabilities											
8. Deposits	F252	4,113,000	F686	0	F694	0	F253	3,874,000	F254	239,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	1,761,000	G508	22,359,000	G509	0	G510	24,120,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities	3547	17,837,000	G512	514,661,000	G513	19,000	G514	523,545,000	G515	8,934,000	10.a.
b. Other trading liabilities	G516	26,092,000	G517	465,000	G518	23,967,000	G519	2,586,000	G520	4,000	10.b.
11. Other borrowed money	G521	8,484,000	G522	0	G523	0	G524	8,155,000	G525	329,000	11.
12. Subordinated notes and debentures	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities	G805	2,465,000	G806	0	G807	0	G808	2,460,000	G809	5,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	60,752,000	G532	537,485,000	G533	23,986,000	G534	564,740,000	G535	9,511,000	14.
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	1,659,000	G542	0	G543	0	G544	1,647,000	G545	12,000	M.1.b.
c. TEXT G546 Negotiable CDs	G546	3,115,000	G547	0	G548	0	G549	3,115,000	G550	0	M.1.c.
d. TEXT G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities	G566	2,465,000	G567	0	G568	0	G569	2,460,000	G570	5,000	M.2.b.
c. TEXT G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

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	932,000	M.3.a.1.
(2) All other loans secured by real estate	HT88	0	M.3.a.2.
b. Commercial and industrial loans	F585	676,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT89	0	M.3.c.
d. Other loans	F589	4,295,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties	HT91	936,000	M.4.a.1.
(2) All other loans secured by real estate	HT92	0	M.4.a.2.
b. Commercial and industrial loans	F597	615,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT93	0	M.4.c.
d. Other loans	F601	4,282,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	149,406,000	1.
2. Retained earnings (1)	KW00	48,712,000	2.
a. 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	Number 0	2.a.
	RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)	B530	(23,688,000)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes RCOA P838	0	3.a.
	RCFA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	215,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	174,645,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	9,731,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	2,885,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	3,196,000	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	NR	9.a.
b. Not applicable			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846	NR	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	NR	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	NR	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	17,000	9.f.

1 Institutions that 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	225,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	389,000	10.b.

Dollar Amounts in Thousands	(Column A) Non-advanced Approaches Institutions[1]		(Column B) Advanced Approaches Institutions[1]		
	RCFA	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments			P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)	P852	NR	P852	158,202,000	12.
13.a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58	NR			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P853	0	13.b.
14.a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59	NR			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P854	0	14.b.
15.a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12	LB60	NR			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions	P857	NR	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17)	P858	NR	P858	0	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	NR	P859	158,202,000	19.

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

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

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

Schedule RC-R—Continued

Part I - Continued

Dollar Amounts in Thousands	RCFA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	2,100,000	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	36,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	2,136,000	23.
24. LESS: Additional tier 1 capital deductions	P864	0	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	2,136,000	25.
Tier 1 Capital			
26. Tier 1 capital (1) (sum of items 19 and 25)	8274	160,338,000	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	1,880,964,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	16,201,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	380,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	1,864,383,000	30.

Leverage Ratio*	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	8.6001%	31.

	0=No	RCOA		
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)	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.

		RCOA		
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No)	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 elected to apply the 3-year or 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.

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

Schedule RC-R—Continued

Part I - Continued

Qualifying Criteria and Other Information for CBLR Institutions*

Dollar Amounts in Thousands	(Column A) RCFA	(Column A) Amount	(Column B) RCFA	(Column B) Percentage	
32. Total assets (Schedule RC, item 12); (must be less than $10 billion)	2170	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B	KX77	NR	KX78	NR	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	KX80	NR			34.b.
c. Other off-balance sheet exposures	KX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c) Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B	KX82	NR	KX83	NR	34.d.

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

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

Dollar Amounts in Thousands	RCFA	Amount	
Tier 2 Capital[1]			
39. Tier 2 capital instruments plus related surplus	P866	3,300,000	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	48,000	41.
42. a. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2)	5310	12,263,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves	RCFW		
includable in tier 2 capital	5310	4,319,000	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a)	P870	15,611,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions	RCFW		
(sum of items 39 through 41, plus item 42.b)	P870	7,667,000	44.b.

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

1 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.

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

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	15,611,000	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	7,667,000	46.b.
Total Capital			
47. a. Total capital (sum of items 26 and 46.a)	3792	175,949,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW 3792	168,005,000	47.b.
Total Risk-Weighted Assets	RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	1,006,961,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFW A223	1,104,192,572	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	15.7108%	P793	14.3274%	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	15.9230%	7206	14.5208%	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	17.4733%	7205	15.2152%	51.

Capital Buffer*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	7.2152%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer	RCFW H312	2.5000%	52.b.

Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1)	H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2)	H314	NR	54.
Supplementary Leverage Ratio*			
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			
a. Total leverage exposure (3)	H015	2,374,748,000	55.a.
		Percentage	
b. Supplementary leverage ratio	H036	6.7518%	55.b.

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

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

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

3 Institutions that have 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[1] and not deducted from tier 1 or tier 2 capital.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories[2]											
1. Cash and balances due from depository institutions	RCFD D957	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	
	335,363,000	1,002,000	313,154,000				8,447,000	1,916,000	4,600,000	6,244,000	1.
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	
a. Held-to-maturity securities (3)	161,143,000	(129,000)	94,822,000	0	0		62,349,000	3,445,000	656,000	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD JA21	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77		RCFD D968	RCFD D969	RCFD D970	RCFD S403	
	217,294,000	(101,000)	197,948,000	0	0		12,485,000	2,487,000	3,617,000	858,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold	0		0				0	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCFD H171	RCFD H172									
	90,458,000	90,458,000									3.b.
4. Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
a. Residential mortgage exposures	2,602,000	1,000	0				4,000	746,000	1,851,000		4.a.
b. High volatility commercial real estate exposures	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	
	0	0	0				0	0	0	0	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 should report held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions 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[1]		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD H270	RCFD S405		RCFD S406				RCFD H271	RCFD H272	
	0	0		0				0	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:										
a. Federal funds sold										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:								RCFD H273	RCFD H274	
a. Residential mortgage exposures								0	0	4.a.
b. High volatility commercial real estate exposures								RCFD H275	RCFD H276	
								0	0	4.b.

[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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or more or on nonaccrual (1)	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429	
	11,000	0	0	0	0		0	0	0	11,000	4.c.
d. All other exposures	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437	
	4,542,000	(61,000)	0	0	0		564,000	0	2,944,000	1,095,000	4.d.
5. Loans and leases held for investment (2):											
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		
	141,329,000	(21,000)	0				612,000	124,235,000	16,503,000		5.a.
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447	
	0	0	0				0	0	0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455	
	6,036,000	(231,000)	550,000	0	0		5,000	0	0	5,712,000	5.c.
d. All other exposures	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463	
	450,864,000	25,605,000	15,998,000	1,857,000	0		5,877,000	2,572,000	390,688,000	8,267,000	5.d.
6. LESS: Allowance for credit losses on loans and leases	RCFD 3123	RCFD 3123									
	17,160,000	17,160,000									6.

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

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

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

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[1]		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or or more or on nonaccrual (2).....								RCFD H277	RCFD H278	
								0	0	4.c.
d. All other exposures.....								RCFD H279	RCFD H280	
								0	0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCFD H281	RCFD H282	
								0	0	5.a.
b. High volatility commercial real estate exposures.....								RCFD H283	RCFD H284	
								0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCFD H285	RCFD H286	
								0	0	5.c.
d. All other exposures.....								RCFD H287	RCFD H288	
								0	0	5.d.
6. LESS: Allowance for credit losses on loans and leases.....										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

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	
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	
7. Trading assets	171,853,000	122,776,000	41,019,000	0	0		6,080,000	481,000	1,380,000	117,000	7.
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets (1,2,3)	133,204,000	41,118,000	3,917,000	14,000	0		682,000	698,000	60,731,000	1,296,000	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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 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 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[1]		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	
7. Trading assets	0	0	0	0				0	0	7.
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	
8. All other assets (2)	15,509,000	0	0	0				967,000	1,529,000	8.
a. Separate account bank-owned life insurance								RCFD H296	RCFD H297	
								5,413,000	1,453,760	8.a.
b. Default fund contributions to central counterparties								RCFD H298	RCFD H299	
								2,859,000	231,000	8.b.

[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

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)	
			1250%	SSFA[1]	Gross-Up	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities (2)	24,544,000	24,544,000	0	5,786,000	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities	976,000	975,000	1,000	216,000	0	9.b.
	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	
c. Trading assets	0	0	0	0	0	9.c.
	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures	113,377,000	113,377,000	0	29,950,000	0	9.d.
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	75,307,000	75,306,000	1,000	16,023,000	0	10.

	(Column A) Total From *Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
11. Total balance sheet assets (3)	1,836,436,000	402,153,000	667,408,000	1,871,000	0		97,105,000	136,580,000	482,970,000	23,600,000	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
11. Total balance sheet assets (3)	15,509,000	0	0	0			1,000	9,239,000	11.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[1]	(Column B) Credit Equivalent Amount[2]	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	
	34,887,000	1.0	34,887,000	3,711,000	786,000	0		5,893,000	163,000	23,246,000	1,088,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
	10,863,000	0.5	5,431,500	122,500				313,000	16,000	4,780,000	200,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	
	3,578,000	0.2	715,600	0	0	0		18,600	13,000	493,000	191,000	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
	0	1.0	0	0				0	0	0	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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[1]	(Column B) Credit Equivalent Amount[2]	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (3)	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	
	27,861,000	1.0	27,861,000	5,736,000	3,431,000	0		11,071,000	644,000	6,290,000	689,000	16.
17. All other off-balance sheet liabilities	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	
	10,479,000	1.0	10,479,000	4,530,000				0	0	5,662,000	287,000	17.
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	
	54,205,000	0.2	10,841,000	103,000	1,004,000	0		350,000	75,000	9,308,000	1,000	18.a.
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539	
	261,650,000	0.5	130,825,000	3,705,000	19,062,000	0		12,122,000	484,000	93,603,000	1,849,000	18.b.
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541									
	672,721,000	0.0	0									19.
			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	
20. Over-the-counter derivatives			164,232,000	7,507,000	0	0	0	41,358,000	4,051,000	108,613,000	2,703,000	20.
			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	
21. Centrally cleared derivatives			15,029,000	0	13,850,000	1,176,000		0	0	3,000	0	21.
22. Unsettled transactions (failed trades) (4)	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	55,000			1,000				0	0	3,000	0	22.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Credit Equivalent Amount	(Column S) Risk-Weighted Asset Amount	
16. Repo-style transactions (2)				RCFD H301 0	RCFD H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCFD H303 0	RCFD H304 0	18.a.
b. Original maturity exceeding one year				RCFD H307 0	RCFD H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309 0	RCFD H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (3)	RCFD H198 0	RCFD H199 0	RCFD H200 51,000			22.

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	
	692,823,500	40,004,000	1,176,000	0	168,230,600	142,026,000	734,971,000	30,608,000	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572	
	0	800,080	47,040	0	33,646,120	71,013,000	734,971,000	45,912,000	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%	
	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	
	15,509,000	0	0	0	0	0	53,000	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
	38,772,500	0	0	0	0	0	662,500	25.

Dollar Amounts in Thousands	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold	S580	981,013,000	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	35,370,000	27.
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2)	B704	1,016,383,000	28.
29. LESS: Excess AACL (1)	A222	6,715,000	29.
30. LESS: Allocated transfer risk reserve	3128	2,707,000	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	1,006,961,000	31.

[1] Institutions that 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.

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

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	32,538,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	5,115,924,000	S583	3,863,499,000	S584	2,914,592,000	M.2.a.
b. Foreign exchange rate and gold	S585	11,061,978,000	S586	2,604,206,000	S587	1,115,017,000	M.2.b.
c. Credit (investment grade reference asset)	S588	286,696,000	S589	936,579,000	S590	59,769,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	61,411,000	S592	221,205,000	S593	24,108,000	M.2.d.
e. Equity	S594	627,515,000	S595	235,773,000	S596	15,601,000	M.2.e.
f. Precious metals (except gold)	S597	159,470,000	S598	11,277,000	S599	50,000	M.2.f.
g. Other	S600	72,113,000	S601	23,226,000	S602	576,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	13,560,046,000	S604	1,316,978,000	S605	684,638,000	M.3.a.
b. Foreign exchange rate and gold	S606	519,147,000	S607	10,324,000	S608	1,147,000	M.3.b.
c. Credit (investment grade reference asset)	S609	233,225,000	S610	6,000	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	44,137,000	S613	29,000	S614	0	M.3.d.
e. Equity	S615	124,654,000	S616	20,728,000	S617	400,000	M.3.e.
f. Precious metals (except gold)	S618	45,234,000	S619	1,217,000	S620	0	M.3.f.
g. Other	S621	29,287,000	S622	8,136,000	S623	155,000	M.3.g.

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	
	2,979,000	0	0	0	0	0	15,000	1.
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	9,000	2.
Item 3 is to be completed by banks with $100 billion or more in total assets.[1]								
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	3.
4. Past due loan amounts included in item 1:								
a. 30-89 days past due	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
	120,000	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
	76,000	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
	2,000	0	0	0	0	0	0	5.b.

[1] The $100 billion asset-size test is based on total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Item 6 is to be completed by banks with $10 billion or more in total assets.[1]								
6. Total amount of ownership (or seller's) interest carried as securities or loans		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0		6.
7. and 8. Not applicable								
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9.
Item 10 is to be completed by banks with $10 billion or more in total assets.[1]								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	RCFD B790 79,000						RCFD B796 3,152,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements provided to assets reported in item 11	RCFD B797 79,000						RCFD B803 818,000	12.

[1] The $10 billion asset-size test is based on the total assets reported on the June 30, 2024, 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	79,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	51,130,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	17,472,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	267,000	M.2.d.
Memorandum item 3 is to be completed by banks with $10 billion or more in total assets.[2]			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B806	1,918,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	23,372,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3)	C407	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, 2024, 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	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346	YES	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T)	B867	YES	3.

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) greater than $250 million (as of the preceding December 31 report date) or with gross fiduciary and related services income greater than 10% of revenue (net interest income plus noninterest income) for the preceding calendar year must complete:
- Items 4 through 22 and Memorandum item 3 quarterly,
- Items 23 through 26 annually with the December report, and
- Memorandum items 1, 2, and 4 annually with the December report.

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to $250 million (as of the preceding December 31 report date) that do not meet the fiduciary income test for quarterly reporting must complete:
- Items 4 through 13 annually with the December report, and
- Memorandum items 1 through 3 annually with the December report.
- Institutions with total fiduciary assets greater than $100 million but less than or equal to $250 million (as of the preceding December 31 report date) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	909,000	0	1	0	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	0	0	0	0	5.a.
b. Employee benefit - defined benefit	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
	0	0	0	0	5.b.
c. Other employee benefit and retirement-related accounts	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	953,000	1,000	271	1	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts	0	1,000,000	0	571	6.
7. Investment management and investment advisory agency accounts	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	88,851,000	182,000	7,433	1	7.
8. Foundation and endowment trust and agency accounts	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
	0	0	0	0	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts	56,797,000	1,130,817,000	270	4,899	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	147,510,000	1,132,000,000	7,975	5,472	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts		26,117,478,000		56,986	11.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 41,497,000	RCFN B901 16,709,912,000	RCFN B902 2,964	RCFN B903 30,545	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 953,000	RCFD J260 610,000	RCFD J261 271	RCFD J262 569	13.

Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts	B904	52,000	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit - defined contribution	B905	0	15.a.
b. Employee benefit - defined benefit	B906	0	15.b.
c. Other employee benefit and retirement-related accounts	B907	6,000	15.c.
16. Corporate trust and agency accounts	A479	9,000	16.
17. Investment management and investment advisory agency accounts	J315	324,000	17.
18. Foundation and endowment trust and agency accounts	J316	3,000	18.
19. Other fiduciary accounts	A480	86,000	19.
20. Custody and safekeeping accounts	B909	2,048,000	20.
21. Other fiduciary and related services income	B910	290,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)	4070	2,818,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22) B912 1,737,000			22.a.
23. Less: Expenses	C058	897,000	23.
24. Less: Net losses from fiduciary and related services	A488	1,000	24.
25. Plus: Intracompany income credits for fiduciary and related services	B911	39,000	25.
26. Net fiduciary and related services income	A491	1,959,000	26.

Memoranda

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCFD	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCFD	Amount	(Column C) All Other Accounts RCFD	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	0	J264	0	J265	0	M.1.a.
b. Interest-bearing deposits	J266	34,000	J267	0	J268	1,434,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269	16,396,000	J270	46,000	J271	1,487,000	M.1.c.
d. State, county, and municipal obligations	J272	14,193,000	J273	0	J274	0	M.1.d.
e. Money market mutual funds	J275	957,000	J276	17,000	J277	10,081,000	M.1.e.
f. Equity mutual funds	J278	2,789,000	J279	66,000	J280	0	M.1.f.
g. Other mutual funds	J281	1,279,000	J282	60,000	J283	1,293,000	M.1.g.
h. Common trust funds and collective investment funds	J284	0	J285	0	J286	0	M.1.h.
i. Other short-term obligations	J287	113,000	J288	0	J289	42,476,000	M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCFD	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCFD	Amount	(Column C) All Other Accounts RCFD	Amount	
1. j. Other notes and bonds	J290	25,019,000	J291	52,000	J292	25,000	M.1.j.
k. Investments in unregistered funds and private equity investments	J293	7,531,000	J294	0	J295	0	M.1.k.
l. Other common and preferred stocks	J296	20,101,000	J297	701,000	J298	0	M.1.l.
m. Real estate mortgages	J299	0	J300	0	J301	0	M.1.m.
n. Real estate	J302	111,000	J303	11,000	J304	0	M.1.n.
o. Miscellaneous assets	J305	1,237,000	J306	0	J307	1,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	89,760,000	J309	953,000	J310	56,797,000	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets RCFD	Amount	(Column B) Number of Managed Accounts RCFD	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	0	J312	0	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues RCFD	Number	(Column B) Principal Amount Outstanding Amount	
2. Corporate trust and agency accounts:			RCFD B928	
a. Corporate and municipal trusteeships	B927	3,073	2,668,012,000	M.2.a.
			RCFD J314	
(1) Issues reported in Memorandum item 2.a that are in default	J313	116	83,469,000	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	5,016		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 that $1 billion as of the preceding December 31 report date.

Dollar Amounts in Thousands	(Column A) Number of Funds RCFD	Number	(Column B) Market Value of Fund Assets RCFD	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	NR	B932	NR	M.3.a.
b. International/Global equity	B933	NR	B934	NR	M.3.b.
c. Stock/Bond blend	B935	NR	B936	NR	M.3.c.
d. Taxable bond	B937	NR	B938	NR	M3.d.
e. Municipal bond	B939	NR	B940	NR	M.3.e.
f. Short-term investments/Money market	B941	NR	B942	NR	M.3.f.
g. Specialty/Other	B943	NR	B944	NR	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	0	B946	0	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts RIAD	Amount	(Column B) Gross Losses Non-Managed Accounts RIAD	Amount	(Column C) Recoveries RIAD	Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts	B953	1,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services	B956	0	B957	0	B958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959	1,000	B960	0	B961	0	M.4.e.

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

CONF

Name and Title (TEXT B962)

CONF

E-mail Address (TEXT B926)

CONF

Area Code / Phone Number / Extension (TEXT B963)

CONF

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities[1]

Dollar Amounts in Thousands	(Column A) Securitization Vehicles RCFD	Amount	(Column B) Other VIEs 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	101,000	1.a.
b. Securities not held for trading	HU20	0	HU21	2,653,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale	HU22	27,800,000	HU23	21,141,000	1.c.
d. Other real estate owned	K009	0	JF89	0	1.d.
e. Other assets	JF91	10,000	JF90	365,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money	JF92	5,348,000	JF85	9,722,000	2.a.
b. Other liabilities	JF93	19,000	JF86	371,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above)	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above)	K033	0	JF88	3,178,000	4.

Dollar Amounts in Thousands	RCFD	Amount	
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs	JF77	19,188,000	5.
6. Total liabilities of ABCP conduit VIEs	JF78	9,997,000	6.

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank’s statement both on agency computerized records and in computer-file releases to the public.

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

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

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

	RCON	YES / NO
Comments?.....	6979	NO

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

(TEXT 6980)