

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 March 31, 2023

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

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

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

Signature of Chief Financial Officer (or Equivalent)

May 5th, 2023

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number 07213
(RSSD 9050)

(20230331)

(RCON 9999)

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

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

Director (Trustee)

Director (Trustee)

Director (Trustee)

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

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF

Name (TEXT C490)

CONF

Title (TEXT C491)

CONF

E-mail Address (TEXT C492)

CONF

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

CONF

FAX: Area code/phone number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

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

CONF

FAX: Area code/phone number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

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

CONF

Fax: Area code/phone number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

CONF

Name (TEXT C366)

CONF

Title (TEXT C367)

CONF

E-mail Address (TEXT C368)

CONF

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

CONF

FAX: Area code/phone number (TEXT C370)

Secondary Contact

CONF

Name (TEXT C371)

CONF

Title (TEXT C372)

CONF

E-mail Address (TEXT C373)

CONF

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

CONF

FAX: Area code/phone number (TEXT C375)

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

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

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

Primary Contact

CONF

Name (TEXT C437)

CONF

Title (TEXT C438)

CONF

E-mail Address (TEXT C439)

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

Secondary Contact

CONF

Name (TEXT C442)

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Title (TEXT C443)

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E-mail Address (TEXT C444)

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

Third Contact

CONF

Name (TEXT C870)

CONF

Title (TEXT C871)

CONF

E-mail Address (TEXT C872)

CONF

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

Fourth Contact

CONF

Name (TEXT C875)

CONF

Title (TEXT C876)

CONF

E-mail Address (TEXT C877)

CONF

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

Consolidated Report of Income

For the period January 1, 2023 — March 31, 2023

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RI-1

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....	4435		875,000	1.a.1.a.1
(2) All other loans secured by real estate.....	4436		606,000	1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024		1,000	1.a.1.b.
c. Commercial and industrial loans.....	4012		1,232,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		5,442,000	1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		99,000	1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056		6,000	1.a.1.e.
f. All other loans in domestic offices.....	B487		533,000	1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		3,559,000	1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		12,353,000	1.a.3.
b. Income from lease financing receivables.....	4065		3,000	1.b.
c. Interest income on balances due from depository institutions (1).....	4115		2,885,000	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		1,011,000	1.d.1.
(2) Mortgage-backed securities.....	B489		740,000	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		1,814,000	1.d.3.
e. Interest income from trading assets.....	4069		1,326,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		1,375,000	1.f.
g. Other interest income.....	4518		64,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		21,571,000	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		3,241,000	2.a.1.a.
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		764,000	2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03		311,000	2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04		582,000	2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		3,073,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		176,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		1,518,000	2.c.

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

Schedule RI—Continued

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RI-2

Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
2. Interest expense (continued):						
d. Interest on subordinated notes and debentures.....				4200	161,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....				4073	9,826,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	11,745,000				3.
4. Provision for loan and lease losses (1).....	JJ33	1,850,000				4.
5. Noninterest income:						
a. Income from fiduciary activities (2).....				4070	583,000	5.a.
b. Service charges on deposit accounts.....				4080	264,000	5.b.
c. Trading revenue (3).....				A220	3,267,000	5.c.
d. Income from securities-related and insurance activities:						
(1) Fees and commissions from securities brokerage.....				C886	164,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....				C888	98,000	5.d.2.
(3) Fees and commissions from annuity sales.....				C887	1,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....				C386	0	5.d.4.
(5) Income from other insurance activities.....				C387	81,000	5.d.5.
e. Venture capital revenue.....				B491	0	5.e.
f. Net servicing fees.....				B492	26,000	5.f.
g. Net securitization income.....				B493	1,000	5.g.
h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....				5416	(11,000)	5.i.
j. Net gains (losses) on sales of other real estate owned.....				5415	0	5.j.
k. Net gains (losses) on sales of other assets (4).....				B496	1,277,000	5.k.
l. Other noninterest income*.....				B497	(115,000)	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	5,636,000				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	(12,000)				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....				4135	5,507,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....				4217	438,000	7.b.
c. (1) Goodwill impairment losses.....				C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....				C232	96,000	7.c.2.
d. Other noninterest expense*.....				4092	3,182,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	9,223,000				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	6,296,000				8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	(1,000)				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	6,295,000				8.c.
9. Applicable income taxes (on item 8.c).....	4302	1,690,000				9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	4,605,000				10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	(1,000)				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	4,604,000				12.

* Describe on Schedule RI-E - Explanations

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

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

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

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

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

Schedule RI—Continued

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RI-3

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	45,000		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	4,559,000		14.

Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	109,000		M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹</i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	10,000		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	8,000		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	76,000		M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	191,081		M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	00000000		M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
a. Interest rate exposures.....	8757	1,220,000		M.8.a.
b. Foreign exchange exposures.....	8758	1,471,000		M.8.b.
c. Equity security and index exposures.....	8759	276,000		M.8.c.
d. Commodity and other exposures.....	8760	290,000		M.8.d.
e. Credit exposures.....	F186	10,000		M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....	FT36	14,000		M.8.f.(1)
(2) CVA hedge.....	FT37	(35,000)		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	(27,000)		M.8.g.(1)
(2) DVA hedge.....	FT39	29,000		M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	3,286,000		M.8.h.

¹ The asset-size tests are based on the total assets reported on the June 30, 2022, Report of Condition.² Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.

Schedule RI—Continued

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RI-4

Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date	
	RIAD	Amount
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.¹</i>		
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
a. Net gains (losses) on credit derivatives held for trading.....	C889	0
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	(327,000)
10. Credit losses on derivatives (see instructions).....	A251	0
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO
	A530	NO
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December reports only.</i>		
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIAD	Amount
	F228	NR
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>		
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
a. Net gains (losses) on assets.....	F551	(39,000)
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	7,000
b. Net gains (losses) on liabilities.....	F553	(218,000)
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b) (2).....	J321	NR
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>		
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):		
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	1,000
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	33,000
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	4,000
d. All other service charges on deposit accounts.....	H035	226,000

¹ The asset-size tests are based on the total assets reported on the June 30, 2022, Report of Condition.² Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RI-A—Changes in Bank Equity CapitalFFIEC 031
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RI-5

Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....		3217	164,337,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*		B507	274,000	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....		B508	164,611,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340	4,559,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....		B509	(186,000)	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	32,000	8.
9. LESS: Cash dividends declared on common stock.....		4460	2,768,000	9.
10. Other comprehensive income (1).....		B511	1,318,000	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....		4415	30,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....		3210	167,532,000	12.

* Describe on Schedule RI-E—Explanations.

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

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

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

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

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

Schedule RI-B—Continued

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Part I—Continued

Part 1 Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	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	42,000	4617	18,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	27,000	4618	6,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	1,282,000	B515	258,000	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	66,000	K206	16,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	39,000	4628	0	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	1,458,000	4605	305,000	9.

Memoranda

		calendar year to date	
		RIAD	Amount
Dollar Amounts in Thousands		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
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....			
		4652	1,000
3. Not applicable			

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

	Calendar Year-to-date		
	RIAD	Amount	
	C388	314,000	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) (2).....			M.4.

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

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

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

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities ²		(Column C) Available-for-Sale Debt Securities ²		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	15,474,000	JH88	108,000	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	305,000	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	1,454,000	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3).....	5523	4,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5).....	4230	1,610,000	JH90	(17,000)	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	(312,000)	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	15,619,000	JH93	91,000	JH99	0	7.

* Describe on Schedule RI-E - Explanations.

1 Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.

2 Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.

3 Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

4 Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.

5 For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	5,000	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges (1).....	C390	448,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) (2).....	C781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3).....	JJ02	427,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3).....	RCFD		
	JJ03	512,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures (3).....	MG93	(170,000)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3).....	MG94	763,000	M.8.

1 Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit fees and finance charges.

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

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

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

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RI-8

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

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

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

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

2 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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

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

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

		(Column A) Amortized Cost		(Column B) Allowance Balance	
		RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands					
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans.....		JJ04	6,800,000	JJ12	40,000
b. Commercial real estate loans.....		JJ05	18,336,000	JJ13	120,000
c. Residential real estate loans.....		JJ06	137,257,000	JJ14	594,000
2. Commercial loans (3).....		JJ07	292,630,000	JJ15	2,641,000
3. Credit cards.....		JJ08	146,385,000	JJ16	11,843,000
4. Other consumer loans.....		JJ09	10,657,000	JJ17	381,000
5. Unallocated, if any.....				JJ18	0
6. Total (sum of items 1.a through 5) (4).....		JJ11	612,065,000	JJ19	15,619,000

		Allowance Balance		
		RCFD	Amount	
Dollar Amounts in Thousands				
Held-to-Maturity Securities:				
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	90,000		7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	1,000		8.
9. Asset-backed securities and structured financial products.....	JJ23	0		9.
10. Other debt securities.....	JJ24	0		10.
11. Total (sum of items 7 through 10) (5).....	JJ25	91,000		11.

¹ Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.³ Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C, Part II.⁴ Item 6, column B, must equal Schedule RC, item 4.c.⁵ Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-D—Income from Foreign OfficesFFIEC 031
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For all banks with foreign offices (including Edge or Agreement subsidiaries and IBFs) and total foreign office assets of \$10 billion or more where foreign office revenues, assets, or net income exceed 10 percent of consolidated total revenues, total assets, or net income.

Dollar Amounts in Thousands	Year-to-date		
	RIAD	Amount	
1. Total interest income in foreign offices.....	C899	7,938,000	1.
2. Total interest expense in foreign offices.....	C900	3,520,000	2.
3. Provision for loan and lease losses in foreign offices (1).....	KW02	(569,000)	3.
4. Noninterest income in foreign offices:			
a. Trading revenue.....	C902	2,480,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	C903	60,000	4.b.
c. Net securitization income.....	C904	0	4.c.
d. Other noninterest income.....	C905	3,536,000	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	(27,000)	5.
6. Total noninterest expense in foreign offices.....	C907	3,805,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	C908	0	7.
8. Applicable income taxes (on items 1 through 7).....	C909	1,546,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	GW64	(1,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....	C911	5,684,000	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	C913	(7,275,000)	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	C914	(1,591,000)	12.

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

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1.	Other noninterest income (from Schedule RI, item 5.i)					
	Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.i:					
	a. Income and fees from the printing and sale of checks.....	C013		NR		1.a.
	b. Earnings on/increase in value of cash surrender value of life insurance.....	C014	15,000			1.b.
	c. Income and fees from automated teller machines (ATMs).....	C016		NR		1.c.
	d. Rent and other income from other real estate owned.....	4042		NR		1.d.
	e. Safe deposit box rent.....	C015		NR		1.e.
	f. Bank card and credit card interchange fees.....	F555	(141,000)			1.f.
	g. Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047		NR		1.g.
	TEXT					
	h. 4461 Operating income from affiliates	4461		NR		1.h.
	TEXT					
	i. 4462 Other banking related fees	4462	442,000			1.i.
	TEXT					
	j. 4463 Letters-of-credit commitment fees	4463	141,000			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	1,520,000			2.a.
	b. Advertising and marketing expenses.....	0497	339,000			2.b.
	c. Directors' fees.....	4136		NR		2.c.
	d. Printing, stationery, and supplies.....	C018		NR		2.d.
	e. Postage.....	8403		NR		2.e.
	f. Legal fees and expenses.....	4141		NR		2.f.
	g. FDIC deposit insurance assessments.....	4146	CONF			2.g.
	h. Accounting and auditing expenses.....	F556		NR		2.h.
	i. Consulting and advisory expenses.....	F557		NR		2.i.
	j. Automated teller machine (ATM) and interchange expenses.....	F558		NR		2.j.
	k. Telecommunications expenses.....	F559		NR		2.k.
	l. Other real estate owned expenses.....	Y923		NR		2.l.
	m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....					
	TEXT					
	n. 4464 Expense paid to affiliates	4464	(315,000)			2.m.
	TEXT					
	o. 4467 Contract service provider fees	4467		NR		2.o.
	TEXT					
	p. 4468 Operational risk losses	4468		NR		2.p.
3.	Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
	(itemize and describe each discontinued operation):					
	TEXT					
	a. (1) FT29 Discontinued operations	FT29	(1,000)			3.a.1.
	(2) Applicable income tax effect.....	FT30	0			3.a.2.
	TEXT					
	b. (1) FT31 NR	FT31	0			3.b.1.
	(2) Applicable income tax effect.....	FT32	0			3.b.2.

Schedule RI-E—Continued

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RI-12

Dollar Amounts in Thousands		Year-to-date		
		RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	Effect of adoption of current expected credit losses methodology – ASU 2016-13 (1,2).....	JJ26	NR	4.a.
b.	Not applicable			
c.	TEXT B526 ASU 2022-02	B526	274,000	4.c.
d.	TEXT B527 NR	B527	0	4.d.
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	30,000	5.a.
b.	TEXT 4499 NR	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 (1).....	JJ27	NR	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2).....	JJ28	NR	6.b.
c.	TEXT 4521 FX translation adjustments	4521	7,000	6.c.
d.	TEXT 4522 ASU 2022-02	4522	(319,000)	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD 4769	YES / NO 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 -\$349,000M; 1.m Other translation -\$296,000M; 1.n Earnings of minority owned affiliates \$98,000M.

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

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

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for March 31, 2023

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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	24,031,000	1.a.		
b. Interest-bearing balances (2).....				0071	296,156,000	1.b.		
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....				JJ34	258,133,000	2.a.		
b. Available-for-sale debt securities (from Schedule RC-B, column D).....				1773	212,524,000	2.b.		
c. Equity securities with readily determinable fair values not held for trading (4).....				JA22	74,000	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	74,700,000	3.b.	
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD				
a. Loans and leases held for sale.....					5369	14,271,000	4.a.	
b. Loans and leases held for investment.....				B528	615,648,000		4.b.	
c. LESS: Allowance for loan and lease losses (7).....				3123	15,619,000		4.c.	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....					B529	600,029,000	4.d.	
5. Trading assets (from Schedule RC-D).....					3545	127,895,000	5.	
6. Premises and fixed assets (including capitalized leases).....					2145	12,097,000	6.	
7. Other real estate owned (from Schedule RC-M).....					2150	16,000	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....					2130	5,643,000	8.	
9. Direct and indirect investments in real estate ventures.....					3656	0	9.	
10. Intangible assets (from Schedule RC-M).....					2143	13,881,000	10.	
11. Other assets (from Schedule RC-F) (6).....					2160	82,097,000	11.	
12. Total assets (sum of items 1 through 11).....					2170	1,721,547,000	12.	
Liabilities								
13. Deposits:				RCON				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)					2200	755,796,000	13.a.	
(1) Noninterest-bearing (8).....				RCON	6631	125,428,000	13.a.1.	
(2) Interest-bearing.....				RCON	6636	630,368,000	13.a.2.	
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)					RCFN			
(1) Noninterest-bearing.....				RCFN	6631	64,982,000	13.b.1.	
(2) Interest-bearing.....				RCFN	6636	534,537,000	13.b.2.	
14. Federal funds purchased and securities sold under agreements to repurchase:								
a. Federal funds purchased in domestic offices (9).....				RCON	B993	0	14.a.	
b. Securities sold under agreements to repurchase (10).....				RCFD	B995	16,308,000	14.b.	
15. Trading liabilities (from Schedule RC-D).....					RCFD	3548	56,752,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....					RCFD	3190	56,931,000	16.

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

2 Includes time certificates of deposit not held for trading.

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

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

5 Includes all securities resale agreements, regardless of maturity.

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

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

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

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

10 Includes all securities repurchase agreements, regardless of maturity.

Schedule RC—ContinuedFFIEC 031
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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		57,528,000	20.
21. Total liabilities (sum of items 13 through 20).....	2948		1,553,334,000	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....	3838		2,100,000	23.
24. Common stock.....	3230		751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839		147,446,000	25.
26. a. Retained earnings.....	3632		45,860,000	26.a.
b. Accumulated other comprehensive income (2).....	8530		(28,625,000)	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		167,532,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000		681,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105		168,213,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300		1,721,547,000	29.

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2022.....

RCFD	Number	
6724	1a	M.1.

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

To be reported with the March Report of Condition.

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

RCON	Date	
8678	12/31	M.2.

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

Schedule RC-A—Cash and Balances Due From Depository InstitutionsFFIEC 031
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Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	6,492,000			
a. Cash items in process of collection and unposted debits.....			0020	3,398,000	1.a.
b. Currency and coin.....			0080	954,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	5,038,000	0082	5,009,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	164,714,000	0070	440,000	3.
4. Balances due from Federal Reserve Banks.....	0090	143,943,000	0090	143,943,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	320,187,000	0010	153,744,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

		Held-to-maturity				Available-for-sale			
		(Column A)		(Column B)		(Column C)		(Column D)	
		Amortized Cost		Fair Value		Amortized Cost		Fair Value	
Dollar Amounts in Thousands		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount
1. U.S. Treasury securities.....		0211	134,952,000	0213	123,447,000	1286	85,028,000	1287	83,059,000
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....									
		HT50	0	HT51	0	HT52	0	HT53	0
3. Securities issued by states and political subdivisions in the U.S.....									
		8496	8,992,000	8497	8,489,000	8498	2,066,000	8499	1,962,000

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

Schedule RC-B—Continued

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Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	7,001,000	G301	6,782,000	G302	3,427,000	G303	3,502,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	73,206,000	G305	65,098,000	G306	7,219,000	G307	6,821,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	294,000	G311	294,000	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	727,000	G313	677,000	G314	1,729,000	G315	1,682,000	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	409,000	G321	409,000	G322	27,000	G323	25,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,246,000	K143	1,203,000	K144	604,000	K145	579,000	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

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Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:										
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....		K150	215,000	K151	209,000	K152	87,000	K153	80,000	4.c.2.a.
(b) All other commercial MBS.....		K154	921,000	K155	787,000	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	335,000	C027	334,000	5.a.
b. Structured financial products.....		HT58	30,555,000	HT59	29,947,000	HT60	796,000	HT61	803,000	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	114,903,000	1746	113,383,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....										
						MG95	2,000			7.
8. Total (sum of items 1 through 7) (3).....		1754	258,224,000	1771	237,048,000	1772	216,517,000	1773	212,524,000	8.

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

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

3 For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued

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RC-6

Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1).....		0416	241,718,000	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		78,959,000	M.2.a.1.
(2) Over three months through 12 months.....	A550		37,570,000	M.2.a.2.
(3) Over one year through three years.....	A551		140,132,000	M.2.a.3.
(4) Over three years through five years.....	A552		84,069,000	M.2.a.4.
(5) Over five years through 15 years.....	A553		30,092,000	M.2.a.5.
(6) Over 15 years.....	A554		5,044,000	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		318,000	M.2.b.1.
(2) Over three months through 12 months.....	A556		112,000	M.2.b.2.
(3) Over one year through three years.....	A557		6,000	M.2.b.3.
(4) Over three years through five years.....	A558		1,000	M.2.b.4.
(5) Over five years through 15 years.....	A559		2,364,000	M.2.b.5.
(6) Over 15 years.....	A560		88,022,000	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		853,000	M.2.c.1.
(2) Over three years.....	A562		3,206,000	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		79,564,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		NR	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

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Memoranda—Continued

Dollar Amounts in Thousands		Held-to-maturity				Available-for-sale				
		(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹</i>										
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):										
a. Credit card receivables.....										
B838	0	B839	0	B840	0	B841	0	M.5.a.		
b. Home equity lines.....										
B842	0	B843	0	B844	0	B845	0	M.5.b.		
c. Automobile loans.....										
B846	0	B847	0	B848	335,000	B849	334,000	M.5.c.		
d. Other consumer loans.....										
B850	0	B851	0	B852	0	B853	0	M.5.d.		
e. Commercial and industrial loans.....										
B854	0	B855	0	B856	0	B857	0	M.5.e.		
f. Other.....										
B858	0	B859	0	B860	0	B861	0	M.5.f.		
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):										
a. Trust preferred securities issued by financial institutions.....										
G348	0	G349	0	G350	0	G351	0	M.6.a.		
b. Trust preferred securities issued by real estate investment trusts.....										
G352	0	G353	0	G354	0	G355	0	M.6.b.		
c. Corporate and similar loans.....										
G356	30,132,000	G357	29,566,000	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			
g. Other collateral or reference assets.....										
G372	423,000	G373	381,000	G374	796,000	G375	803,000	M.6.f. M.6.g.		

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	232,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,568,000	F159	6,568,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	38,000	1420	36,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	6,054,000	1797	3,883,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	125,958,000	5367	98,519,000	1.c.2.a.
(b) Secured by junior liens.....	5368	2,587,000	5368	1,548,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	9,480,000	1460	9,059,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	2,018,000	F160	1,028,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	17,092,000	F161	11,034,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	135,000	2.a.
(1) To foreign branches of other U.S. banks.....	B532	142,000			
(2) To other commercial banks in the U.S.....	B533	4,000			
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	4,037,000	2.c.
(1) To U.S. branches and agencies of foreign banks.....	B536	49,000			
(2) To other banks in foreign countries.....	B537	10,012,000			
3. Loans to finance agricultural production and other loans to farmers.....	1590	368,000	1590	114,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	58,187,000	1763	56,069,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	90,327,000	1764	11,061,000	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	147,977,000	B538	139,093,000	6.a.
b. Other revolving credit plans.....	B539	3,538,000	B539	912,000	6.b.
c. Automobile loans.....	K137	2,000	K137	0	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....	K207	8,865,000	K207	3,157,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	1,583,000	2081	218,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	679,000	2107	679,000	8.

¹ Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.² When reporting "Loans secured by real estate," "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, should complete items 1.a.(1) through 1.e.(2) in columns A and B (but not item 1 in column A); all other institutions should complete item 1 in column A and items 1.a.(1) through 1.e.(2) in column B (but not items 1.a.(1) through 1.e.(2) in column A).

Schedule RC-C—Continued

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Part I. Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:.....	1563	137,853,000			9.
a. Loans to nondepository financial institutions.....			J454	57,308,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	629,000	9.b.1.
(2) All other loans (exclude consumer loans).....			J451	17,233,000	9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	299,000	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	306,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	629,919,000	2122	422,634,000	12.

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	K158	0			M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	0			M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	8,000			M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	0			M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0			M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0			M.1.d.2.
e. Commercial and industrial loans:	RCFD				
(1) To U.S. addressees (domicile).....	K163	0			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	4,000			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	408,000			M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>					
(1) Loans secured by farmland in domestic offices.....	RCON	0			M.1.f.1.
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers.....	K168	0			M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card.....	K098	141,000			M.1.f.4.a.
(b) Automobile loans.....	K203	0			M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	0			M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....	HK25	420,000			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.

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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	1,499,000			M.2.a.1.
(2) Over three months through 12 months.....	A565	2,176,000			M.2.a.2.
(3) Over one year through three years.....	A566	2,211,000			M.2.a.3.
(4) Over three years through five years.....	A567	4,923,000			M.2.a.4.
(5) Over five years through 15 years.....	A568	30,167,000			M.2.a.5.
(6) Over 15 years.....	A569	57,035,000			M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)					
(1) Three months or less.....	A570	423,169,000			M.2.b.1.
(2) Over three months through 12 months.....	A571	29,890,000			M.2.b.2.
(3) Over one year through three years.....	A572	60,206,000			M.2.b.3.
(4) Over three years through five years.....	A573	6,631,000			M.2.b.4.
(5) Over five years through 15 years.....	A574	8,483,000			M.2.b.5.
(6) Over 15 years.....	A575	1,751,000			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	311,195,000			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	13,405,000			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).....	5370	37,827,000			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).....	B837	42,554,000			M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>					
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391	3,949,000			M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)</i>					
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):					
a. Outstanding balance.....	C779	NR			M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780	NR			M.7.b.

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

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

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

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

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

Schedule RC-C—Continued

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Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>				
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:				
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....		F230	NR	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>				
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....		F231	NR	M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....		F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....		F577	260,000	M.9.
10. and 11. Not applicable				

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)							
a. Loans secured by real estate.....	G091	NR	G092	NR	G093	NR	M.12.a.
b. Commercial and industrial loans.....	G094	NR	G095	NR	G096	NR	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	NR	G098	NR	G099	NR	M.12.c.
d. All other loans and all leases.....	G100	NR	G101	NR	G102	NR	M.12.d.

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

Schedule RC-C—Continued

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Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>				
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376		NR	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....	RIAD			
	G377		NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFD			
	G378		265,002,000	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, Part I, item 1.c, above):	RCON			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466		NR	M.15.a.1.
(2) Proprietary reverse mortgages.....	J467		NR	M.15.a.2.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468		NR	M.15.b.1.
(2) Proprietary reverse mortgages.....	J469		NR	M.15.b.2.
c. Principal amount of reverse mortgage originations that have been sold during the year:				
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470		NR	M.15.c.1.
(2) Proprietary reverse mortgages.....	J471		NR	M.15.c.2.
<i>Memorandum item 16 is to be completed by all banks.</i>				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75		174,000	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				
a. Number of Section 4013 loans outstanding.....	LG24		CONF	M.17.a.
			Amount	
b. Outstanding balance of Section 4013 loans.....	LG25		CONF	M.17.b.

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

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

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

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
	RCON	Number	RCON	Amount
Dollar Amounts in Thousands				
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):				
a. With original amounts of \$100,000 or less.....	5564	17	5565	1,000
b. With original amounts of more than \$100,000 through \$250,000.....	5566	67	5567	12,000
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	591	5569	232,000
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	2,479,504	5571	7,024,000
b. With original amounts of more than \$100,000 through \$250,000.....	5572	1,773	5573	117,000
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	1,018	5575	403,000

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RC-14**Part II—Continued****Agricultural Loans to Small Farms**

5. and 6. Not applicable

		(Column A) Number of Loans		(Column B) Amount Currently Outstanding	
Dollar Amounts in Thousands		RCON	Number	RCON	Amount
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....		5578	0	5579	0
b. With original amounts of more than \$100,000 through \$250,000.....		5580	0	5581	0
c. With original amounts of more than \$250,000 through \$500,000.....		5582	0	5583	0
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....		5584	2,874	5585	13,000
b. With original amounts of more than \$100,000 through \$250,000.....		5586	0	5587	0
c. With original amounts of more than \$250,000 through \$500,000.....		5588	0	5589	0

Schedule RC-D—Trading Assets and LiabilitiesFFIEC 031
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Schedule RC-D is to be completed by banks that (1) reported total trading assets of \$10 million or more in any of the four preceding calendar quarters, or (2) meet the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

assessment purposes.

	Dollar Amounts in Thousands	Consolidated Bank		
		RCFD	Amount	
Assets				
1. U.S. Treasury securities.....		3531	24,179,000	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	152,000	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	45,912,000	5.b.
6. Loans:				
a. Loans secured by real estate:				
(1) Loans secured by 1-4 family residential properties.....		HT63	0	6.a.1.
(2) All other loans secured by real estate.....		HT64	0	6.a.2.
b. Commercial and industrial loans.....		F614	3,255,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		HT65	0	6.c.
d. Other loans.....		F618	1,119,000	6.d.
7. and 8. Not applicable				
9. Other trading assets.....		3541	12,930,000	9.
10. Not applicable				
11. Derivatives with a positive fair value.....		3543	40,348,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....		3545	127,895,000	12.
Liabilities				
13. a. Liability for short positions.....		3546	23,832,000	13.a.
b. Other trading liabilities.....		F624	73,000	13.b.
14. Derivatives with a negative fair value.....		3547	32,847,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....		3548	56,752,000	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

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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	3,441,000	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	1,192,000	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	12,000	M.2.a.
b. Unpaid principal balance.....		F640	13,000	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				
a. Trust preferred securities issued by financial institutions.....		G299	0	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....		G332	0	M.3.b.
c. Corporate and similar loans.....		G333	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	1,994,000	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	5,478,000	M.7.a.
b. Other.....		F653	99,000	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)				
TEXT				
a. F655	Fair Value of Physical Commodities	F655	6,538,000	M.9.a.
TEXT				
b. F656	NR	F656	NR	M.9.b.
TEXT				
c. F657	NR	F657	NR	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):				
TEXT				
a. F658	Revaluation Losses on Foreign Exchange Spot Contracts	F658	73,000	M.10.a.
TEXT				
b. F659	NR	F659	NR	M.10.b.
TEXT				
c. F660	NR	F660	NR	M.10.c.

1 The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

2 Exclude equity securities.

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

Part 1: 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	403,073,000			B550	255,604,000
2. U.S. Government.....		2202	9,000			2520	0
3. States and political subdivisions in the U.S.....		2203	1,748,000			2530	724,000
4. Commercial banks and other depository institutions in the U.S.....		B551	7,317,000			B552	1,746,000
5. Banks in foreign countries.....		2213	56,805,000			2236	827,000
6. Foreign governments and official institutions (including foreign central banks).....		2216	26,946,000			2377	997,000
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....		2215	495,898,000	2210	450,329,000	2385	259,898,000

Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):					
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	17,832,000			M.1.a.
b. Total brokered deposits.....	2365	73,670,000			M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	42,382,000			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	41,211,000			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	31,121,000			M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR			M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0			M.1.f.
g. Total reciprocal deposits.....	JH83	0			M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by institutions with \$100 billion or more in total assets.³</i>					
h. Sweep deposits:					
(1) Fully insured, affiliate sweep deposits.....	MT87	1,779,000			M.1.h.1.
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	1,602,000			M.1.h.1.a.
(2) Not fully insured, affiliate sweep deposits.....	MT89	76,000			M.1.h.2.
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	57,000			M.1.h.2.a.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	49,759,000			M.1.h.3.
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	45,683,000			M.1.h.3.a.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	2,365,000			M.1.h.4.
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	1,225,000			M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	MT95	14,173,000			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, 2022, Report of Condition.

Schedule RC-E—Continued

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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		161,023,000	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		1,605,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		16,542,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		21,376,000	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		59,352,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233		352,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....	HK07		5,194,000	M.3.a.1.
(2) Over three months through 12 months.....	HK08		29,367,000	M.3.a.2.
(3) Over one year through three years.....	HK09		2,609,000	M.3.a.3.
(4) Over three years.....	HK10		748,000	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		34,561,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)				
(1) Three months or less.....	HK12		29,335,000	M.4.a.1.
(2) Over three months through 12 months.....	HK13		28,898,000	M.4.a.2.
(3) Over one year through three years.....	HK14		1,102,000	M.4.a.3.
(4) Over three years.....	HK15		17,000	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		58,233,000	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....		RCON	YES / NO	
		P752	YES	M.5.

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

	Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):				
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753		31,344,000	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		36,907,000	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, 2022, Report of Condition.

Schedule RC-E—ContinuedFFIEC 031
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RC-19**Part I—Continued****Memoranda—Continued**

	Dollar Amounts in Thousands	RCN	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		56,555,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757		103,522,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):				
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758		0	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759		1,604,000	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		559,298,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554		3,911,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625		14,637,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650		20,845,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555		828,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200		599,519,000	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		151,348,000	M.1.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-F—Other Assets¹FFIEC 031
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Dollar Amounts in Thousands				RCFD	Amount	
1. Accrued interest receivable (2).....				B556	6,190,000	1.
2. Net deferred tax assets (3).....				2148	14,884,000	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	5,515,000	4.
5. Life insurance assets:						
a. General account life insurance assets.....				K201	39,000	5.a.
b. Separate account life insurance assets.....				K202	5,270,000	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	50,199,000	6.
a. Prepaid expenses.....	2166		NR			6.a.
b. Repossessed personal property (including vehicles).....	1578		NR			6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	C010		NR			6.c.
d. FDIC loss-sharing indemnification assets.....	J448		NR			6.d.
e. Computer software.....	FT33		NR			6.e.
f. Accounts receivable.....	FT34		NR			6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	FT35		NR			6.g.
h. <input type="text"/> 3549 Brokerage Receivable	3549		18,573,000			6.h.
i. <input type="text"/> 3550 NR	3550		NR			6.i.
j. <input type="text"/> 3551 NR	3551		NR			6.j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....				2160	82,097,000	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	863,000	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....				RCFD		
2. Net deferred tax liabilities (3).....				3646	12,880,000	1.b.
3. Allowance for credit losses on off-balance sheet credit exposures (7).....				3049	388,000	2.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....				B557	1,877,000	3.
a. Accounts payable.....	3066		12,174,000			4.a.
b. Deferred compensation liabilities.....	C011		0			4.b.
c. Dividends declared but not yet payable.....	2932		0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	C012		0			4.d.
e. Operating lease liabilities.....	LB56		0			4.e.
f. <input type="text"/> 3552 NR	3552		0			4.f.
g. <input type="text"/> 3553 NR	3553		0			4.g.
h. <input type="text"/> 3554 NR	3554		0			4.h.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....				2930	57,528,000	5.

¹ Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.² Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.³ See discussion of deferred income taxes in Glossary entry on "income taxes."⁴ Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.⁵ Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.⁶ For savings banks, include "dividends" accrued and unpaid on deposits.⁷ Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

	Dollar Amounts in Thousands	Domestic Offices		
		RCON	Amount	
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....		B989	19,902,000	3.
4. Securities sold under agreements to repurchase (1).....		B995	7,903,000	4.
5. Other borrowed money.....		3190	50,495,000	5.
<i>EITHER</i>				
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2163	8,800,000	6.
<i>OR</i>				
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....		2941	0	7.
8. Total assets				
(excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....		2192	1,034,271,000	8.
9. Total liabilities				
(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....		3129	874,858,000	9.

	Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities ²		(Column B) Fair Value of Available-for-Sale Securities		
		RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....		0211	134,952,000	1287	59,784,000	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	8,992,000	8499	1,962,000	12.
13. Mortgage-backed securities (MBS):						
a. Mortgage pass-through securities:						
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....		G389	81,453,000	G390	10,901,000	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	942,000	G394	1,761,000	13.b.1
(2) All other mortgage-backed securities.....		1733	1,080,000	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....		G397	423,000	G398	79,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....		G399	20,588,000	G400	15,519,000	15.
16. Not applicable						
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....		1754	248,430,000	1773	90,006,000	17.

		RCON	Amount	
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values (4).....		JA22	36,000	18.a.
b. Equity investments without readily determinable fair values.....		1752	5,243,000	18.b.

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

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

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

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

Schedule RC-H—ContinuedFFIEC 031
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	Domestic Offices	
	RCN	Amount
Dollar Amounts in Thousands		
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>		
19. Total trading assets.....	3545	42,218,000
20. Total trading liabilities.....	3548	25,006,000
21. Total loans held for trading.....	HT71	3,429,000
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>		
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	3,334,000

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	2,630,000
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	1,292,000

Schedule RC-K—Quarterly Averages¹FFIEC 031
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Dollar Amounts in Thousands		RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions.....	3381		322,350,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558		222,372,000	2.
3. Mortgage-backed securities (2).....	B559		98,069,000	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560		159,317,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....	3365		82,324,000	5.
6. Loans:				
a. Loans in domestic offices:	RCON			
(1) Total loans.....	3360		422,551,000	6.a.1.
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....	3465		102,814,000	6.a.2.a.
(b) All other loans secured by real estate.....	3466		27,375,000	6.a.2.b.
(3) Loans to finance agricultural production and other loans to farmers.....	3386		105,000	6.a.3.
(4) Commercial and industrial loans.....	3387		63,788,000	6.a.4.
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....	B561		139,188,000	6.a.5.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562		3,990,000	6.a.5.b.
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3360	212,978,000	6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
7. Trading assets.....	RCFD	3401	120,515,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD	3484	304,000	8.
9. Total assets (4).....	RCFD	3368	1,763,743,000	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	383,332,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....	B563		167,867,000	11.a.
b. Time deposits of \$250,000 or less.....	HK16		36,044,000	11.b.
c. Time deposits of more than \$250,000.....	HK17		64,029,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3404	554,651,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353	15,426,000	13.
14. Other borrowed money (includes mortgage indebtedness).....	RCFD	3355	55,305,000	14.

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

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

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

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

a) Debt securities at amortized cost.

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

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

Schedule RC-L—Derivatives and Off-Balance Sheet ItemsFFIEC 031
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Please read carefully the instructions for the preparation of Schedule RC-L. Some of the amounts reported in Schedule RC-L are regarded as volume indicators and not necessarily as measures of risk.

Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:				
a. Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....		3814	6,458,000	1.a.
Item 1.a.(1) is to be completed for the December report only.				
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....		RCON		
		HT72	NR	1.a.1.
		RCFD		
b. Credit card lines.....		3815	671,308,000	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines ¹ (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).				
(1) Unused consumer credit card lines.....		J455	NR	1.b.1.
(2) Other unused credit card lines.....		J456	NR	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:				
(1) Secured by real estate:				
(a) 1-4 family residential construction loan commitments.....		F164	4,000	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments.....		F165	4,174,000	1.c.1.b.
(2) NOT secured by real estate		6550	9,577,000	1.c.2.
d. Securities underwriting.....		3817	0	1.d.
e. Other unused commitments:				
(1) Commercial and industrial loans.....		J457	191,000,000	1.e.1.
(2) Loans to financial institutions.....		J458	54,866,000	1.e.2.
(3) All other unused commitments.....		J459	67,259,000	1.e.3.
2. Financial standby letters of credit.....		3819	87,629,000	2.
Item 2.a is to be completed by banks with \$1 billion or more in total assets. ¹				
a. Amount of financial standby letters of credit conveyed to others.....		3820	23,239,000	2.a.
3. Performance standby letters of credit.....		3821	9,664,000	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	541,000	3.a.
4. Commercial and similar letters of credit.....		3411	5,980,000	4.
5. Not applicable				
6. Securities lent and borrowed:				
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....		3433	112,572,000	6.a.
b. Securities borrowed.....		3432	0	6.b.

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, 2022, Report of Condition.

Schedule RC-L—Continued

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Dollar Amounts in Thousands		(Column A) Sold Protection		(Column B) Purchased Protection		
		RCFD	Amount	RCFD	Amount	
7. b. Gross fair values:						
(1) Gross positive fair value.....						7.b.1.
(2) Gross negative fair value.....						7.b.2.
7. c. Notional amounts by regulatory capital treatment: ¹						
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection						7.c.1.a.
(b) Purchased protection						7.c.1.b.
(2) All other positions:						
(a) Sold protection						7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes						7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes						7.c.2.c.

Remaining Maturity of:						
(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount
7. d. Notional amounts by remaining maturity:						
(1) Sold credit protection: ²						
(a) Investment grade.....						
(b) Subinvestment grade						
(2) Purchased credit protection: ³						
(a) Investment grade.....						
(b) Subinvestment grade						

8. Spot foreign exchange contracts.....						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")						9.
a. Not applicable						
b. Commitments to purchase when-issued securities						9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf						9.c.
d. TEXT 3555 NR						9.d.
e. TEXT 3556 NR						9.e.
f. TEXT 3557 NR						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")						10.
a. Commitments to sell when-issued securities						10.a.
b. TEXT 5592 NR						10.b.
c. TEXT 5593 NR						10.c.
d. TEXT 5594 NR						10.d.
e. TEXT 5595 NR						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

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Dollar Amounts in Thousands			RCFD	Amount		
Items 11.a and 11.b are to be completed semiannually in the June and December reports only.						
11. Year-to-date merchant credit card sales volume:						
a. Sales for which the reporting bank is the acquiring bank			C223	NR	11.a.	
b. Sales for which the reporting bank is the agent bank with risk			C224	NR	11.b.	
		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	
Derivatives Position Indicators						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):						
a. Futures contracts.....		RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
		545,841,000	18,873,000	5,610,000	52,680,000	12.a.
		RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts.....		2,249,878,000	3,532,526,000	6,000	74,894,000	12.b.
c. Exchange-traded option contracts:						
(1) Written options.....		RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	12.c.1.
		156,443,000	0	15,915,000	52,819,000	
(2) Purchased options.....		RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	12.c.2.
		160,332,000	113,000	10,063,000	55,735,000	
d. Over-the-counter option contracts:						
(1) Written options.....		RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	12.d.1.
		2,408,531,000	841,828,000	471,040,000	33,344,000	
(2) Purchased options.....		RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	12.d.2.
		2,302,486,000	829,578,000	346,655,000	32,202,000	
e. Swaps.....		RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	12.e.
		30,656,814,000	7,851,235,000	338,457,000	77,583,000	
13. Total gross notional amount of derivative contracts held for trading.....		RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	13.
		38,446,129,000	13,013,260,000	1,187,746,000	379,257,000	
14. Total gross notional amount of derivative contracts held for purposes other than trading.....		RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	14.
		34,196,000	60,893,000	0	0	
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....		RCFD A589				14.a.
		10,913,000				
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.....		240,179,000	137,657,000	26,630,000	11,386,000	15.a.1.
		RCFD 8737	RCFD 8738	RCFD 8739	RCFD 8740	
(2) Gross negative fair value.....		231,768,000	131,151,000	27,578,000	9,243,000	15.a.2.
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value.....		RCFD 8741	RCFD 8742	RCFD 8743	RCFD 8744	15.b.1.
		736,000	1,051,000	0	0	
(2) Gross negative fair value.....		RCFD 8745	RCFD 8746	RCFD 8747	RCFD 8748	15.b.2.
		470,000	935,000	0	0	

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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	20,344,000		G420	852,000	G421	8,610,000	G422	37,535,000
b. Fair value of collateral:									
(1) Cash—U.S. dollar.....	G423	14,220,000		G425	5,489,000	G426	831,000	G427	25,800,000
(2) Cash—Other currencies.....	G428	5,648,000		G430	94,000	G431	4,328,000	G432	4,613,000
(3) U.S. Treasury securities.....	G433	1,724,000		G435	1,551,000	G436	0	G437	5,531,000
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	548,000		G440	0	G441	0	G442	56,000
(5) Corporate bonds.....	G443	1,553,000		G445	0	G446	11,000	G447	2,067,000
(6) Equity securities.....	G448	361,000		G450	431,000	G451	0	G452	2,541,000
(7) All other collateral.....	G453	5,668,000		G455	145,000	G456	74,000	G457	6,290,000
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	29,722,000		G460	7,710,000	G461	5,244,000	G462	46,898,000

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-M—Memoranda

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Dollar Amounts in Thousands		RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:				
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....		6164	20,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	Number 6165 7			1.b.
2. Intangible assets:				
a. Mortgage servicing assets.....		3164	658,000	2.a.
(1) Estimated fair value of mortgage servicing assets.....	A590 658,000			2.a.1.
b. Goodwill.....		3163	9,520,000	2.b.
c. All other intangible assets.....		JF76	3,703,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....		2143	13,881,000	2.d.
3. Other real estate owned:		RCON		
a. Construction, land development, and other land in domestic offices.....		5508	5,000	3.a.
b. Farmland in domestic offices.....		5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....		5510	10,000	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.e) (must equal Schedule RC, item 7).....		2150	16,000	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	44,000	4.
5. Other borrowed money:				
a. Federal Home Loan Bank advances:				
(1) Advances with a remaining maturity or next repricing date of: (2)				
(a) One year or less.....		F055	14,000,000	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	12,000,000	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	31,998,000	5.b.1.a.
(b) Over one year through three years.....		F061	257,000	5.b.1.b.
(c) Over three years through five years.....		F062	321,000	5.b.1.c.
(d) Over five years.....		F063	10,355,000	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....		B571	20,532,000	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	56,931,000	5.c.

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

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

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

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

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

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

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....		RCFD 4088	YES / NO NR	9.
10. Secured liabilities:				
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....		RCON F064	Amount 0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....		RCFD F065	18,715,000	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....		RCON G463	YES / NO YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....		G464	YES	12.

¹ Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking).

Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).

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Dollar Amounts in Thousands		RCON	Amount	
13. Assets covered by loss-sharing agreements with the FDIC:				
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):				
(1) Loans secured by real estate in domestic offices:				
(a) Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....	K169	0	13.a.1a1	
(2) Other construction loans and all land development and other land loans	K170	0	13.a.1a2	
(b) Secured by farmland.....	K171	0	13.a.1b	
(c) Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....				
	K172	0	13.a.1c1	
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....				
	K173	0	13.a.1.c2a	
(b) Secured by junior liens				
	K174	0	13.a.1.c2b	
(d) Secured by multifamily (5 or more) residential properties.....	K175	0	13.a.1d	
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....				
	K176	0	13.a.1e1	
(2) Loans secured by other nonfarm nonresidential properties.....				
	K177	0	13.a.1e2	
(2) - (4) Not applicable	RCFD			
(5) All other loans and all leases.....	K183	0	13.a.5.	
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land in domestic offices.....				
	K187	0	13.b.1.	
(2) Farmland in domestic offices.....				
	K188	0	13.b.2.	
(3) 1-4 family residential properties in domestic offices.....				
	K189	0	13.b.3.	
(4) Multifamily (5 or more) residential properties in domestic offices.....				
	K190	0	13.b.4.	
(5) Nonfarm nonresidential properties in domestic offices.....				
	K191	0	13.b.5.	
(6) In foreign offices.....				
	K260	0	13.b.6.	
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....				
	K192	0	13.b.7.	
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....				
	J461	0	13.c.	
d. Other assets (exclude FDIC loss-sharing indemnification assets).....				
	J462	0	13.d.	
Items 14.a and 14.b are to be completed annually in the December report only.				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....				
	K193	NR	14.a.	
b. Total assets of captive reinsurance subsidiaries (1).....				
	K194	NR	14.b.	
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
	L133	NR	15.a.	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....				
	L135	NR	15.b.	

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

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Dollar Amounts in Thousands		RCON	Number
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>			
16. International remittance transfers offered to consumers: ¹			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		N523	NR 16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
(1) Estimated dollar value of international remittance transfers.....		N524	NR 16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		MM07	NR 16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		MQ52	NR 16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ² and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding.....		LG26	2,009 17.a.
b. Outstanding balance of PPP loans.....		LG27	71,000 17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0 17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less.....		LL59	0 17.d.1.
(2) More than one year.....		LL60	0 17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL57	0 17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF.....		LL61	0 18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL58	0 18.b.

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

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

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

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

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

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

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Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	19,000	5399	0	5400	178,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	362,000	C237	151,000	C229	508,000	1.c.2.a.
(b) Secured by junior liens.....	C238	4,000	C239	0	C230	31,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	269,000	3500	28,000	3501	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	752,000	F181	118,000	F183	0	1.e.2.
	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	13,000	B573	0	B574	141,000	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	6,000	5381	1,000	5382	35,000	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	488,000	1252	445,000	1253	162,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	143,000	1255	78,000	1256	539,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	1,533,000	B576	1,626,000	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	99,000	K217	11,000	K218	38,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	478,000	5460	259,000	5461	144,000	7.

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0	8.a.
b. All other leases.....	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8).....	1406	4,166,000	1407	2,717,000	1403	1,778,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	10	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	104,000	K037	171,000	K038	35,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	36,000	K040	42,000	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	54,000	K043	105,000	K044	30,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1-4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.1.a.
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.1.b.
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.2.
(3) Secured by 1-4 family residential properties:							
(a) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.3.a.
(b) Closed-end loans secured by 1-4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.3.b1.
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.3.b2.
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.4.

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

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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):						
a. Construction, land development, and other land loans in domestic offices:						
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	18,000	F662	11,000	F663	24,000
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0
d. Secured by nonfarm nonresidential properties in domestic offices:						
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	0
e. Commercial and industrial loans:	RCFD		RCFD		RCFD	
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	26,000
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	33,000
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	82,000	K127	66,000	K128	6,000
Itemize loan categories included in Memorandum item 1.f, above that exceed 10% of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):						
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0
(2) Not applicable	RCFD		RCFD		RCFD	
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0
(4) Loans to individuals for household, family, and other personal expenditures:						
(a) Credit cards.....	K274	81,000	K275	66,000	K276	0
(b) Automobile loans.....	K277	0	K278	0	K279	0
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0

Schedule RC-N—Continued

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Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
Dollar Amounts in Thousands						
1.g. Total loans restructured in troubled debt restructurings included in Schedule RC-N items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	100,000	HK27	77,000	HK28	89,000
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	153,000	1249	40,000	1250	169,000
4. Not applicable						
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	59,000	C241	55,000	C226	39,000

M.1.g.

M.2.

M.3.

M.5.

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

M.6.

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

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

M.7.

M.8.

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

M.9.a.

M.9.b.

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

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

Schedule RC-O—Other Data for Deposit Insurance Assessments

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All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 5 through 18 on a fully consolidated basis.

Dollar Amounts in Thousands		RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	1,148,242,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	352,076,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
		F234	352,076,000	3.
		RCFD		
4. Average consolidated total assets for the calendar quarter.....		K652	1,794,697,000	4.
a. Averaging method used				
(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount	
5. Average tangible equity for the calendar quarter (1).....		K654	152,926,000	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	7,631,000	7.a.
b. Over one year through three years.....		G466	6,503,000	7.b.
c. Over three years through five years.....		G467	24,000	7.c.
d. Over five years.....		G468	10,058,000	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				
a. One year or less.....		G469	0	8.a.
b. Over one year through three years.....		G470	0	8.b.
c. Over three years through five years.....		G471	7,500,000	8.c.
d. Over five years.....		G472	3,000,000	8.d.
		RCON		
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		G803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
a. Fully consolidated brokered reciprocal deposits.....		L190	NR	9.a.
10. Banker's bank certification:				
Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	YES / NO	
		K656	NO	10.
<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				
			Amount	
a. Banker's bank deduction.....		K657	NR	10.a.
b. Banker's bank deduction limit.....		K658	NR	10.b.
11. Custodial bank certification:				
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....			YES / NO	
		K659	YES	11.
<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>				
			Amount	
a. Custodial bank deduction.....		K660	792,703,000	11.a.
b. Custodial bank deduction limit.....		K661	98,435,000	11.b.

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

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

Schedule RC-O—Continued

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Memoranda

Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹				
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	183,568,000	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F050	16,001,878	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	594,766,000	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F052	207,102	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	17,625,000	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046	2,110,357	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	207,000	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		F048	479	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	577,549,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?				
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:				
TEXT		RCON	FDIC Cert. No.	
A545	NR	A545	00000	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....		RCFN		
		GW43	0	M.4.

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

² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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

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

Memoranda—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....		MW53	1,414,000	M.5.
6. Criticized and classified items:				
a. Special mention	K663		CONF	M.6.a.
b. Substandard	K664		CONF	M.6.b.
c. Doubtful	K665		CONF	M.6.c.
d. Loss	K666		CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans	N025		CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026		CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans	N027		CONF	M.8.a.
b. Securitizations of higher-risk consumer loans	N028		CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities	N029		CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030		CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments	K676		4,102,000	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		40,495,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		RCFD		
a. Construction, land development, and other land loans secured by real estate	N177		0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178		NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179		NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180		NR	M.13.d.
e. Commercial and industrial loans	N181		NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182		NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183		NR	M.13.g.
h. Non-agency residential mortgage-backed securities	M963		NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure	K673		CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674		CONF	M.15.

Schedule RC-O—ContinuedFFIEC 031
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RC-40**Memoranda—Continued**

Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....		L189	297,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>				
17. Selected fully consolidated data for deposit insurance assessment purposes:				
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....		L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....		RCON		
		L197	NR	M.17.d

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

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

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

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

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

Dollar Amounts in Thousands		RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT81	154,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....		HT82	865,000	2.
3. 1-4 family residential mortgages sold during the quarter.....		FT04	978,000	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	901,000	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	20,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....		RCON		
		HT86	7,000	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	10,000	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

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

(1) Have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or

(2) Are required to complete Schedule RC-D, Trading Assets and Liabilities.

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		
Assets													
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....													
		JA36	212,598,000	G474	0	G475	122,009,000	G476	89,485,000	G477	1,104,000	1.	
2. Federal funds sold and securities purchased under agreements to resell.....													
		G478	9,180,000	G479	8,420,000	G480	0	G481	17,600,000	G482	0	2.	
3. Loans and leases held for sale.....													
		G483	901,000	G484	0	G485	0	G486	849,000	G487	52,000	3.	
4. Loans and leases held for investment.....													
		G488	3,583,000	G489	0	G490	0	G491	3,128,000	G492	455,000	4.	
5. Trading assets:													
a. Derivative assets.....													
		3543	40,348,000	G493	407,337,000	G494	224,000	G495	431,266,000	G496	16,195,000	5.a.	
b. Other trading assets.....													
		G497	87,547,000	G498	411,000	G499	53,141,000	G500	34,221,000	G501	596,000	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	7,708,000	G392	(17,000)	G395	0	G396	7,010,000	G804	681,000	6.	
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....													
		G502	361,865,000	G503	416,151,000	G504	175,374,000	G505	583,559,000	G506	19,083,000	7.	

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

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		(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands												
Liabilities												
8. Deposits.....		F252	2,962,000	F686	0	F694	0	F253	2,946,000	F254	16,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase		G507	4,901,000	G508	8,420,000	G509	0	G510	13,321,000	G511	0	9.
10. Trading liabilities:												
a. Derivative liabilities.....		G547	32,847,000	G512	396,306,000	G513	152,000	G514	421,168,000	G515	7,833,000	10.a.
b. Other trading liabilities.....		G516	23,905,000	G517	411,000	G518	20,356,000	G519	3,952,000	G520	8,000	10.b.
11. Other borrowed money.....		G521	2,518,000	G522	0	G523	0	G524	1,500,000	G525	1,018,000	11.
12. Subordinated notes and debentures.....		G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....		G805	2,141,000	G806	0	G807	0	G808	2,139,000	G809	2,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....		G531	69,274,000	G532	405,137,000	G533	20,508,000	G534	445,026,000	G535	8,877,000	14.
Memoranda												
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):												
a. Mortgage servicing assets.....		G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets.....		G541	NR	G542	NR	G543	NR	G544	NR	G545	NR	M.1.b.
c. <div>TEXT</div> <div>G546</div>	Negotiable CDs	G546	5,158,000	G547	NR	G548	NR	G549	5,154,000	G550	4,000	M.1.c.
d. <div>TEXT</div> <div>G551</div>	NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. <div>TEXT</div> <div>G556</div>	NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. <div>TEXT</div> <div>G561</div>	NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):												
a. Loan commitments (not accounted for as derivatives).....		F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities.....		G566	2,140,000	G567	NR	G568	NR	G569	2,138,000	G570	2,000	M.2.b.
c. <div>TEXT</div> <div>G571</div>	NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. <div>TEXT</div> <div>G576</div>	NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. <div>TEXT</div> <div>G581</div>	NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. <div>TEXT</div> <div>G586</div>	NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

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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	1,135,000
(2) All other loans secured by real estate.....	HT88	0
b. Commercial and industrial loans.....	F585	352,000
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0
d. Other loans.....	F589	2,997,000
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):		
a. Loans secured by real estate:		
(1) Secured by 1-4 family residential properties.....	HT91	1,225,000
(2) All other loans secured by real estate.....	HT92	0
b. Commercial and industrial loans.....	F597	353,000
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0
d. Other loans.....	F601	2,988,000

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

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Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands		RCFA	Amount	
Common Equity Tier 1 Capital				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	148,197,000	1.
2. Retained earnings (1).....		KW00	47,341,000	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)				
		RCOA	Number	
		JJ29	2	2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCFA	Amount	
		B530	(28,625,000)	3.
a. AOI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....				
		0=No	RCOA	
		1=Yes	P838	0
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....				
		RCFA	Amount	
		P839	196,000	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....				
		P840	167,109,000	5.
Common Equity Tier 1 Capital: Adjustments and Deductions				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....				
		P841	9,865,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....				
		P842	3,376,000	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	3,024,000	8.
9. AOI-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 AOI 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 AOI (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 AOI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P849	(2,075,000)	9.f.

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

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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	271,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....		P850	924,000	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	151,724,000	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	151,724,000	19.

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

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

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

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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	29,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		P863	2,129,000	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	2,129,000	25.
Tier 1 Capital				
26. Tier 1 capital (1) (sum of items 19 and 25).....		8274	153,853,000	26.
Total Assets for the Leverage Ratio				
27. Average total consolidated assets (2).....		KW03	1,765,224,000	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)		P875	17,189,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		B596	4,439,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		A224	1,743,596,000	30.
Leverage Ratio*				
31. Leverage ratio (item 26 divided by item 30)		RCFA	Percentage	
		7204	8.8239%	31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)		0=No 1=Yes	RCOA LE74	0
				31.a.
If your institution entered "1" for Yes in item 31.a:				
<ul style="list-style-type: none"> • 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:				
<ul style="list-style-type: none"> • Skip (do not complete) items 32 through 38.c, • Complete items 39 through 55.b, as applicable, and • Complete Part II of Schedule RC-R. 				
Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No).....			RCOA NC99	NR
				31.b.

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

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

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

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

Qualifying Criteria and Other Information for CBLR Institutions*

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

	Dollar Amounts in Thousands	RCFA	Amount	
Tier 2 Capital²				
39. Tier 2 capital instruments plus related surplus.....		P866	9,000,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....		P867	NR	40.
41. Total capital minority interest that is not included in tier 1 capital.....		P868	39,000	41.
42. a. Allowance for loan and lease losses includable in tier 2 capital (3,4).....		5310	11,716,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....		RCFW		
		5310	4,173,000	42.b.
43. Not applicable		RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....		P870	20,755,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....		RCFW		
		P870	13,212,000	44.b.

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

Schedule RC-R—Continued

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Part I - Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	NR	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	20,755,000	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	13,212,000	46.b.
Total Capital				
47. a. Total capital (sum of items 26 and 46.a).....		3792	174,608,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	167,065,000	47.b.
Total Risk-Weighted Assets		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	968,749,224	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	1,038,394,290	48.b.

Risk-Based Capital Ratios*

49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	Column A		Column B		49.
	RCFA	Percentage	RCFW	Percentage	
	P793	15.6618%	P793	14.6114%	
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).....					50.
	7206	15.8816%	7206	14.8164%	
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).....					51.
	7205	18.0241%	7205	16.0888%	

Capital Buffer*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	8.0888%	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	2,191,870,000	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	7.0193%	55.b.

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

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

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

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

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

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

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories²											
1. Cash and balances due from depository institutions.....	RCFD D957 320,187,000	RCFD S396 (128,000)	RCFD D958 293,563,000				RCFD D959 14,705,000	RCFD S397 1,468,000	RCFD D960 5,485,000	RCFD S398 5,094,000	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).....	226,411,000	(91,000)	142,205,000	0	0		79,980,000	3,779,000	538,000	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 211,535,000	RCFD S402 0	RCFD D967 194,445,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 11,364,000	RCFD D969 1,358,000	RCFD D970 2,773,000	RCFD S403 1,595,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold.....	RCON D971 0		RCON D972 0				RCON D973 0	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 74,700,000	RCFD H172 74,700,000									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.....	8,145,000	0	0				4,000	5,733,000	2,408,000		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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

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

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

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Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

	(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 24,000	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 24,000	4.c.	
d. All other exposures.....	RCFD S431 5,973,000	RCFD S432 0	RCFD S433 0	RCFD HJ80 0	RCFD HJ81 0		RCFD S434 0	RCFD S435 9,000	RCFD S436 5,635,000	RCFD S437 329,000	4.d.	
5. Loans and leases held for investment (2):	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		5.a.	
a. Residential mortgage exposures.....	125,672,000	0	0				761,000	99,600,000	25,311,000			
b. High volatility commercial real estate exposures.....	RCFD S445 0	RCFD S446 0	RCFD H179 0				RCFD H180 0	RCFD H181 0	RCFD H182 0	RCFD S447 0		5.b.
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCFD S449 3,855,000	RCFD S450 0	RCFD S451 0				RCFD HJ82 10,000	RCFD HJ83 0	RCFD S452 13,000	RCFD S453 0		RCFD S454 0
d. All other exposures.....	RCFD S457 414,739,000	RCFD S458 0	RCFD S459 6,136,000	RCFD HJ84 2,202,000	RCFD HJ85 0		RCFD S460 3,699,000	RCFD S461 3,278,000	RCFD S462 385,282,000	RCFD S463 3,171,000	5.d.	
6. LESS: Allowance for loan and lease losses (4).....	15,619,000	15,619,000									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 that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

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

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

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Part II—Continued

Dollar Amounts in Thousands		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)				
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches¹					
		250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset 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 (2).....								RCFD H277	RCFD H278	4.c.			
									0	0				
	d. All other exposures.....								RCFD H279	RCFD H280	4.d.			
									0	0				
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											
		10,971,000	629,000	5.d.										
6.	LESS: Allowance for loan and lease losses.....									6.				

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

² For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands			Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
7. Trading assets.....	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	7.	
	127,895,000	100,024,000	21,142,000	0	0		142,000	152,000	6,354,000	81,000		
8. All other assets (1,2,3).....	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185		8.
	112,918,000	14,113,966	25,341,000	284,000	0		6,323,000	501,000	45,511,034	659,000		
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 adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

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

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		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)		
		Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches¹			
		250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount		
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
7.	Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292		
		0	0	0	0				0	0		
8.	All other assets (2).....	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295		
		13,214,000	0	0	0				0	0		
		a. Separate account bank-owned life insurance.....									RCFD H296	RCFD H297
		b. Default fund contributions to central counterparties.....									4,693,000	964,000
											2,278,000	159,000

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

² Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

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	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
			1250%	SSFA ¹	Gross-Up
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
a. Held-to-maturity securities (2).....	31,722,000	31,722,000	0	7,195,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	1,063,000	1,063,000	0	249,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	72,327,000	72,005,000	322,000	19,855,000	0
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
10. Off-balance sheet securitization exposures.....	44,503,000	44,361,000	142,000	8,328,000	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	1,721,547,000	277,789,966	682,832,000	2,496,000	0		116,991,000	115,878,000	479,297,034	14,785,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands								
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	13,214,000	0	0	0			322,000	17,942,000

¹ Simplified Supervisory Formula Approach.

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

³ For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit.....	RCFD D991 38,212,000	1.0	RCFD D992 38,212,000	RCFD D993 4,260,000	RCFD HJ92 1,477,000	RCFD HJ93 0		RCFD D994 6,198,000	RCFD D995 871,000	RCFD D996 24,625,000	RCFD S511 781,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 9,621,000	0.5	RCFD D998 4,810,500	RCFD D999 112,000				RCFD G603 243,500	RCFD G604 16,000	RCFD G605 4,347,000	RCFD S512 92,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 6,434,000	0.2	RCFD G607 1,286,800	RCFD G608 0	RCFD HJ94 20,000	RCFD HJ95 0		RCFD G609 62,800	RCFD G610 40,000	RCFD G611 916,000	RCFD S513 248,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

¹ Credit conversion factor.

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

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

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Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (3).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523	16.	
	24,218,000	1.0	24,218,000	6,655,000	4,689,000	0		3,004,000	329,000	7,748,000	1,793,000		
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524	17.	
	4,964,000	1.0	4,964,000	3,562,000				0	0	1,386,000	16,000		
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												18.a.	
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531		
	46,881,000	0.2	9,376,200	117,000	866,000	0		223,200	149,000	7,993,000	28,000		
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539		
	248,981,000	0.5	124,490,500	231,500	14,232,000	0		11,450,000	428,000	97,748,000	401,000	18.b.	
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541									19.	
	682,077,000	0.0	0										
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01		RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	20.
			160,855,000	11,573,000	0	0		0	34,182,000	2,945,000	111,147,000	1,008,000	
			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557	21.	
21. Centrally cleared derivatives			20,222,000	0	19,222,000	0		0	0	1,000,000	0		
22. Unsettled transactions (failed trades) (4)	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197	22.	
	68,000			27,500				0	0	2,000	0		

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

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	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches¹		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions (2).....				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year				RCFD H307	RCFD H308	
				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				RCFD H309	RCFD H310	
20. Over-the-counter derivatives				0	0	20.
21. Centrally cleared derivatives						21.
	RCFD H198	RCFD H199	RCFD H200			
22. Unsettled transactions (failed trades) (3).....	0	0	38,500			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.

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		(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		
		709,370,000	43,002,000	0	0	172,354,500	120,656,000	736,209,034	19,152,000	23.	
24. Risk weight factor		X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%		
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	860,040	0	0	34,470,900	60,328,000	736,209,034	28,728,000	25.	

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		(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
		Allocation by Risk-Weight Category							
		250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)									
		RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
		13,214,000	0	0	0	0	0	502,500	
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	
		33,035,000	0	0	0	0	0	6,281,250	25.

		Totals		
Dollar Amounts in Thousands		RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1).....		S580	937,291,224	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....		S581	35,962,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3).....		B704	973,253,224	28.
29. LESS: Excess allowance for loan and lease losses (4,5)		A222	4,165,000	29.
30. LESS: Allocated transfer risk reserve3128	339,000	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....		.G641	968,749,224	31.

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

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

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

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

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

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Memoranda

	Dollar Amounts in Thousands		RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rulesG642	40,304,000	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	4,541,228,000	S583	4,188,086,000	S584	2,613,047,000	M.2.a.
b. Foreign exchange rate and gold		S585	10,980,454,000	S586	629,545,000	S587	222,236,000	M.2.b.
c. Credit (investment grade reference asset)		S588	196,231,000	S589	1,017,373,000	S590	93,630,000	M.2.c.
d. Credit (non-investment grade reference asset)		S591	58,065,000	S592	243,283,000	S593	12,180,000	M.2.d.
e. Equity		S594	548,278,000	S595	130,044,000	S596	6,796,000	M.2.e.
f. Precious metals (except gold)		S597	83,083,000	S598	5,912,000	S599	0	M.2.f.
g. Other		S600	67,009,000	S601	28,168,000	S602	506,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:								
a. Interest rate		S603	23,327,029,000	S604	837,183,000	S605	412,042,000	M.3.a.
b. Foreign exchange rate and gold		S606	391,481,000	S607	8,315,000	S608	294,000	M.3.b.
c. Credit (investment grade reference asset)		S609	291,613,000	S610	4,324,000	S611	105,000	M.3.c.
d. Credit (non-investment grade reference asset)		S612	70,402,000	S613	7,291,000	S614	751,000	M.3.d.
e. Equity		S615	13,853,000	S616	1,798,000	S617	22,000	M.3.e.
f. Precious metals (except gold)		S618	24,318,000	S619	19,000	S620	0	M.3.f.
g. Other		S621	60,131,000	S622	23,919,000	S623	27,000	M.3.g.

	Dollar Amounts in Thousands		RCFD	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: (1)					
a. Loans and leases held for investment.....		.JJ30	(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.

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

Schedule RC-S—Servicing, Securitization, and Asset Sale ActivitiesFFIEC 031
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Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
		Amount	Amount	Amount	Amount	Amount	Amount	Amount
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements		RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711
		3,939,000	0	0	0	0	0	24,000
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1		RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15
		0	0	0	0	0	0	1,000
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.¹</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1		RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732
		0	0	0	0	0	0	0
4. Past due loan amounts included in item 1:		RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739
a. 30-89 days past due.....		242,000	0	0	0	0	0	0
b. 90 days or more past due.....		RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746
		160,000	0	0	0	0	0	0
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):		RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753
a. Charge-offs.....		4,000	0	0	0	0	0	0
b. Recoveries.....		RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760
		2,000	0	0	0	0	0	0

¹ The \$100 billion asset-size test is based on total assets reported on the June 30, 2022, Report of Condition.

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	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
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 902,000 10.
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 75,000						RCFD B796 3,732,000 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 75,000						RCFD B803 929,000 12.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Schedule RC-S—Continued

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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	75,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	43,332,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)		A591	16,404,000	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	318,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.²</i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B806	1,890,000	M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	24,376,000	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....		C407	NR	M.4.

¹ Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.² The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.³ Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related ServicesFFIEC 031
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1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCFD A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFD 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).....	RCFD B867	YES	3.

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	9,527,000	57,734,000	1,438	3,929	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
0	13,281,000	0	33		
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
0	0	0	0	0	
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
369,000	81,000	189	7		
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
0	55,588,000	0	1,895		
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
54,611,000	154,000	6,992	23		
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
925,000	24,000	226	13		
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
136,173,000	665,195,000	92	5,747		
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
201,605,000	792,057,000	8,937	11,647		
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		20,274,455,000		286,408	

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	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900 58,155,000	RCFN B901 11,343,792,000	RCFN B902 3,018	RCFN B903 268,775	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 369,000	RCFD J260 526,000	RCFD J261 188	RCFD J262 394	13.

	Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts.....		B904	25,000	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	1,000	15.c.
16. Corporate trust and agency accounts.....		A479	4,000	16.
17. Investment management and investment advisory agency accounts.....		J315	62,000	17.
18. Foundation and endowment trust and agency accounts.....		J316	1,000	18.
19. Other fiduciary accounts.....		A480	18,000	19.
20. Custody and safekeeping accounts.....		B909	398,000	20.
21. Other fiduciary and related services income.....		B910	74,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....		4070	583,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....	B912	376,000		22.a.
23. Less: Expenses.....		C058	NR	23.
24. Less: Net losses from fiduciary and related services.....		A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....		B911	NR	25.
26. Net fiduciary and related services income.....		A491	NR	26.

Memoranda

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

Schedule RC-T—Continued

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

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

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

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

Memorandum item 3.h only is to be completed by banks with collective investment funds and common trust funds with a total market value of less than \$1 billion as of the preceding December 31 report date.

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

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

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

CONF

Name and Title (TEXT B962)

CONF

E-mail Address (TEXT B926)

CONF

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

CONF

FAX: Area code/phone number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹FFIEC 031
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	(Column A) Securitization Vehicles		(Column B) Other VIEs	
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				
a. Cash and balances due from depository institutions.....	J981	0	JF84	36,000
b. Securities not held for trading.....	HU20	32,000	HU21	512,000
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	30,198,000	HU23	19,993,000
d. Other real estate owned.....	K009	0	JF89	0
e. Other assets.....	JF91	10,000	JF90	380,000
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	6,814,000	JF85	9,673,000
b. Other liabilities.....	JF93	51,000	JF86	739,000
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	1,890,000
	Dollar Amounts in Thousands		RCFD	Amount
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....			JF77	19,419,000
6. Total liabilities of ABCP conduit VIEs.....			JF78	10,937,000

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

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

NR