Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

<table>
<thead>
<tr>
<th>Institution Name</th>
<th>JPMORGAN CHASE BANK, NATIONAL ASSOCIATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>COLUMBUS</td>
</tr>
<tr>
<td>State</td>
<td>OH</td>
</tr>
<tr>
<td>Zip Code</td>
<td>43240</td>
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<td>Call Report Report Date</td>
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<td>FDIC Certificate Number</td>
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<td>OCC Charter Number</td>
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<td>ABA Routing Number</td>
<td>21000021</td>
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<td>Last updated on</td>
<td>8/3/2023</td>
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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 June 30, 2023

This report is required by law: 12 U.S.C. §324 (State member banks); 12 U.S.C. §1817 (State non member banks); 12 U.S.C. §161 (National banks); and 12 U.S.C. §1464 (Savings associations).

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

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for data collection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data into the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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

FDIC Certificate Number 628 (RSSD 9050)

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

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

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
Legal Title of Bank (RSSD 9017)
COLUMBUS
City (RSSD 9130)
OH 43240
State Abbreviation (RSSD 9200) Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, 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 - FFIEC 031

Table of Contents

Signature Page............................................................1
Table of Contents........................................................2
Emergency Contact Information...................................4
Contact Information for the Reports of Condition and Income...........................................................4
USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information............................5
Bank Demographic Information(Form Type - 031)...................................................................6
Contact Information(Form Type - 031).........................................................................................6
Schedule RI - Income Statement(Form Type - 031)...................................................................8
Schedule RI-A - Changes in Bank Equity Capital(Form Type - 031)..............................................11
Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases(Form Type - 031).........12
Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 031).....................13
Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses(Form Type - 031)..........................................................14
Schedule RI-C Part II - Disaggregated Data on the Allowances for Credit Losses(Form Type - 031)..........................................................15
Schedule RI-D - Income from Foreign Offices(Form Type - 031).................................................15
Schedule RI-E - Explanations (Form Type - 031).............................................................................16
Schedule RC - Balance Sheet(Form Type - 031)............................................................................19
Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 031)...........20
Schedule RC-B - Securities(Form Type - 031)..............................................................................21
Schedule RC-C Part I - Loans and Leases(Form Type - 031)............................................................24
Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 031)..............29
Schedule RC-D - Trading Assets and Liabilities(Form Type - 031).................................................30
Schedule RC-E Part I - Deposits in Domestic Offices(Form Type - 031).........................................32
Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs(Form Type - 031)..........................................................34
Schedule RC-F - Other Assets(Form Type - 031).........................................................................35
Schedule RC-G - Other Liabilities(Form Type - 031)....................................................................36
Schedule RC-H - Selected Balance Sheet Items for Domestic Offices(Form Type - 031).............37
Schedule RC-I - Assets and Liabilities of IBFs(Form Type - 031).................................................38
Schedule RC-K - Quarterly Averages(Form Type - 031)............................................................38
Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 031)...............................39
Schedule RC-M - Memoranda(Form Type - 031)...........................................................................43
Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031).....47
Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 031).....50
Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices(Form Type - 031)..........................................................54

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.

Board of Governors of the Federal Reserve System, Federal Deposit Insurance Corporation, Office of the Comptroller of the Currency

Legend: NR - Not Reported, CONF - Confidential
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

<table>
<thead>
<tr>
<th>Field</th>
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<tbody>
<tr>
<td>Name (TEXT C496)</td>
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</tr>
<tr>
<td>Title (TEXT C491)</td>
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</tr>
<tr>
<td>E-mail Address (TEXT C492)</td>
<td>CONF</td>
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<tr>
<td>Area Code / Phone Number / Extension (TEXT C493)</td>
<td>CONF</td>
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<td>Area Code / FAX Number (TEXT C494)</td>
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Other Person to Whom Questions about the Reports Should be Directed

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</tr>
<tr>
<td>Title (TEXT C496)</td>
<td>CONF</td>
</tr>
<tr>
<td>E-mail Address (TEXT 4086)</td>
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</tr>
<tr>
<td>Area Code / Phone Number / Extension (TEXT 8902)</td>
<td>CONF</td>
</tr>
<tr>
<td>Area Code / FAX Number (TEXT 9116)</td>
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</table>

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

<table>
<thead>
<tr>
<th>Field</th>
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<tr>
<td>Name (TEXT C366)</td>
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<tr>
<td>Title (TEXT C367)</td>
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<tr>
<td>E-mail Address (TEXT C368)</td>
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<tr>
<td>Area Code / Phone Number / Extension (TEXT C369)</td>
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<td>Area Code / FAX Number (TEXT C370)</td>
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Secondary Contact

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<td>Name (TEXT C371)</td>
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<tr>
<td>Title (TEXT C372)</td>
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<tr>
<td>E-mail Address (TEXT C373)</td>
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<tr>
<td>Area Code / Phone Number / Extension (TEXT C374)</td>
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<tr>
<td>Area Code / FAX Number (TEXT C375)</td>
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USA PATRIOT Act Section 314(a) Anti-Money Laundering

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

CONF
Area Code / Phone Number / Extension (TEXT C892)

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C866)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

CONF
Area Code / Phone Number / Extension (TEXT C878)
# Bank Demographic Information (Form Type - 031)

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<td>RSSD9050</td>
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<td>Legal title of bank</td>
<td>RSSD9017</td>
</tr>
<tr>
<td>City</td>
<td>RSSD9130</td>
</tr>
<tr>
<td>State abbreviation</td>
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<tr>
<td>Zip code</td>
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(RCON9224) 7H6GLXDRUGQFU57RNE97

(RSSD9017) JPMorgan Chase Bank National Association

# Contact Information (Form Type - 031)

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<td>State abbreviation</td>
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(RCON9224) 7H6GLXDRUGQFU57RNE97

(RSSD9017) JPMorgan Chase Bank National Association

# Contact Information (Form Type - 031)

1. Contact Information for the Reports of Condition and Income
   a. Chief Financial Officer (or Equivalent) Signing the Reports
      1. Name
      2. Title
      3. E-mail Address
      4. Telephone
      5. FAX
   b. Other Person to Whom Questions about the Reports Should Be Directed
      1. Name
      2. Title
      3. E-mail Address
      4. Telephone
      5. FAX

2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed
   a. Name and Title
   b. E-mail Address
   c. Telephone
   d. FAX

3. Emergency Contact Information
   a. Primary Contact
      1. Name
      2. Title
      3. E-mail Address
      4. Telephone
      5. FAX
   b. Secondary Contact
      1. Name
      2. Title
      3. E-mail Address
      4. Telephone
      5. FAX

4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information
   a. Primary Contact
      1. Name
      2. Title
      3. E-mail Address
      4. Telephone
      5. FAX
   b. Secondary Contact
      1. Name
      2. Title
      3. E-mail Address
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<td>5. Chief Executive Officer Contact Information</td>
<td>1. Name</td>
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### Schedule RI - Income Statement (Form Type - 031)

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

Dollar amounts in thousands

<table>
<thead>
<tr>
<th>1. Interest income:</th>
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<tbody>
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<td>a. Interest and fee income on loans:</td>
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<tr>
<td>1. In domestic offices:</td>
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</tr>
<tr>
<td>a. Loans secured by real estate:</td>
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</tr>
<tr>
<td>1. Loans secured by 1-4 family residential properties</td>
<td>RIAD4435 5,482,000</td>
</tr>
<tr>
<td>2. All other loans secured by real estate</td>
<td>RIAD4436 3,470,000</td>
</tr>
<tr>
<td>b. Loans to finance agricultural production and other loans to farmers</td>
<td>RIAD4024 26,000</td>
</tr>
<tr>
<td>c. Commercial and industrial loans</td>
<td>RIAD4012 5,278,000</td>
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<tr>
<td>d. Loans to individuals for household, family, and other personal expenditures:</td>
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<tr>
<td>1. Credit cards</td>
<td>RIADB485 11,392,000</td>
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<tr>
<td>2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)</td>
<td>RIADB486 1,925,000</td>
</tr>
<tr>
<td>e. Loans to foreign governments and official institutions</td>
<td>RIAD4056 1,000</td>
</tr>
<tr>
<td>f. All other loans in domestic offices</td>
<td>RIAD4059 7,162,000</td>
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<tr>
<td>2. In foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
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<td>3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))</td>
<td>RIAD4010 38,363,000</td>
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<tr>
<td>b. Income from lease financing receivables</td>
<td>RIAD4065 2,000</td>
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<tr>
<td>c. Interest income on balances due from depositor institutions</td>
<td>RIAD4115 10,501,000</td>
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<tr>
<td>d. Interest and dividend income on securities:</td>
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<td>1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)</td>
<td>RIADB488 2,251,000</td>
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<td>2. Mortgage-backed securities</td>
<td>RIADB489 3,516,000</td>
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<td>3. All other securities (includes securities issued by states and political subdivisions in the U.S.)</td>
<td>RIAD4060 2,982,000</td>
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<td>e. Interest income from trading assets</td>
<td>RIAD4069 3,618,000</td>
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<tr>
<td>f. Interest income on federal funds sold and securities purchased under agreements to resell</td>
<td>RIAD4020 6,752,000</td>
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<td>g. Other interest income</td>
<td>RIAD4518 1,706,000</td>
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<td>h. Total interest income (sum of items 1.a.(3) through 1.g)</td>
<td>RIAD4107 69,691,000</td>
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<tr>
<td>2. Interest expense:</td>
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<tr>
<td>a. Interest on deposits:</td>
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</tr>
<tr>
<td>1. Interest on deposits in domestic offices:</td>
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<tr>
<td>a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)</td>
<td>RIAD4508 5,269,000</td>
</tr>
<tr>
<td>b. Nontransaction accounts:</td>
<td></td>
</tr>
<tr>
<td>1. Savings deposits (includes MMDAs)</td>
<td>RIADO093 4,301,000</td>
</tr>
<tr>
<td>2. Time deposits of $250,000 or less</td>
<td>RIADHK03 526,000</td>
</tr>
<tr>
<td>3. Time deposits of more than $250,000</td>
<td>RIADHK04 2,703,000</td>
</tr>
<tr>
<td>2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td></td>
</tr>
<tr>
<td>b. Expense of federal funds purchased and securities sold under agreements to repurchase</td>
<td>RIAD4112 5,988,000</td>
</tr>
<tr>
<td>c. Interest on trading liabilities and other borrowed money</td>
<td>RIAD4180 2,221,000</td>
</tr>
<tr>
<td>d. Interest on subordinated notes and debentures</td>
<td>RIAD4185 3,830,000</td>
</tr>
<tr>
<td>e. Total interest expense (sum of items 2.a through 2.d)</td>
<td>RIAD4200 7,000</td>
</tr>
<tr>
<td>3. Net interest income (item 1.h minus 2.e)</td>
<td>RIAD4073 24,845,000</td>
</tr>
<tr>
<td>4. Provision for loan and lease losses</td>
<td>RIAD4074 44,846,000</td>
</tr>
<tr>
<td>5. Noninterest income:</td>
<td></td>
</tr>
<tr>
<td>a. Income from fiduciary activities</td>
<td>RIADJJ33 5,103,000</td>
</tr>
<tr>
<td>b. Service charges on deposit accounts in domestic offices</td>
<td>RIAD4070 2,200,000</td>
</tr>
<tr>
<td>RIAD4080 2,293,000</td>
<td></td>
</tr>
</tbody>
</table>

1. Includes interest income on time certificates of deposit not held for trading.
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.
Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>RIADA220</td>
<td>15,207,000</td>
<td>5.c.</td>
</tr>
<tr>
<td>RIADC886</td>
<td>802,000</td>
<td>5.d.1.</td>
</tr>
<tr>
<td>RIADC888</td>
<td>848,000</td>
<td>5.d.2.</td>
</tr>
<tr>
<td>RIADC887</td>
<td>1,000</td>
<td>5.d.3.</td>
</tr>
<tr>
<td>RIADC386</td>
<td>0</td>
<td>5.d.4.</td>
</tr>
<tr>
<td>RIADC387</td>
<td>4,000</td>
<td>5.d.5.</td>
</tr>
<tr>
<td>RIADB491</td>
<td>0</td>
<td>5.e.</td>
</tr>
<tr>
<td>RIADB492</td>
<td>570,000</td>
<td>5.f.</td>
</tr>
<tr>
<td>RIADB493</td>
<td>0</td>
<td>5.g.</td>
</tr>
<tr>
<td>RIADB494</td>
<td>0</td>
<td>5.h.</td>
</tr>
<tr>
<td>RIAD5416</td>
<td>37,000</td>
<td>5.i.</td>
</tr>
<tr>
<td>RIAD5415</td>
<td>0</td>
<td>5.j.</td>
</tr>
<tr>
<td>RIADB496</td>
<td>39,000</td>
<td>5.k.</td>
</tr>
<tr>
<td>RIADB497</td>
<td>9,268,000</td>
<td>5.l.</td>
</tr>
<tr>
<td>RIADB498</td>
<td>31,269,000</td>
<td>5.m.</td>
</tr>
<tr>
<td>RIAD3521</td>
<td>0</td>
<td>6.a.</td>
</tr>
<tr>
<td>RIADB196</td>
<td>-1,768,000</td>
<td>6.b.</td>
</tr>
<tr>
<td>RIAD4135</td>
<td>18,660,000</td>
<td>7.a.</td>
</tr>
<tr>
<td>RIADB217</td>
<td>2,975,000</td>
<td>7.b.</td>
</tr>
<tr>
<td>RIAD216</td>
<td>0</td>
<td>7.c.</td>
</tr>
<tr>
<td>RIAD222</td>
<td>61,000</td>
<td>7.c.1.</td>
</tr>
<tr>
<td>RIAD2092</td>
<td>15,375,000</td>
<td>7.d.</td>
</tr>
<tr>
<td>RIAD2093</td>
<td>37,071,000</td>
<td>7.e.</td>
</tr>
<tr>
<td>RIAD4169</td>
<td>32,173,000</td>
<td>8.a.</td>
</tr>
<tr>
<td>RIAD170</td>
<td>7,000</td>
<td>8.b.</td>
</tr>
<tr>
<td>RIAD4301</td>
<td>32,180,000</td>
<td>8.c.</td>
</tr>
<tr>
<td>RIAD4302</td>
<td>6,468,000</td>
<td>8.d.</td>
</tr>
<tr>
<td>RIAD4303</td>
<td>25,712,000</td>
<td>9.10.</td>
</tr>
<tr>
<td>RIAD4507</td>
<td>25,712,000</td>
<td>10.11.</td>
</tr>
<tr>
<td>RIAD4103</td>
<td>-1,000</td>
<td>10.12.</td>
</tr>
<tr>
<td>RIAD4340</td>
<td>25,713,000</td>
<td>10.13.</td>
</tr>
<tr>
<td>RIAD4513</td>
<td>282,000</td>
<td>M.1.</td>
</tr>
<tr>
<td>RIADB431</td>
<td>35,000</td>
<td>M.2.</td>
</tr>
<tr>
<td>RIAD4313</td>
<td>364,000</td>
<td>M.3.</td>
</tr>
<tr>
<td>RIAD4507</td>
<td>590,000</td>
<td>M.4.</td>
</tr>
<tr>
<td>RIAD4150</td>
<td>219830</td>
<td>M.5.</td>
</tr>
<tr>
<td>RIAD4150</td>
<td>219830</td>
<td>M.6.</td>
</tr>
</tbody>
</table>

3. For banks required to complete Schedule R1, Memorandum item 8, trading revenue reported in Schedule R1, 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 "Securities Activities" for further detail on accounting for investments in equity securities.
### 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.c):

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>15.a</td>
<td>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</td>
<td>RIADH032</td>
</tr>
<tr>
<td>15.b</td>
<td>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</td>
<td>RIADH033</td>
</tr>
<tr>
<td>15.c</td>
<td>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</td>
<td>RIADH034</td>
</tr>
<tr>
<td>15.d</td>
<td>All other service charges on deposit accounts</td>
<td>RIADH035</td>
</tr>
</tbody>
</table>

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.

2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.
## Schedule RI-A - Changes in Bank Equity Capital (Form Type - 031)

<table>
<thead>
<tr>
<th></th>
<th>Description</th>
<th>RIADB507</th>
<th>RIAD3217</th>
<th>RIAD4356</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>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)</td>
<td>304,071,000</td>
<td>303,620,000</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>Cumulative effect of changes in accounting principles and corrections of material accounting errors</td>
<td>451,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Balance end of previous calendar year as restated (sum of items 1 and 2)</td>
<td>25,713,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Net income (loss) attributable to bank (must equal Schedule RI, item 14)</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Treasury stock transactions, net</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Changes incident to business combinations, net</td>
<td>0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>LESS: Cash dividends declared on preferred stock</td>
<td>18,000,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>LESS: Cash dividends declared on common stock</td>
<td>3,573,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Other comprehensive income</td>
<td>12,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above)</td>
<td>3,573,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)</td>
<td>315,369,000</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 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 Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 031)**

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

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Charge-offs Calendar year-to-date</th>
<th>(Column B) Recoveries Calendar year-to-date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td>1.a.</td>
<td>1.</td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td>RIADC891 0</td>
<td>RIADC892 0</td>
</tr>
<tr>
<td>1. 1-4 family residential construction loans...</td>
<td>RIADC93 0</td>
<td>RIADC94 0</td>
</tr>
<tr>
<td>2. Other construction loans and land development and other land loans...</td>
<td>RIAD3584 0</td>
<td>RIAD3585 0</td>
</tr>
<tr>
<td>b. Secured by farmland in domestic offices...</td>
<td>RIAD5411 14,000</td>
<td>RIAD5412 45,000</td>
</tr>
<tr>
<td>c. Secured by 1-4 family residential properties in domestic offices:</td>
<td>RIAD234 54,000</td>
<td>RIAD217 64,000</td>
</tr>
<tr>
<td>1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit...</td>
<td>RIAD235 2,000</td>
<td>RIAD218 7,000</td>
</tr>
<tr>
<td>2. Closed-end loans secured by 1-4 family residential properties:</td>
<td>RIAD3588 0</td>
<td>RIAD3589 0</td>
</tr>
<tr>
<td>a. Secured by first liens...</td>
<td>1.c.2.a.</td>
<td>1.d.</td>
</tr>
<tr>
<td>b. Secured by junior liens...</td>
<td>RIADC95 0</td>
<td>RIADC96 4,000</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties in domestic offices...</td>
<td>RIADC897 93,000</td>
<td>RIADC898 0</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td>RIADB512 0</td>
<td>RIADB513 0</td>
</tr>
<tr>
<td>1. Loans secured by owner-occupied nonfarm nonresidential properties...</td>
<td>1.e.1.</td>
<td>1.f.</td>
</tr>
<tr>
<td>2. Loans secured by other nonfarm nonresidential properties...</td>
<td>1.e.2.</td>
<td>1.e.</td>
</tr>
<tr>
<td>f. In foreign offices...</td>
<td>2.</td>
<td>2.</td>
</tr>
<tr>
<td>2. Not applicable</td>
<td>RIAD4655 2,000</td>
<td>RIAD4665 0</td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers...</td>
<td>3.</td>
<td>4.</td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)...</td>
<td>RIAD4645 402,000</td>
<td>RIAD4617 65,000</td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)...</td>
<td>RIAD4646 45,000</td>
<td>RIAD4618 3,000</td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td>5.</td>
<td>5.</td>
</tr>
<tr>
<td>a. Credit cards...</td>
<td>RIADB514 2,172,000</td>
<td>RIADB515 367,000</td>
</tr>
<tr>
<td>b. Automobile loans...</td>
<td>RIAD129 222,000</td>
<td>RIAD133 96,000</td>
</tr>
<tr>
<td>c. Other (includes revolving credit plans other than credit cards and other consumer loans)...</td>
<td>RIAD205 1,000</td>
<td>RIAD206 1,000</td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions...</td>
<td>RIAD4643 0</td>
<td>RIAD4627 0</td>
</tr>
<tr>
<td>7. All other loans...</td>
<td>RIAD4644 185,000</td>
<td>RIAD4628 28,000</td>
</tr>
<tr>
<td>8. Lease financing receivables:</td>
<td>7.</td>
<td>7.</td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures...</td>
<td>RIADF185 0</td>
<td>RIADF187 0</td>
</tr>
<tr>
<td>b. All other leases...</td>
<td>RIADG80 0</td>
<td>RIADG188 0</td>
</tr>
<tr>
<td>9. Total (sum of items 1 through 8)...</td>
<td>RIAD4635 3,192,000</td>
<td>RIAD4605 680,000</td>
</tr>
<tr>
<td>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...</td>
<td>RIAD649 1,000</td>
<td>RIAD6410 0</td>
</tr>
<tr>
<td>2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above)...</td>
<td>RIAD652 0</td>
<td>RIAD662 0</td>
</tr>
<tr>
<td>3. Not applicable</td>
<td>3.</td>
<td>4.</td>
</tr>
</tbody>
</table>

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.

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)...

| | RIADC88 | 420,000 |

---

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 Part II - Changes in Allowances for Credit Losses (Form Type - 031)

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Loans and Leases Held for Investment</th>
<th>(Column B) Held-to-maturity Debt Securities</th>
<th>(Column C) Available-for-sale Debt Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).................................</td>
<td>RIADB522 19,714,000</td>
<td>RIADJH88 67,000</td>
<td>RIADJH94 0</td>
</tr>
<tr>
<td>2. Recoveries (column A must equal Part I, item 9, column B, above).................</td>
<td>RIAD4605 680,000</td>
<td>RIADJH89 0</td>
<td>RIADJH95 0</td>
</tr>
<tr>
<td>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)......................................................</td>
<td>RIADC079 3,192,000</td>
<td>RIADJH92 0</td>
<td>RIADJH98 0</td>
</tr>
<tr>
<td>4. LESS: Write-downs arising from transfers of financial assets^3....................</td>
<td>RIAD5523 0</td>
<td>RIADJ000 0</td>
<td>RIADJ01 0</td>
</tr>
<tr>
<td>5. Provisions for credit losses^4..................................................................</td>
<td>RIADC230 5,281,000</td>
<td>RIADJH90 13,000</td>
<td>RIADJH96 0</td>
</tr>
<tr>
<td>6. Adjustments* (see instructions for this schedule).................................</td>
<td>RIADC233 -564,000</td>
<td>RIADJH91 -6,000</td>
<td>RIADJH97 0</td>
</tr>
<tr>
<td>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).................................................................</td>
<td>RIAD3123 21,919,000</td>
<td>RIADJH93 74,000</td>
<td>RIADJH99 0</td>
</tr>
</tbody>
</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Mem. Item</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>M.1.</td>
<td>RIADC435</td>
<td>34,000</td>
</tr>
<tr>
<td>M.2.</td>
<td>RIADC389</td>
<td>0</td>
</tr>
<tr>
<td>M.3.</td>
<td>RIADC390</td>
<td>404,000</td>
</tr>
<tr>
<td>M.4.</td>
<td>RIADC781</td>
<td>NR</td>
</tr>
<tr>
<td>M.5.</td>
<td>RIADJJ02</td>
<td>-3,000</td>
</tr>
<tr>
<td>M.6.</td>
<td>RCFDJJ03</td>
<td>18,000</td>
</tr>
<tr>
<td>M.7.</td>
<td>RIADMG93</td>
<td>-188,000</td>
</tr>
<tr>
<td>M.8.</td>
<td>RIADMG94</td>
<td>1,683,000</td>
</tr>
</tbody>
</table>

[^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 write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.

[^3]*: Memo. Item 2 and 3 are to be completed only by institutions that have adopted ASU 2016-13.

[^4]*: Memo. Item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.

**Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

2. Separate valuation allowance for uncollectible retail credit card fees and finance charges..........................

3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges^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)^3

5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)^3

6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)^3

7. Provisions for credit losses on off-balance-sheet credit exposures^3

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)
### Schedule RI-C Part I - Disaggregated Data on the Allowance for Loan and Lease Losses (Form Type - 031)

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

<table>
<thead>
<tr>
<th></th>
<th>(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)</th>
<th>(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)</th>
<th>(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)</th>
<th>(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)</th>
<th>(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Real estate loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction loans</td>
<td>RCDFM708 NR</td>
<td>RCDFM709 NR</td>
<td>RCDFM710 NR</td>
<td>RCDFM711 NR</td>
<td>RCDFM712 NR</td>
<td>RCDFM713 NR</td>
</tr>
<tr>
<td>b. Commercial real estate loans</td>
<td>RCDFM714 NR</td>
<td>RCDFM715 NR</td>
<td>RCDFM716 NR</td>
<td>RCDFM717 NR</td>
<td>RCDFM719 NR</td>
<td>RCDFM720 NR</td>
</tr>
<tr>
<td>c. Residential real estate loans</td>
<td>RCDFM721 NR</td>
<td>RCDFM722 NR</td>
<td>RCDFM723 NR</td>
<td>RCDFM724 NR</td>
<td>RCDFM725 NR</td>
<td>RCDFM726 NR</td>
</tr>
<tr>
<td>2. Commercial loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Credit cards:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Other consumer loans:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Unallocated, if any</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Total (for each column, sum of items 1.a through 5)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dollar amounts in thousands

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.

### Schedule RI-C Part II - Disaggregated Data on the Allowances for Credit Losses (Form Type - 031)

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Amortized Cost</th>
<th>(Column B) Allowance Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Real estate loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction loans</td>
<td>RCFDJ04 10,499,000</td>
<td>RCFDJ12 222,000</td>
</tr>
<tr>
<td>b. Commercial real estate</td>
<td>RCFDJ05 131,969,000</td>
<td>RCFDJ13 1,996,000</td>
</tr>
<tr>
<td>c. Residential real estate</td>
<td>RCFDJ06 326,424,000</td>
<td>RCFDJ14 1,041,000</td>
</tr>
<tr>
<td>2. Commercial loans</td>
<td>RCFDJ07 565,337,000</td>
<td>RCFDJ15 7,526,000</td>
</tr>
<tr>
<td>3. Credit cards</td>
<td>RCFDJ08 167,989,000</td>
<td>RCFDJ16 10,449,000</td>
</tr>
<tr>
<td>4. Other consumer loans</td>
<td>RCFDJ09 62,113,000</td>
<td>RCFDJ17 685,000</td>
</tr>
<tr>
<td>5. Unallocated, if any</td>
<td>RCFDJ11 1,264,331,000</td>
<td>RCFDJ18 21,919,000</td>
</tr>
<tr>
<td>6. Total (sum of items 1.a. through 5)</td>
<td>RCFDJ11 1,264,331,000</td>
<td></td>
</tr>
</tbody>
</table>

### Schedule RI-D - Income from Foreign Offices (Form Type - 031)

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.

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>RIADC899 20,065,000</th>
<th>RIADC900 18,002,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total interest income</td>
<td>RIADC899 20,065,000</td>
<td>RIADC900 18,002,000</td>
</tr>
<tr>
<td>2. Total interest expense</td>
<td>RIADC899 20,065,000</td>
<td>RIADC900 18,002,000</td>
</tr>
<tr>
<td>3. Provision for loan and</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>lease losses in foreign</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>offices</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>4. Noninterest income in</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>foreign offices:</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>a. Trading revenue</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>b. Investment banking,</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>advisory, brokerage,</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>and underwriting fees and</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>commissions</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>d. Other noninterest income</td>
<td>RIADKW02 52,000</td>
<td>RIADC902 11,393,000</td>
</tr>
<tr>
<td>5. Realized gains (losses)</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>on held-to-maturity and</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>available-for-sale debt</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>securities and change in</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>net unrealized holding</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>gains (losses) on equity</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>securities not held for</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>trading in foreign offices</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>6. Total noninterest expense</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>in foreign offices</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>7. Adjustments to pretax</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>income in foreign offices</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>for internal allocations to</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>foreign offices to reflect</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>the effects of equity</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>capital on overall bank</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>funding costs</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>8. Applicable income taxes</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>(on items 1 through 7)</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>9. Discontinued operations,</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>net of applicable income</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>taxes, in foreign offices</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>10. Net income attributable</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>to foreign offices before</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>internal allocations of</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>income and expense (item 1</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>plus or minus items 2 through 9)</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>11. Not applicable</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>12. Eliminations arising</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>from the consolidation of</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>foreign offices with</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>domestic offices</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>13. Consolidated net income</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>attributable to foreign</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
<tr>
<td>offices (sum of items 10 and 12)</td>
<td>RIADJ28 -58,000</td>
<td>RIADC905 2,174,000</td>
</tr>
</tbody>
</table>

---

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in item 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.
1. Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard in item 3.
### Schedule RI-E - Explanations (Form Type - 031)

**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 extraordinary items and other adjustments in Schedule RI, and all significant items of other noninterest income and other noninterest expense in Schedule RI. (See instructions for details.)

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>1.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 5.i:</td>
<td></td>
</tr>
<tr>
<td>a. Income and fees from the printing and sale of checks</td>
<td>RIADC013</td>
</tr>
<tr>
<td>b. Earnings on/increase in value of cash surrender value of life insurance</td>
<td>RIADC014</td>
</tr>
<tr>
<td>c. Income and fees from automated teller machines (ATMs)</td>
<td>RIADC016</td>
</tr>
<tr>
<td>d. Rent and other income from other real estate owned</td>
<td>RIAD4042</td>
</tr>
<tr>
<td>e. Safe deposit box rent</td>
<td>RIADC015</td>
</tr>
<tr>
<td>f. Bank card and credit card interchange fees</td>
<td>RIADF555</td>
</tr>
<tr>
<td>g. Income and fees from wire transfers</td>
<td>RIADT047</td>
</tr>
<tr>
<td>h. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>i. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>j. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 7.d:</td>
<td></td>
</tr>
<tr>
<td>a. Data processing expenses</td>
<td>RIADC017</td>
</tr>
<tr>
<td>b. Advertising and marketing expenses</td>
<td>RIAD0497</td>
</tr>
<tr>
<td>c. Directors' fees</td>
<td>RIAD4136</td>
</tr>
<tr>
<td>d. Printing, stationery, and supplies</td>
<td>RIADC018</td>
</tr>
<tr>
<td>e. Postage</td>
<td>RIAD8403</td>
</tr>
<tr>
<td>f. Legal fees and expenses</td>
<td>RIAD4141</td>
</tr>
<tr>
<td>g. FDIC deposit insurance assessments</td>
<td>RIAD4146</td>
</tr>
<tr>
<td>h. Accounting and auditing expenses</td>
<td>RIADF556</td>
</tr>
<tr>
<td>i. Consulting and advisory expenses</td>
<td>RIADF557</td>
</tr>
<tr>
<td>j. Automated teller machine (ATM) and interchange expenses</td>
<td>RIADF558</td>
</tr>
<tr>
<td>k. Telecommunications expenses</td>
<td>RIADF559</td>
</tr>
<tr>
<td>l. Other real estate owned expenses</td>
<td>RIADY923</td>
</tr>
<tr>
<td>m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)</td>
<td>RIADY924</td>
</tr>
<tr>
<td>n. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>o. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>p. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):</td>
<td></td>
</tr>
<tr>
<td>a. Disclose component, the gross dollar amount of that component, and its related income tax:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td>2. Amount of component</td>
<td></td>
</tr>
</tbody>
</table>
3. Applicable income tax effect:
   b. Describe component, the gross dollar amount of that component, and its related income tax:
      1. Describe component:
      2. Amount of component:
      3. Applicable income tax effect:

4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RIA-B, item 2) (itemize and describe all such effects):
   a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13:
   b. Not applicable
   c. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:
   d. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:

5. Other transactions with stockholders (including a parent holding company) (from Schedule RIA-A, item 11) (itemize and describe all such transactions):
   a. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:
   b. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:

6. Adjustments to allowances for credit losses (from Schedule RIA-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:
   b. Effect of adoption of current expected credit losses methodology on allowances for credit losses:
   c. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:
   d. Disclose component and the dollar amount of that component:
      1. Describe component:
      2. Amount of component:

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):
   a. Comments?
   b. Other explanations:

(TEXT4461) Net change in fair values of nontrading financial instruments accounted for under a fair value option
(TEXT4462) Bargain purchase gain associated with First Republic acquisition
(TEXT4463) Other Credit Card Related Fees
(TEXT4464) Brokerage and Clearing Expenses
(TEXT4498) Equity capital transfer from Bank to Corp Chain

1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.
2. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.
3. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.
4. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.
(TEXT4521) Effect of adopting ASU 2022-02 reported in Schedule RI-B

(TEXT4769) a. Operating and Financing Leases - 1,470,000

(TEXTB526) Effect of adopting ASU 2022-02 reported in Schedule RI-A
### Schedule RC - Balance Sheet (Form Type - 031)

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.

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>1. Cash and balances due from depository institutions (from Schedule RC-A):</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>a. Noninterest-bearing balances and currency and coin 1</td>
</tr>
<tr>
<td></td>
<td>b. Interest-bearing balances 2</td>
</tr>
<tr>
<td></td>
<td>2. Securities:</td>
</tr>
<tr>
<td></td>
<td>a. Held-to-maturity securities (from Schedule RC-B, column A) 3</td>
</tr>
<tr>
<td></td>
<td>b. Available-for-sale debt securities (from Schedule RC-B, column D)</td>
</tr>
<tr>
<td></td>
<td>c. Equity securities with readily determinable fair values not held for trading 4</td>
</tr>
<tr>
<td></td>
<td>3. Federal funds sold and securities purchased under agreements to resell:</td>
</tr>
<tr>
<td></td>
<td>a. Federal funds sold in domestic offices</td>
</tr>
<tr>
<td></td>
<td>b. Securities purchased under agreements to resell 5</td>
</tr>
<tr>
<td></td>
<td>4. Loans and lease financing receivables (from Schedule RC-C):</td>
</tr>
<tr>
<td></td>
<td>a. Loans and leases held for sale</td>
</tr>
<tr>
<td></td>
<td>b. Loans and leases held for investment 7</td>
</tr>
<tr>
<td></td>
<td>c. LESS: Allowance for loan and lease losses 8</td>
</tr>
<tr>
<td></td>
<td>d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)</td>
</tr>
<tr>
<td></td>
<td>5. Trading assets (from Schedule RC-D):</td>
</tr>
<tr>
<td></td>
<td>6. Premises and fixed assets (including capitalized leases)</td>
</tr>
<tr>
<td></td>
<td>7. Other real estate owned (from Schedule RC-M):</td>
</tr>
<tr>
<td></td>
<td>8. Investments in unconsolidated subsidiaries and associated companies</td>
</tr>
<tr>
<td></td>
<td>9. Direct and indirect investments in real estate ventures</td>
</tr>
<tr>
<td></td>
<td>10. Intangible assets (from Schedule RC-M):</td>
</tr>
<tr>
<td></td>
<td>11. Other assets (from Schedule RC-F):</td>
</tr>
<tr>
<td></td>
<td>12. Total assets (sum of items 1 through 11):</td>
</tr>
<tr>
<td></td>
<td>13. Deposits:</td>
</tr>
<tr>
<td></td>
<td>a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I):</td>
</tr>
<tr>
<td></td>
<td>1. Noninterest-bearing 8</td>
</tr>
<tr>
<td></td>
<td>2. Interest-bearing</td>
</tr>
<tr>
<td></td>
<td>b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II):</td>
</tr>
<tr>
<td></td>
<td>1. Noninterest-bearing</td>
</tr>
<tr>
<td></td>
<td>2. Interest-bearing</td>
</tr>
<tr>
<td></td>
<td>14. Federal funds purchased and securities sold under agreements to repurchase:</td>
</tr>
<tr>
<td></td>
<td>a. Federal funds purchased in domestic offices 9</td>
</tr>
<tr>
<td></td>
<td>b. Securities sold under agreements to repurchase 10</td>
</tr>
<tr>
<td></td>
<td>15. Trading liabilities (from Schedule RC-D):</td>
</tr>
<tr>
<td></td>
<td>16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M):</td>
</tr>
<tr>
<td></td>
<td>17. Not applicable</td>
</tr>
<tr>
<td></td>
<td>18. Not applicable</td>
</tr>
<tr>
<td></td>
<td>19. Subordinated notes and debentures 1</td>
</tr>
</tbody>
</table>

1. Includes cash items in process of collection and unposted debts.
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 should equal to 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 item 4.c the allowance for credit losses on loans and leases.
7. Includes noninterest-bearing demand, time, and savings deposits.
8. Includes limited-life preferred stock and related surplus.
9. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
10. Includes all securities repurchase agreements, regardless of maturity.
### Schedule RC-A - Cash and Balances Due From Depository Institutions (Form Type - 031)

*Exclude assets held for trading.*

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>Consolidated Bank</th>
<th>(Column B)</th>
<th>Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Cash items in process of collection, unposted debits, and currency and coin</td>
<td>19,335,000</td>
<td>RCON0020</td>
<td>9,573,000</td>
</tr>
<tr>
<td>1.a. Cash items in process of collection and unposted debits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.b. Currency and coin</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Balances due from depository institutions in the U.S.</td>
<td>493,000</td>
<td>RCON0080</td>
<td>9,724,000</td>
</tr>
<tr>
<td>3. Balances due from banks in foreign countries and foreign central banks</td>
<td>222,498,000</td>
<td>RCON0070</td>
<td>570,000</td>
</tr>
<tr>
<td>4. Balances due from Federal Reserve Banks</td>
<td>253,352,000</td>
<td>RCON0090</td>
<td>253,352,000</td>
</tr>
<tr>
<td>5. Total</td>
<td>495,678,000</td>
<td>RCON0010</td>
<td>273,700,000</td>
</tr>
</tbody>
</table>

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-B - Securities (Form Type - 031)

Exclude assets held for trading.

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Held-to-maturity Amortized Cost</th>
<th>(Column B) Held-to-maturity Fair Value</th>
<th>(Column C) Available-for-sale Amortized Cost</th>
<th>(Column D) Available-for-sale Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. U.S. Treasury securities</td>
<td>RCFD0211 202,655,000</td>
<td>RCFD0213 185,830,000</td>
<td>RCFD1286 63,949,000</td>
<td>RCFD1287 62,688,000</td>
</tr>
<tr>
<td>2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities)</td>
<td>RCFDHT50 0</td>
<td>RCFDHT51 0</td>
<td>RCFDHT52 49,000</td>
<td>RCFDHT53 49,000</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>RCFD8496 11,654,000</td>
<td>RCFD8497 10,903,000</td>
<td>RCFD8498 24,250,000</td>
<td>RCFD8499 23,994,000</td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Residential mortgage pass-through securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Guaranteed by GNMA</td>
<td>RCFDG300 31,684,000</td>
<td>RCFDG301 28,383,000</td>
<td>RCFDG302 54,482,000</td>
<td>RCFDG303 51,324,000</td>
</tr>
<tr>
<td>2. Issued by FNMA and FHLMC</td>
<td>RCFDG304 62,588,000</td>
<td>RCFDG305 54,613,000</td>
<td>RCFDG306 15,520,000</td>
<td>RCFDG307 13,941,000</td>
</tr>
<tr>
<td>3. Other pass-through securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Issued or guaranteed by U.S. Government agencies or sponsored agencies</td>
<td>RCFDG312 26,000</td>
<td>RCFDG313 26,000</td>
<td>RCFDG314 508,000</td>
<td>RCFDG315 491,000</td>
</tr>
<tr>
<td>2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies</td>
<td>RCFDG316 0</td>
<td>RCFDG317 0</td>
<td>RCFDG318 0</td>
<td>RCFDG319 0</td>
</tr>
<tr>
<td>3. All other residential MBS</td>
<td>RCFDG320 10,293,000</td>
<td>RCFDG321 9,090,000</td>
<td>RCFDG322 3,665,000</td>
<td>RCFDG323 3,545,000</td>
</tr>
<tr>
<td>c. Commercial MBS:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Commercial mortgage pass-through securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>RCFDK142 15,822,000</td>
<td>RCFDK143 13,963,000</td>
<td>RCFDK144 8,716,000</td>
<td>RCFDK145 8,614,000</td>
</tr>
<tr>
<td>b. Other pass-through securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Other commercial MBS:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Issued or guaranteed by U.S. Government agencies or sponsored agencies</td>
<td>RCFDK150 396,000</td>
<td>RCFDK151 359,000</td>
<td>RCFDK152 5,522,000</td>
<td>RCFDK153 5,397,000</td>
</tr>
<tr>
<td>b. All other commercial MBS</td>
<td>RCFDK154 10,748,000</td>
<td>RCFDK155 9,977,000</td>
<td>RCFDK156 2,223,000</td>
<td>RCFDK157 2,056,000</td>
</tr>
<tr>
<td>5. Asset-backed securities and structured financial products:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Asset-backed securities (ABS)</td>
<td>RCFD028 2,052,000</td>
<td>RCFD088 1,968,000</td>
<td>RCFD089 3,155,000</td>
<td>RCFD027 3,100,000</td>
</tr>
<tr>
<td>b. Structured financial products</td>
<td>RCFDHT58 61,095,000</td>
<td>RCFDHT59 60,187,000</td>
<td>RCFDHT60 5,660,000</td>
<td>RCFDHT61 5,591,000</td>
</tr>
<tr>
<td>6. Other debt securities:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Other domestic debt securities</td>
<td>RCFD1737 0</td>
<td>RCFD1738 0</td>
<td>RCFD1739 14,000</td>
<td>RCFD1741 13,000</td>
</tr>
<tr>
<td>b. Other foreign debt securities</td>
<td>RCFD1742 0</td>
<td>RCFD1743 0</td>
<td>RCFD1744 22,940,000</td>
<td>RCFD1746 22,386,000</td>
</tr>
<tr>
<td>7. Unallocated portfolio layer fair value hedge basis adjustments:</td>
<td>RCFDMG95 -865,000</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Total (sum of items 1 through 7):</td>
<td>RCFD1754 409,015,000</td>
<td>RCFD1771 375,299,000</td>
<td>RCFD1772 209,788,000</td>
<td>RCFD1773 203,191,000</td>
</tr>
</tbody>
</table>
Dollar amounts in thousands

<table>
<thead>
<tr>
<th></th>
<th>RCFD0416</th>
<th>121,919,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>M.1</td>
<td></td>
</tr>
</tbody>
</table>

2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): 1

a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions of 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

1. Three months or less
2. Over three months through 12 months
3. Over one year through three years
4. Over three years through five years
5. Over five years through 15 years
6. Over 15 years

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

1. Three months or less
2. Over three months through 12 months
3. Over one year through three years
4. Over three years through five years
5. Over five years through 15 years
6. Over 15 years

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
2. Over three years

 d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)  

Memorandum item 3 is to be completed semiannually in the June and December reports only.

3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)

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
   b. Fair value

---

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 Financing Corporation, Resolution Funding Corporation, the Student Loan Marketing Association, and the Tennessee Valley Authority.

2. 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.
### Table: Asset Backed Securities (ABS) and Structured Financial Products

#### 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):1

<table>
<thead>
<tr>
<th>(Column A) Held-to-maturity Amortized Cost</th>
<th>(Column B) Held-to-maturity Fair Value</th>
<th>(Column C) Available-for-sale Amortized Cost</th>
<th>(Column D) Available-for-sale Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDB838</td>
<td>0</td>
<td>RCFDB840</td>
<td>0</td>
</tr>
<tr>
<td>RCFDB842</td>
<td>0</td>
<td>RCFDB844</td>
<td>0</td>
</tr>
<tr>
<td>RCFDB846</td>
<td>0</td>
<td>RCFDB848</td>
<td>1,047,000</td>
</tr>
<tr>
<td>RCFDB850</td>
<td>2,052,000</td>
<td>RCFDB851</td>
<td>1,968,000</td>
</tr>
<tr>
<td>RCFDB854</td>
<td>0</td>
<td>RCFDB855</td>
<td>0</td>
</tr>
<tr>
<td>RCFDB858</td>
<td>0</td>
<td>RCFDB859</td>
<td>0</td>
</tr>
</tbody>
</table>

#### 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):

<table>
<thead>
<tr>
<th>(Column A) Held-to-maturity Amortized Cost</th>
<th>(Column B) Held-to-maturity Fair Value</th>
<th>(Column C) Available-for-sale Amortized Cost</th>
<th>(Column D) Available-for-sale Fair Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG348</td>
<td>0</td>
<td>RCFDG350</td>
<td>0</td>
</tr>
<tr>
<td>RCFDG352</td>
<td>0</td>
<td>RCFDG353</td>
<td>0</td>
</tr>
<tr>
<td>RCFDG356</td>
<td>56,155,000</td>
<td>RCFDG357</td>
<td>55,217,000</td>
</tr>
<tr>
<td>RCFDG360</td>
<td>0</td>
<td>RCFDG361</td>
<td>0</td>
</tr>
<tr>
<td>RCFDG364</td>
<td>0</td>
<td>RCFDG365</td>
<td>0</td>
</tr>
<tr>
<td>RCFDG368</td>
<td>0</td>
<td>RCFDG369</td>
<td>0</td>
</tr>
<tr>
<td>RCFDG372</td>
<td>4,940,000</td>
<td>RCFDG373</td>
<td>4,970,000</td>
</tr>
</tbody>
</table>

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. 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.
4. 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.
5. The $10 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.

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Note: The table above is a representation of the data from the document. The specific format and values are not directly transcribed but are structured to reflect the information presented in the document.
Schedule RC-C Part I - Loans and Leases (Form Type - 031)

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

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Consolidated Bank</th>
<th>(Column B) Domestic Offices</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>RCFD1410</td>
<td>RCONF158</td>
</tr>
<tr>
<td>1. Loans secured by real estate</td>
<td></td>
<td>2,707,000</td>
</tr>
<tr>
<td>1.a. Construction, land development, and other land loans</td>
<td>RCFDF158</td>
<td>2,651,000</td>
</tr>
<tr>
<td>1.1. 1-4 family residential construction loans</td>
<td>RCFDF159</td>
<td>11,213,000</td>
</tr>
<tr>
<td>1.2. Other construction loans and all land development and other land loans</td>
<td>RCFD1420</td>
<td>176,000</td>
</tr>
<tr>
<td>1.b. Secured by farmland (including farm residential and other improvements)</td>
<td>RCFD1797</td>
<td>16,899,000</td>
</tr>
<tr>
<td>1.c. Secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.c.1. Revolving, open-end loans secured by 1-4 family residential properties and extended lines of credit</td>
<td>RCFDFS67</td>
<td>317,970,000</td>
</tr>
<tr>
<td>1.c.2. Closed-end loans secured by 1-4 family residential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.c.2.a. Secured by first liens</td>
<td>RCFDFS68</td>
<td>1,041,000</td>
</tr>
<tr>
<td>1.c.2.b. Secured by junior liens</td>
<td>RCFD1460</td>
<td>101,209,000</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties</td>
<td>RCFDF160</td>
<td>16,631,000</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>RCFDF161</td>
<td>37,193,000</td>
</tr>
<tr>
<td>2. Loans secured by other nonfarm nonresidential properties</td>
<td>RCFD1590</td>
<td>586,000</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.a. To commercial banks in the U.S.</td>
<td>RCFD8532</td>
<td>17,000</td>
</tr>
<tr>
<td>2.1. To U.S. branches and agencies of foreign banks</td>
<td>RCFD8533</td>
<td>7,000</td>
</tr>
<tr>
<td>2.2. To other commercial banks in the U.S.</td>
<td>RCFD8534</td>
<td>1,000</td>
</tr>
<tr>
<td>2.b. To other depository institutions in the U.S.</td>
<td>RCFD8536</td>
<td>4,495,000</td>
</tr>
<tr>
<td>c. To banks in foreign countries:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.c.1. To foreign branches of other U.S. banks</td>
<td>RCFD8537</td>
<td>10,021,000</td>
</tr>
<tr>
<td>2.c.2. To other banks in foreign countries</td>
<td>RCFD1950</td>
<td>586,000</td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td>RCFD1763</td>
<td>157,267,000</td>
</tr>
<tr>
<td>3.1. To U.S. addressees (domicile)</td>
<td>RCFD1764</td>
<td>10,440,000</td>
</tr>
<tr>
<td>3.2. To non-U.S. addressees (domicile)</td>
<td>RCFD583</td>
<td>167,989,000</td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.1. To U.S. addressees (domicile)</td>
<td>RCFDF839</td>
<td>19,695,000</td>
</tr>
<tr>
<td>4.2. To other depository institutions in the U.S.</td>
<td>RCFDFX137</td>
<td>61,980,000</td>
</tr>
<tr>
<td>4.3. To banks in foreign countries</td>
<td>RCFDF207</td>
<td>7,660,000</td>
</tr>
<tr>
<td>4.4. To foreign branches of other U.S. banks</td>
<td>RCFDF2081</td>
<td>392,000</td>
</tr>
<tr>
<td>4.5. To other banks in foreign countries</td>
<td>RCFDF2107</td>
<td>31,923,000</td>
</tr>
<tr>
<td>4.6. Loans to nondepository financial institutions and other loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.6.1. Loans to nondepository financial institutions</td>
<td>RCFDF1563</td>
<td>283,053,000</td>
</tr>
<tr>
<td>5. Not applicable:</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>6.1. Credit cards</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>6.2. Other revolving credit plans</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>6.3. Automobile loans</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>6.4. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>7. Loans to foreign governments and official institutions (including foreign central banks):</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>9. Loans to nondepository financial institutions and other loans:</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>9.a. Loans to nondepository financial institutions</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>9.b. Other loans:</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>9.b.1. Loans for purchasing or carrying securities (secured and unsecured)</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>9.b.2. All other loans (exclude consumer loans)</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>10. Lease financing receivables (net of unearned income):</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>10.a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>10.b. All other leases</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>11. LESS: Any unearned income on loans reflected in items 1-9 above</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
<tr>
<td>12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)</td>
<td>RCONF154</td>
<td>106,089,000</td>
</tr>
</tbody>
</table>
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).
### 1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, 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
   2. Other construction loans and all land development and other land loans

b. Loans secured by 1-4 family residential properties in domestic offices

c. Secured by multifamily (5 or more) residential properties in domestic offices

d. Secured by nonfarm nonresidential properties in domestic offices:
   1. Loans secured by owner-occupied nonfarm nonresidential properties
   2. Loans secured by other nonfarm nonresidential properties

e. Commercial and industrial loans:
   1. To U.S. addresses (domicile)
   2. To non-U.S. addresses (domicile)

f. All other loans (include loans to individuals for household, family, and other personal expenditures)

   Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):
   1. Loans secured by farmland in domestic offices
   2. Not applicable
   3. Loans to finance agricultural production and other loans to farmers
   4. Loans to individuals for household, family, and other personal expenditures:
      a. Credit cards
      b. Automobile loans
      c. Other (includes revolving credit plans other than credit cards and other consumer loans)
   g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms

### 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. Three months or less
   2. Over three months through 12 months
   3. Over one year through three years
   4. Over three years through five years
   5. Over five years through 15 years
   6. Over 15 years

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. Three months or less
   2. Over three months through 12 months
   3. Over one year through three years
   4. Over three years through five years
   5. Over five years through 15 years
   6. Over 15 years

### 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. 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)

### 5. Loans secured by real estate to non-U.S. addresses (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)

### Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

### 6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A

---

<table>
<thead>
<tr>
<th>Type of Loan</th>
<th>Amount in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. 1-4 family residential construction loans</td>
<td>RCONK158 0</td>
</tr>
<tr>
<td>b. Other construction loans and all land development and other land loans</td>
<td>RCONK159 1,000</td>
</tr>
<tr>
<td>c. Secured by multifamily (5 or more) residential properties</td>
<td>RCONF576 1,000</td>
</tr>
<tr>
<td>d. Secured by nonfarm nonresidential properties in domestic offices</td>
<td>RCONK160 0</td>
</tr>
<tr>
<td>e. To U.S. addresses (domicile)</td>
<td>RCONK161 32,000</td>
</tr>
<tr>
<td>f. Not applicable</td>
<td>RCONK162 44,000</td>
</tr>
<tr>
<td>g. Loans secured by farmland in domestic offices</td>
<td>RCFDK163 283,000</td>
</tr>
<tr>
<td>h. Loans to finance agricultural production and other loans to farmers</td>
<td>RCFDK164 66,000</td>
</tr>
<tr>
<td>i. Loans to individuals for household, family, and other personal expenditures:</td>
<td>RCFDK165 246,000</td>
</tr>
<tr>
<td>j. Credit cards</td>
<td>RCONK166 0</td>
</tr>
<tr>
<td>k. Automobile loans</td>
<td>RCFDK098 245,000</td>
</tr>
<tr>
<td>l. Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td>RCFDK203 0</td>
</tr>
<tr>
<td>m. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms</td>
<td>RCFDK204 0</td>
</tr>
<tr>
<td>n. Loans secured by farmland in domestic offices</td>
<td>RCFDH25 673,000</td>
</tr>
<tr>
<td>o. Loans to finance agricultural production and other loans to farmers</td>
<td>RCONA564 5,734,000</td>
</tr>
<tr>
<td>p. Loans to individuals for household, family, and other personal expenditures:</td>
<td>RCONA565 7,147,000</td>
</tr>
<tr>
<td>q. Credit cards</td>
<td>RCONA566 12,560,000</td>
</tr>
<tr>
<td>r. Automobile loans</td>
<td>RCONA567 27,026,000</td>
</tr>
<tr>
<td>s. Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td>RCONA568 88,359,000</td>
</tr>
<tr>
<td>t. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms</td>
<td>RCONA569 173,853,000</td>
</tr>
<tr>
<td>u. Loans secured by farmland in domestic offices</td>
<td>RCFDA570 679,105,000</td>
</tr>
<tr>
<td>v. Loans to finance agricultural production and other loans to farmers</td>
<td>RCFDA571 46,962,000</td>
</tr>
<tr>
<td>w. Loans to individuals for household, family, and other personal expenditures:</td>
<td>RCFDA572 67,439,000</td>
</tr>
<tr>
<td>x. Credit cards</td>
<td>RCFDA573 92,758,000</td>
</tr>
<tr>
<td>y. Automobile loans</td>
<td>RCFDA574 46,962,000</td>
</tr>
<tr>
<td>z. Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td>RCFDA575 9,553,000</td>
</tr>
<tr>
<td>aa. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms</td>
<td>RCFDA247 243,900,000</td>
</tr>
<tr>
<td>bb. Loans secured by farmland in domestic offices</td>
<td>RCFD2746 18,844,000</td>
</tr>
<tr>
<td>cc. Loans to finance agricultural production and other loans to farmers</td>
<td>RCONS370 135,440,000</td>
</tr>
<tr>
<td>dd. Loans to individuals for household, family, and other personal expenditures:</td>
<td>RCFDB837 4,058,000</td>
</tr>
<tr>
<td>ee. Credit cards</td>
<td>RCFDC391 2,317,000</td>
</tr>
</tbody>
</table>

---

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

**Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.**

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):

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDC779</td>
<td>Memorandum item 7.a</td>
<td>NR</td>
</tr>
<tr>
<td>RCFDC780</td>
<td>Memorandum item 7.b</td>
<td>NR</td>
</tr>
</tbody>
</table>

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

8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCONF230</td>
<td>Memorandum item 8.a</td>
<td>4,608,000</td>
</tr>
<tr>
<td>RCONF231</td>
<td>Memorandum item 8.b</td>
<td>1,962,000</td>
</tr>
<tr>
<td>RCONF232</td>
<td>Memorandum item 8.c</td>
<td>67,000</td>
</tr>
</tbody>
</table>

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

| M.9. | RCONF577 | 949,000 |

| M.10. | Not applicable |

| M.11. | Not applicable |

#### (Column A) Fair value of acquired loans and leases at acquisition date

| M.12.a | RCFDG091 | 125,511,000 |
| M.12.b | RCFDG092 | 143,369,000 |
| M.12.c | RCFDG093 | 854,000 |
| M.12.d | RCFDG094 | 3,945,000 |
| M.12.e | RCFDG095 | 4,344,000 |
| M.12.f | RCFDG096 | 61,000 |
| M.12.g | RCFDG097 | 3,804,000 |
| M.12.h | RCFDG098 | 3,991,000 |
| M.12.i | RCFDG099 | 0 |
| M.12.j | RCFDG100 | 17,078,000 |
| M.12.k | RCFDG101 | 18,628,000 |
| M.12.l | RCFDG102 | 257,000 |

#### (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

| M.13.a | RCONG376 | 0 |
| M.13.b | RIADG377 | 0 |
| M.13.c | RCFDG378 | 690,067,000 |

| M.14.a | RCONF091 | 0 |
| M.14.b | RCONF092 | 0 |
| M.14.c | RCONF093 | 0 |
| M.14.d | RCONF094 | 0 |
| M.14.e | RCONF095 | 0 |
| M.14.f | RCONF096 | 0 |
| M.14.g | RCONF097 | 0 |
| M.14.h | RCONF098 | 0 |
| M.14.i | RCONF099 | 0 |
| M.14.j | RCONF100 | 0 |
| M.14.k | RCONF101 | 0 |
| M.14.l | RCONF102 | 0 |

### Dollar amounts in thousands

#### Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, part I, item 1.c., column B) that exceeded 100% of 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 December 31, 2021.

| M.15.a | RCONJ466 | NR |
| M.15.b | RCONJ467 | NR |
| M.15.c | RCONJ468 | NR |
| M.15.d | RCONJ469 | NR |
| M.15.e | RCONJ470 | NR |
| M.15.f | RCONJ471 | NR |
| M.15.g | RCONLE75 | 9,269,000 |

### Dollar amounts in thousands

| M.16.a | RCONLG24 | CONF |
| M.16.b | RCONLG25 | CONF |

### Dollar amounts in thousands

| M.17.a | RCONLG26 | CONF |
| M.17.b | RCONLG27 | CONF |

---

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 Part II - Loans to Small Businesses and Small Farms (Form Type - 031)**

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.

<table>
<thead>
<tr>
<th>(Column A) Number of Loans</th>
<th>(Column B) Amount Currently Outstanding</th>
<th>Dollar amounts in thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCON5564</td>
<td>494</td>
<td>RCON5565</td>
</tr>
<tr>
<td>RCON5566</td>
<td>2350</td>
<td>RCON5567</td>
</tr>
<tr>
<td>RCON5568</td>
<td>8937</td>
<td>RCON5569</td>
</tr>
<tr>
<td>RCON5570</td>
<td>2899186</td>
<td>RCON5571</td>
</tr>
<tr>
<td>RCON5572</td>
<td>57596</td>
<td>RCON5573</td>
</tr>
<tr>
<td>RCON5574</td>
<td>14945</td>
<td>RCON5575</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3.</td>
</tr>
<tr>
<td>RCON5578</td>
<td>5</td>
<td>RCON5579</td>
</tr>
<tr>
<td>RCON5580</td>
<td>14</td>
<td>RCON5581</td>
</tr>
<tr>
<td>RCON5582</td>
<td>19</td>
<td>RCON5583</td>
</tr>
<tr>
<td>RCON5584</td>
<td>47851</td>
<td>RCON5585</td>
</tr>
<tr>
<td>RCON5586</td>
<td>291</td>
<td>RCON5587</td>
</tr>
<tr>
<td>RCON5588</td>
<td>24</td>
<td>RCON5589</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6.</td>
</tr>
</tbody>
</table>

**Notes:**
- Dollar amounts in thousands
- Column B: Amount Currently Outstanding
- Column A: Number of Loans
- (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.
## Schedule RC-D - Trading Assets and Liabilities (Form Type - 031)

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

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>Consolidated Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. U.S. Treasury securities (exclude mortgage-backed securities)</td>
<td>RCFD3531 26,889,000</td>
</tr>
<tr>
<td>2. U.S. Government agency obligations (exclude mortgage-backed securities)</td>
<td>RCFD3532 0</td>
</tr>
<tr>
<td>3. Securities issued by states and political subdivisions in the U.S.</td>
<td>RCFD3533 948,000</td>
</tr>
<tr>
<td>4. Mortgage-backed securities (MBS):</td>
<td></td>
</tr>
<tr>
<td>a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA</td>
<td>RCFDG379 23,881,000</td>
</tr>
<tr>
<td>b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS)</td>
<td>RCFDG380 706,000</td>
</tr>
<tr>
<td>c. All other residential MBS</td>
<td>RCFDG381 1,021,000</td>
</tr>
<tr>
<td>d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies</td>
<td>RCFDK197 0</td>
</tr>
<tr>
<td>e. All other commercial MBS</td>
<td>RCFDK198 324,000</td>
</tr>
<tr>
<td>5. Other debt securities:</td>
<td></td>
</tr>
<tr>
<td>a. Structured financial products</td>
<td>RCFDHT62 4,200,000</td>
</tr>
<tr>
<td>b. All other debt securities</td>
<td>RCFDG386 132,040,000</td>
</tr>
<tr>
<td>6. Loans:</td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate</td>
<td></td>
</tr>
<tr>
<td>1. Loans secured by 1-4 family residential properties</td>
<td>RCFDHT63 0</td>
</tr>
<tr>
<td>2. All other loans secured by real estate</td>
<td>RCFDHT64 112,000</td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>RCFDF614 6,730,000</td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)</td>
<td>RCFDHT65 0</td>
</tr>
<tr>
<td>d. Other loans</td>
<td>RCFDF618 1,059,000</td>
</tr>
<tr>
<td>7. Not applicable</td>
<td></td>
</tr>
<tr>
<td>8. Not applicable</td>
<td></td>
</tr>
<tr>
<td>9. Other trading assets</td>
<td>RCFD3541 139,865,000</td>
</tr>
<tr>
<td>10. Not applicable</td>
<td></td>
</tr>
<tr>
<td>11. Derivatives with a positive fair value</td>
<td>RCFD3543 63,701,000</td>
</tr>
<tr>
<td>12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5)</td>
<td>RCFD3545 401,476,000</td>
</tr>
<tr>
<td>13. Not available</td>
<td></td>
</tr>
<tr>
<td>a. Liability for short positions</td>
<td>RCFD3546 80,158,000</td>
</tr>
<tr>
<td>b. Other trading liabilities</td>
<td>RCFDF624 115,000</td>
</tr>
<tr>
<td>14. Derivatives with a negative fair value</td>
<td>RCFD3547 42,994,000</td>
</tr>
<tr>
<td>15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15)</td>
<td>RCFD3548 123,267,000</td>
</tr>
</tbody>
</table>

### Memorandum Items

Memorandum items 2 through 10 are to be completed by banks with $10 billion or more in total trading assets.

1. **Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):**
   - a. Loans secured by real estate
     1. Loans secured by 1-4 family residential properties
     2. All other loans secured by real estate
   - b. Commercial and industrial loans
     - c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)
     - d. Other loans
   - M.2.

2. **Loans measured at fair value that are past due 90 days or more:**
   - a. Fair value
   - b. Unpaid principal balance

---

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. The $10 billion trading asset-size test is based on total trading assets reported on the June 30, 2022, Report of Condition.
### Dollar amounts in thousands

#### Memorandum items 3 through 10 are to be completed by banks with $10 billion or more in total trading assets.

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 through (3)):  
   a. Trust preferred securities issued by financial institutions  
   b. Trust preferred securities issued by real estate investment trusts  
   c. Corporate and similar loans  
   d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)  
   e. 1-4 family residential MBS not issued or guaranteed by GSEs  
   f. Diversified (mixed) pools of structured financial products  
   g. Other collateral or reference assets

4. Pledged trading assets:
   a. Pledged securities
   b. Pledged loans

5. Asset-backed securities:
   a. Credit card receivables
   b. Home equity lines
   c. Automobile loans
   d. Other consumer loans
   e. Commercial and industrial loans
   f. Other

6. Retained beneficial interests in securitizations (first-loss or equity tranches)

7. Equity securities (included in Schedule RC-D, item 9, above):
   a. Readily determinable fair values
   b. Other

8. Loans pending securitization

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% of the item):\(^1\)
   a. Disclose component and the dollar amount of that component:
      1. Describe component
      2. Amount of component
   b. Disclose component and the dollar amount of that component:
      1. Describe component
      2. Amount of component
   c. Disclose component and the dollar amount of that component:

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% of the item):
   a. Disclose component and the dollar amount of that component:
      1. Describe component
      2. Amount of component
   b. Disclose component and the dollar amount of that component:
   c. Disclose component and the dollar amount of that component:

---

\(^1\) Exclude equity securities.
## Schedule RC-E Part I - Deposits in Domestic Offices (Form Type - 031)

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)</th>
<th>(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)</th>
<th>(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individuals, partnerships, and corporations (include all certified and official checks)</td>
<td>RCONB549 437,899,000</td>
<td>RCONB550 1,500,386,000</td>
<td></td>
</tr>
<tr>
<td>2. U.S. Government</td>
<td>RCON2202 234,000</td>
<td>RCON2520 7,000</td>
<td></td>
</tr>
<tr>
<td>3. States and political subdivisions in the U.S.</td>
<td>RCON2203 7,135,000</td>
<td>RCON2530 38,277,000</td>
<td></td>
</tr>
<tr>
<td>4. Commercial banks and other depository institutions in the U.S.</td>
<td>RCONB551 1,924,000</td>
<td>RCONB552 4,492,000</td>
<td></td>
</tr>
<tr>
<td>5. Banks in foreign countries</td>
<td>RCON2213 42,406,000</td>
<td>RCON2236 17,913,000</td>
<td></td>
</tr>
<tr>
<td>6. Foreign governments and official institutions (including foreign central banks)</td>
<td>RCON2216 4,869,000</td>
<td>RCON2377 12,500,000</td>
<td></td>
</tr>
<tr>
<td>7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)</td>
<td>RCON2215 494,467,000</td>
<td>RCON2210 440,875,000</td>
<td>RCON2385 1,573,575,000</td>
</tr>
</tbody>
</table>
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:
   b. Total brokered deposits:
   c. Brokered deposits of $250,000 or less (fully insured brokered deposits)\(^2\):
   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):
      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):
   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).
   f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits:
   g. Total reciprocal deposits (as of the report date):

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):
      2. Other savings deposits (excludes MMDAs):
   b. Total time deposits of less than $100,000:
   c. Total time deposits of $100,000 through $250,000:
   d. Total time deposits of more than $250,000:
   e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above:

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. Three months or less:
      2. Over three months through 12 months:
      3. Over one year through three years:
      4. Over three years:
   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)\(^2\):

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. Three months or less:
      2. Over three months through 12 months:
      3. Over one year through three years:
      4. Over three years:

---

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

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

#### 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):

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in thousands)</th>
<th>Memo</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use</td>
<td>32,594,000</td>
<td></td>
</tr>
<tr>
<td>b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use</td>
<td>66,117,000</td>
<td></td>
</tr>
</tbody>
</table>

#### 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):

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount (in thousands)</th>
<th>Memo</th>
</tr>
</thead>
<tbody>
<tr>
<td>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</td>
<td>303,182,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>525,873,000</td>
<td></td>
</tr>
<tr>
<td>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</td>
<td>384,338,000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>86,626,000</td>
<td></td>
</tr>
</tbody>
</table>

### Schedule RC-E Part II - Deposits in Foreign Offices including Edge and Agreement subsidiaries and IBFs (Form Type - 031)

<table>
<thead>
<tr>
<th>Deposits of:</th>
<th>Amount (in thousands)</th>
<th>Memo</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Individuals, partnerships, and corporations (include all certified and official checks)</td>
<td>339,747,000</td>
<td>1.</td>
</tr>
<tr>
<td>2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions</td>
<td>1,526,000</td>
<td>2.</td>
</tr>
<tr>
<td>3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)</td>
<td>51,244,000</td>
<td>3.</td>
</tr>
<tr>
<td>4. Foreign governments and official institutions (including foreign central banks)</td>
<td>45,028,000</td>
<td>4.</td>
</tr>
<tr>
<td>5. U.S. Government and states and political subdivisions in the U.S.</td>
<td>63,000</td>
<td>5.</td>
</tr>
<tr>
<td>6. Total</td>
<td>437,608,000</td>
<td>6.</td>
</tr>
<tr>
<td>1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b)</td>
<td>84,022,000</td>
<td>1.</td>
</tr>
</tbody>
</table>

---

5. The $1 billion asset size test is based on the total assets reported on the June 30, 2022, Report of Condition.
### Schedule RC-F - Other Assets (Form Type - 031)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount (in thousands)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Accrued interest receivable</td>
<td>11,772,000</td>
</tr>
<tr>
<td>2.</td>
<td>Net deferred tax assets</td>
<td>6,776,000</td>
</tr>
<tr>
<td>3.</td>
<td>Interest-only strips receivable (not in the form of a security)</td>
<td>0</td>
</tr>
<tr>
<td>4.</td>
<td>Equity investments without readily determinable fair values</td>
<td>5,469,000</td>
</tr>
<tr>
<td>5.</td>
<td>Life insurance assets:</td>
<td></td>
</tr>
<tr>
<td>5.a.</td>
<td>General account life insurance assets</td>
<td>6,598,000</td>
</tr>
<tr>
<td>5.b.</td>
<td>Separate account life insurance assets</td>
<td>5,722,000</td>
</tr>
<tr>
<td>5.c.</td>
<td>Hybrid account life insurance assets</td>
<td>0</td>
</tr>
<tr>
<td>6.</td>
<td>All other assets (itemize and describe amounts greater than $100,000 that exceed 25% of this item)</td>
<td></td>
</tr>
<tr>
<td>6.a.</td>
<td>Prepaid expenses</td>
<td>0</td>
</tr>
<tr>
<td>6.b.</td>
<td>Repossessed personal property (including vehicles)</td>
<td>0</td>
</tr>
<tr>
<td>6.c.</td>
<td>Derivatives with a positive fair value held for purposes other than trading</td>
<td>0</td>
</tr>
<tr>
<td>6.d.</td>
<td>FDIC loss-sharing indemnification assets</td>
<td>0</td>
</tr>
<tr>
<td>6.e.</td>
<td>Computer software</td>
<td>0</td>
</tr>
<tr>
<td>6.f.</td>
<td>Accounts receivable</td>
<td>56,319,000</td>
</tr>
<tr>
<td>6.g.</td>
<td>Receivables from foreclosed government-guaranteed mortgage loans</td>
<td>0</td>
</tr>
<tr>
<td>6.h.</td>
<td>Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>6.h.1.</td>
<td>Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>6.h.2.</td>
<td>Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>6.i.</td>
<td>Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>6.i.1.</td>
<td>Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>6.i.2.</td>
<td>Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>6.j.</td>
<td>Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>6.j.1.</td>
<td>Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>6.j.2.</td>
<td>Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>7.</td>
<td>Total (sum of items 1 through 6) (must equal Schedule RC, item 11)</td>
<td>166,854,000</td>
</tr>
</tbody>
</table>

---

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are 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. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
# Schedule RC-G - Other Liabilities (Form Type - 031)

<table>
<thead>
<tr>
<th>Description</th>
<th>Dollar Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Not available</td>
<td></td>
</tr>
<tr>
<td>a. Interest accrued and unpaid on deposits in domestic offices</td>
<td>1,662,000</td>
</tr>
<tr>
<td>b. Other expenses accrued and unpaid (includes accrued income taxes payable)</td>
<td>30,365,000</td>
</tr>
<tr>
<td>2. Net deferred tax liabilities</td>
<td>0</td>
</tr>
<tr>
<td>3. Allowance for credit losses on off-balance sheet credit exposures</td>
<td>2,169,000</td>
</tr>
<tr>
<td>4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)</td>
<td></td>
</tr>
<tr>
<td>a. Accounts payable</td>
<td>89,484,000</td>
</tr>
<tr>
<td>b. Deferred compensation liabilities</td>
<td>0</td>
</tr>
<tr>
<td>c. Dividends declared but not yet payable</td>
<td>0</td>
</tr>
<tr>
<td>d. Derivatives with a negative fair value held for purposes other than trading</td>
<td>0</td>
</tr>
<tr>
<td>e. Operating lease liabilities</td>
<td>0</td>
</tr>
<tr>
<td>f. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>2. Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>g. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>2. Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>h. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td>1. Describe component</td>
<td>NR</td>
</tr>
<tr>
<td>2. Amount of component</td>
<td>0</td>
</tr>
<tr>
<td>5. Total</td>
<td>157,573,000</td>
</tr>
</tbody>
</table>

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

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

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 are not unconditionally cancelable.
**Schedule RC-H - Selected Balance Sheet Items for Domestic Offices (Form Type - 031)**

To be completed only by banks with foreign offices.

Dollar amounts in thousands

<table>
<thead>
<tr>
<th></th>
<th>(Column A) Amortized Cost of Held-to-Maturity Securities</th>
<th>(Column B) Fair Value of Available-for-Sale Securities</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>RCON8492</td>
<td>84,267,000</td>
</tr>
<tr>
<td>2.</td>
<td>RCON8495</td>
<td>10,526,000</td>
</tr>
<tr>
<td>3.</td>
<td>RCON190</td>
<td>152,194,000</td>
</tr>
<tr>
<td>4.</td>
<td>RCON2163</td>
<td>244,711,000</td>
</tr>
<tr>
<td>5.</td>
<td>RCON2941</td>
<td>0</td>
</tr>
<tr>
<td>6.</td>
<td>RCON2192</td>
<td>2,383,624,000</td>
</tr>
<tr>
<td>7.</td>
<td>RCON3129</td>
<td>2,320,312,000</td>
</tr>
<tr>
<td>8.</td>
<td>RCON2111</td>
<td>202,655,000</td>
</tr>
<tr>
<td>9.</td>
<td>RCON1287</td>
<td>62,688,000</td>
</tr>
<tr>
<td>10.</td>
<td>RCON1709</td>
<td>11,654,000</td>
</tr>
<tr>
<td>11.</td>
<td>RCON8499</td>
<td>23,994,000</td>
</tr>
<tr>
<td>12.</td>
<td>RCON389</td>
<td>110,092,000</td>
</tr>
<tr>
<td>13.</td>
<td>RCON390</td>
<td>73,879,000</td>
</tr>
<tr>
<td>14.</td>
<td>RCON1733</td>
<td>21,041,000</td>
</tr>
<tr>
<td>15.</td>
<td>RCON1736</td>
<td>3,588,000</td>
</tr>
<tr>
<td>16.</td>
<td>RCON397</td>
<td>5,371,000</td>
</tr>
<tr>
<td>17.</td>
<td>RCON400</td>
<td>3,457,000</td>
</tr>
<tr>
<td>18.</td>
<td>RCON399</td>
<td>46,330,000</td>
</tr>
<tr>
<td>19.</td>
<td>RCON3040</td>
<td>177,796,000</td>
</tr>
<tr>
<td>20.</td>
<td>RCON1773</td>
<td>177,796,000</td>
</tr>
<tr>
<td>21.</td>
<td>RCON3545</td>
<td>100,667,000</td>
</tr>
<tr>
<td>22.</td>
<td>RCON3548</td>
<td>26,168,000</td>
</tr>
<tr>
<td>23.</td>
<td>RCON1771</td>
<td>4,431,000</td>
</tr>
</tbody>
</table>

### Notes

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. Items 19, 20 and 21 are to be completed by banks that reported total trading assets of $10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.

3. Total trading assets.

4. Total loans held for trading.

5. Total amount of fair value option loans held for investment and held for sale.

6. Equity investments not held for trading:
   a. Equity securities with readily determinable fair values
   b. Equity investments without readily determinable fair values

7. Other mortgage pass-through securities (include CMOs, REMICs, and stripped MBS):
   a. Issued or guaranteed by FNMA, FHLMC, or GNMA
   b. Other mortgage pass-through securities

8. Other mortgage-backed securities (include foreign structured financial products and foreign asset-backed securities)
   a. Issued or guaranteed by U.S. Government agencies or sponsored agencies
   b. Other mortgage-backed securities

9. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).

10. U.S. Treasury securities
11. U.S. Government agency obligations (exclude mortgage-backed securities)
12. Securities issued by states and political subdivisions in the U.S.
13. Mortgage-backed securities (MBS):
   a. Mortgage pass-through securities
      1. Issued or guaranteed by FNMA, FHLMC, or GNMA
      2. Other mortgage pass-through securities
   b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS)
      1. Issued or guaranteed by U.S. Government agencies or sponsored agencies
      2. All other mortgage-backed securities

14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)
16. Not applicable.
### Schedule RC-I - Assets and Liabilities of IBFs (Form Type - 031)

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Total IBF assets of the consolidated bank (component of Schedule RC, item 12)</td>
<td>RCFN2133 182,000</td>
</tr>
<tr>
<td>2.</td>
<td>Total IBF liabilities (component of Schedule RC, item 21)</td>
<td>RCFN2898 31,769,000</td>
</tr>
</tbody>
</table>

### Schedule RC-K - Quarterly Averages (Form Type - 031)

Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Dollar Amounts in Thousands</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Interest-bearing balances due from depository institutions</td>
<td>RCON3360 1,125,283,000</td>
</tr>
<tr>
<td>2.</td>
<td>U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities)</td>
<td>RCFD3381 494,917,000</td>
</tr>
<tr>
<td>3.</td>
<td>Mortgage-backed securities</td>
<td>RCFD558 274,265,000</td>
</tr>
<tr>
<td>4.</td>
<td>All other debt securities and equity securities with readily determinable fair values not held for trading</td>
<td>RCFD559 219,232,000</td>
</tr>
<tr>
<td>5.</td>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td>RCFD560 125,528,000</td>
</tr>
<tr>
<td>6.</td>
<td>Loans:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Loans in domestic offices:</td>
<td>RCFD3365 345,875,000</td>
</tr>
<tr>
<td>1.</td>
<td>Total loans</td>
<td>RCON3464 9,071,000</td>
</tr>
<tr>
<td>2.</td>
<td>Loans secured by real estate:</td>
<td>RCON3465 301,475,000</td>
</tr>
<tr>
<td>a.</td>
<td>Loans secured by 1-4 family residential properties</td>
<td>RCON3466 159,036,000</td>
</tr>
<tr>
<td>b.</td>
<td>All other loans secured by real estate</td>
<td>RCON3386 606,000</td>
</tr>
<tr>
<td>3.</td>
<td>Loans to finance agricultural production and other loans to farmers</td>
<td>RCON3387 166,987,000</td>
</tr>
<tr>
<td>4.</td>
<td>Commercial and industrial loans:</td>
<td>RCONB561 164,074,000</td>
</tr>
<tr>
<td>a.</td>
<td>Credit cards</td>
<td>RCONB562 83,963,000</td>
</tr>
<tr>
<td>b.</td>
<td>Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)</td>
<td>RCFD3401 382,292,000</td>
</tr>
<tr>
<td>6.a.</td>
<td>Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs</td>
<td>RCFD3484 120,000</td>
</tr>
<tr>
<td>6.a.1</td>
<td>RCON3460 121,307,000</td>
<td></td>
</tr>
<tr>
<td>6.a.2</td>
<td>RCFD3484 120,000</td>
<td></td>
</tr>
<tr>
<td>6.a.3</td>
<td>RCFD3368 3,356,716,000</td>
<td></td>
</tr>
<tr>
<td>6.a.4</td>
<td>RCON3485 336,711,000</td>
<td></td>
</tr>
<tr>
<td>6.a.5</td>
<td>RCONB563 1,403,247,000</td>
<td></td>
</tr>
<tr>
<td>6.a.5.a</td>
<td>RCONHK16 90,466,000</td>
<td></td>
</tr>
<tr>
<td>6.a.5.b</td>
<td>RCONHK17 104,263,000</td>
<td></td>
</tr>
<tr>
<td>6.b.</td>
<td>Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs</td>
<td>RCFN3404 411,545,000</td>
</tr>
<tr>
<td>7.</td>
<td>Trade assets</td>
<td>RCFD3353 107,003,000</td>
</tr>
<tr>
<td>8.</td>
<td>Lease financing receivables (net of unearned income)</td>
<td>RCFD3355 154,035,000</td>
</tr>
<tr>
<td>9.</td>
<td>Total assets</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Interest-bearing transaction accounts in domestic offices</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Nontransaction accounts in domestic offices</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Savings deposits (includes MMDAs)</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Time deposits of $250,000 or less</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Time deposits of more than $250,000</td>
<td></td>
</tr>
<tr>
<td>12.</td>
<td>Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs</td>
<td></td>
</tr>
<tr>
<td>13.</td>
<td>Federal funds purchased and securities sold under agreements to repurchase</td>
<td></td>
</tr>
<tr>
<td>14.</td>
<td>Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)</td>
<td></td>
</tr>
</tbody>
</table>

---

2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for all debt securities should be based on amortized cost.
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, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).
Schedule RC-L - Derivatives and Off-Balance Sheet Items (Form Type - 031)

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>(Column A) Sold Protection</th>
<th>(Column B) Purchased Protection</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Unused commitments:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines</td>
<td>24,366,000</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Credit card lines</td>
<td>881,448,000</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Securities lent and borrowed</td>
<td>793,580,000</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Securities underwriting</td>
<td></td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Other unused commitments</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Financial standby letters of credit and foreign office guarantees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Amount of financial standby letters of credit conveyed to others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Performance standby letters of credit and foreign office guarantees</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Amount of performance standby letters of credit conveyed to others</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>Commercial and similar letters of credit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Not applicable</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Securities lent and borrowed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Securities borrowed</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Credit derivatives</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Notional amounts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Gross fair values</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(RCFD3814 24,366,000 1.a. 24,366,000 1.a. 24,366,000 1.a. 24,366,000 1.a. RCFD3815 881,448,000 1.b. 881,448,000 1.b. 881,448,000 1.b. 881,448,000 1.b. RCFD3816 2,310,000 1.c. 2,310,000 1.c. 2,310,000 1.c. 2,310,000 1.c. RCFD3817 0 1.d. 0 1.d. 0 1.d. 0 1.d. RCFD3818 64,575,000 2. 64,575,000 2. 64,575,000 2. 64,575,000 2. RCFD3820 40,635,000 2.a. 40,635,000 2.a. 40,635,000 2.a. 40,635,000 2.a. RCFD3821 6,200,000 3. 6,200,000 3. 6,200,000 3. 6,200,000 3. RCFD3822 1,307,000 3.a. 1,307,000 3.a. 1,307,000 3.a. 1,307,000 3.a. RCFD3411 3,783,000 4. 3,783,000 4. 3,783,000 4. 3,783,000 4. RCFD3433 287,536,000 6.a. 287,536,000 6.a. 287,536,000 6.a. 287,536,000 6.a. RCFD3432 168,900,000 6.b. 168,900,000 6.b. 168,900,000 6.b. 168,900,000 6.b. RCFDC968 646,053,000 7.a. 646,053,000 7.a. 646,053,000 7.a. 646,053,000 7.a. RCFDC969 679,868,000 7.a. 679,868,000 7.a. 679,868,000 7.a. 679,868,000 7.a. RCFDC970 12,046,000 7.a. 12,046,000 7.a. 12,046,000 7.a. 12,046,000 7.a. RCFDC971 35,141,000 7.a. 35,141,000 7.a. 35,141,000 7.a. 35,141,000 7.a. RCFDC972 52,571,000 7.a. 52,571,000 7.a. 52,571,000 7.a. 52,571,000 7.a. RCFDC973 47,551,000 7.a. 47,551,000 7.a. 47,551,000 7.a. 47,551,000 7.a. RCFDC974 19,000 7.a. 19,000 7.a. 19,000 7.a. 19,000 7.a. RCFDC975 64,133,000 7.a. 64,133,000 7.a. 64,133,000 7.a. 64,133,000 7.a. RCFDC219 7,042,000 7.b. 7,042,000 7.b. 7,042,000 7.b. 7,042,000 7.b. RCFDC220 4,329,000 7.b. 4,329,000 7.b. 4,329,000 7.b. 4,329,000 7.b.
c. Notional amounts by regulatory capital treatment:

1. Positions covered under the Market Risk Rule:
   a. Sold protection: 679,625,000
   b. Purchased protection: 709,911,000

2. All other positions:
   a. Sold protection: 31,064,000
   b. Purchased protection: 14,457,000
   c. Purchased protection: 44,602,000

---

<table>
<thead>
<tr>
<th>(Column A) Remaining Maturity of One Year or Less</th>
<th>(Column B) Remaining Maturity of Over One Year Through Five Years</th>
<th>(Column C) Remaining Maturity of Over Five Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG406 109,127,000</td>
<td>RCFDG407 419,772,000</td>
<td>RCFDG408 34,474,000</td>
</tr>
<tr>
<td>RCFDG409 36,000,000</td>
<td>RCFDG410 108,436,000</td>
<td>RCFDG411 2,880,000</td>
</tr>
<tr>
<td>RCFDG412 115,204,000</td>
<td>RCFDG413 448,399,000</td>
<td>RCFDG414 38,008,000</td>
</tr>
<tr>
<td>RCFDG415 42,710,000</td>
<td>RCFDG416 118,427,000</td>
<td>RCFDG417 6,222,000</td>
</tr>
</tbody>
</table>

1. The asset-size tests and the $300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2022, Report of Condition.
### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>8.</td>
<td>Spot foreign exchange contracts</td>
<td>950,552,000</td>
</tr>
<tr>
<td>9.</td>
<td>All other off-balance sheet liabilities (exclude derivatives)</td>
<td>135,691,000</td>
</tr>
<tr>
<td></td>
<td>a. Not applicable</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Commitments to purchase when-issued securities</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>d. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>f. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>[TEXT3557] NR</td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>All other off-balance sheet assets (exclude derivatives)</td>
<td>86,318,000</td>
</tr>
<tr>
<td></td>
<td>a. Commitments to sell when-issued securities</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>b. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>c. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>d. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>e. Disclose component and the dollar amount of that component:</td>
<td></td>
</tr>
<tr>
<td></td>
<td>1. Describe component</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Amount of component</td>
<td></td>
</tr>
<tr>
<td>11.a.</td>
<td>Year-to-date merchant credit card sales volume:</td>
<td>1,033,595,000</td>
</tr>
<tr>
<td></td>
<td>a. Sales for which the reporting bank is the acquiring bank</td>
<td></td>
</tr>
<tr>
<td></td>
<td>b. Sales for which the reporting bank is the agent bank with risk</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

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

15. Gross fair values of derivative contracts:
   a. Interest rate swaps where the bank has agreed to pay a fixed rate:
      - RCFD8701 221,970,000
      - RCFD8702 2,352,000
      - RCFD8703 209,783,000
      - RCFD8704 62,330,000
   b. Forward contracts:
      - RCFD8705 303,466,000
      - RCFD8706 1,576,000
      - RCFD8707 238,772,000
      - RCFD8708 64,256,000
   c. Exchange-traded option contracts:
      - RCFD8709 3,114,264,000
      - RCFD8710 861,468,000
      - RCFD8711 429,755,000
      - RCFD8712 84,242,000
      - RCFD8713 3,102,113,000
      - RCFD8714 820,933,000
      - RCFD8715 395,911,000
      - RCFD8716 53,806,000
   d. Over-the-counter option contracts:
      - RCFD3450 30,084,983,000
      - RCFD3826 4,756,050,000
      - RCFD8719 778,567,000
      - RCFD8720 297,461,000
      - RCFD8725 472,882,000
      - RCFD8726 172,978,000
      - RCFD8727 8,730,000
      - RCFD8728 0
   e. Swaps:
      - RCFD589 237,758,000

16. Over-the-counter derivatives.¹

   a. Net current credit exposure:
      - RCFDG418 43,355,000
      - RCFDG420 3,569,000
      - RCFDG421 6,020,000
      - RCFDG422 73,659,000
   b. Fair value of collateral:
      - RCFDG423 25,372,000
      - RCFDG425 23,229,000
      - RCFDG426 603,000
      - RCFDG427 13,881,000
      - RCFDG428 17,104,000
      - RCFDG430 1,142,000
      - RCFDG431 4,287,000
      - RCFDG432 14,587,000
      - RCFDG433 3,276,000
      - RCFDG435 3,803,000
      - RCFDG436 97,000
      - RCFDG437 5,997,000
      - RCFDG438 107,000
      - RCFDG440 0
      - RCFDG441 0
      - RCFDG442 3,000
      - RCFDG443 1,744,000
      - RCFDG445 0
      - RCFDG446 6,000
      - RCFDG447 5,593,000
      - RCFDG448 817,000
      - RCFDG450 307,000
      - RCFDG451 19,000
      - RCFDG452 3,131,000
      - RCFDG453 6,404,000
      - RCFDG455 901,000
      - RCFDG456 920,000
      - RCFDG457 17,941,000
      - RCFDG458 54,824,000
      - RCFDG460 29,382,000
      - RCFDG461 5,932,000
      - RCFDG462 61,133,000

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 (Form Type - 031)

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>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</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Intangible assets:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Mortgage servicing assets</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Goodwill</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>All other intangible assets</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Other real estate owned:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Construction, land development, and other land in domestic offices</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Farmland in domestic offices</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>1-4 family residential properties in domestic offices</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Multifamily (5 or more) residential properties in domestic offices</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Nonfarm nonresidential properties in domestic offices</td>
<td></td>
</tr>
<tr>
<td>f.</td>
<td>In foreign offices</td>
<td></td>
</tr>
<tr>
<td>g.</td>
<td>Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7)</td>
<td></td>
</tr>
<tr>
<td>4.</td>
<td>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)</td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Other borrowed money:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Federal Home Loan Bank advances:</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Advances with a remaining maturity or next repricing date of:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>One year or less</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Over one year through three years</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Over three years through five years</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Over five years</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Structured advances (included in items 5.a.(1)(a) - (d) above)</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Other borrowings:</td>
<td></td>
</tr>
<tr>
<td>1.</td>
<td>Other borrowings with a remaining maturity or next repricing date of:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>One year or less</td>
<td></td>
</tr>
<tr>
<td>b.</td>
<td>Over one year through three years</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Over three years through five years</td>
<td></td>
</tr>
<tr>
<td>d.</td>
<td>Over five years</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above)</td>
<td></td>
</tr>
<tr>
<td>c.</td>
<td>Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)</td>
<td></td>
</tr>
<tr>
<td>6.</td>
<td>Does the reporting bank sell private label or third party mutual funds and annuities?</td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Assets under the reporting bank’s management in proprietary mutual funds and annuities</td>
<td></td>
</tr>
<tr>
<td>8.</td>
<td>Internet Web site addresses and physical office trade names:</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Uniform Resource Locator (URL) of the reporting institution’s primary Internet Web site (home page), if any (Example: <a href="http://www.examplebank.com">www.examplebank.com</a>)</td>
<td></td>
</tr>
</tbody>
</table>

**Notes:**

- 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.

1. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
2. 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.
3. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
4. 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.
Dollar amounts in thousands

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

<table>
<thead>
<tr>
<th>URL 1</th>
<th>URL 2</th>
<th>URL 3</th>
<th>URL 4</th>
<th>URL 5</th>
<th>URL 6</th>
<th>URL 7</th>
<th>URL 8</th>
<th>URL 9</th>
<th>URL 10</th>
</tr>
</thead>
<tbody>
<tr>
<td>TE01N528</td>
<td>TE02N528</td>
<td>TE03N528</td>
<td>TE04N528</td>
<td>TE05N528</td>
<td>TE06N528</td>
<td>TE07N528</td>
<td>TE08N528</td>
<td>TE09N528</td>
<td>TE10N528</td>
</tr>
<tr>
<td>Click here for value</td>
<td>Click here for value</td>
<td>Click here for value</td>
<td>NR</td>
<td>NR</td>
<td>NR</td>
<td>NR</td>
<td>NR</td>
<td>NR</td>
<td>NR</td>
</tr>
</tbody>
</table>

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

9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?

10. Secured liabilities:

a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).

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

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?

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
      2. Other construction loans and all land development and other land loans

   b. Secured by farmland

   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
      2. Closed-end loans secured by 1-4 family residential properties:

         a. Secured by first liens
         b. Secured by junior liens

   d. Secured by multifamily (5 or more) residential properties

   e. Secured by nonfarm nonresidential properties:

      1. Loans secured by owner-occupied nonfarm nonresidential properties
      2. Loans secured by other nonfarm nonresidential properties

2. Not applicable

3. Not applicable

4. Not applicable

5. All other loans and all leases

---

\(^1\) 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).
Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>15.a</td>
<td>Total assets of captive insurance subsidiaries</td>
<td>NR</td>
</tr>
<tr>
<td>15.b</td>
<td>Total assets of captive reinsurance subsidiaries</td>
<td>NR</td>
</tr>
<tr>
<td>16.a</td>
<td>Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date</td>
<td>NR</td>
</tr>
<tr>
<td>16.b</td>
<td>Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date</td>
<td>NR</td>
</tr>
<tr>
<td>17.a</td>
<td>Number of PPP loans outstanding</td>
<td>3059</td>
</tr>
<tr>
<td>17.b</td>
<td>Outstanding balance of PPP loans</td>
<td>234,000</td>
</tr>
<tr>
<td>17.c</td>
<td>Outstanding balance of PPP loans pledged to the PPPFLF</td>
<td></td>
</tr>
<tr>
<td>18.a</td>
<td>Outstanding balance of assets purchased under the MMLF</td>
<td></td>
</tr>
<tr>
<td>18.b</td>
<td>Quarterly average amount of assets purchased under the MMLF and excluded from &quot;Total assets for the leverage ratio&quot; reported in Schedule RC-R, Part I, item 30</td>
<td></td>
</tr>
</tbody>
</table>

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

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 to be completed annually in the December report only.

3. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.
Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets (Form Type 031)

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>Column A) Past due 30 through 89 days and still accruing</th>
<th>Column B) Past due 90 days or more and still accruing</th>
<th>Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Loans secured by real estate:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. 1-4 family residential construction loans</td>
<td>RCONF172 8,000</td>
<td>RCONF174 0</td>
<td>RCONF176 13,000</td>
</tr>
<tr>
<td></td>
<td>RCONF173 65,000</td>
<td>RCONF175 0</td>
<td>RCONF177 279,000</td>
</tr>
<tr>
<td>2. Other construction loans and all land development and other land loans</td>
<td>RCONF3493 0</td>
<td>RCONF3494 0</td>
<td>RCONF3495 1,000</td>
</tr>
<tr>
<td>b. Secured by farmland in domestic offices.</td>
<td>RCONF398 119,000</td>
<td>RCONF5399 0</td>
<td>RCON5400 956,000</td>
</tr>
<tr>
<td>c. Secured by 1-4 family residential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Secured by first liens</td>
<td>RCONF236 804,000</td>
<td>RCONF237 78,000</td>
<td>RCONF229 3,291,000</td>
</tr>
<tr>
<td>b. Secured by junior liens</td>
<td>RCONF238 3,000</td>
<td>RCONF239 0</td>
<td>RCONF230 47,000</td>
</tr>
<tr>
<td>d. Secured by multifamily (5 or more) residential properties in domestic offices.</td>
<td>RCONF3499 30,000</td>
<td>RCONF3500 0</td>
<td>RCONF3501 56,000</td>
</tr>
<tr>
<td>e. Secured by nonfarm nonresidential properties in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>RCONF178 39,000</td>
<td>RCONF180 0</td>
<td>RCONF182 68,000</td>
</tr>
<tr>
<td>2. Loans secured by other nonfarm nonresidential properties</td>
<td>RCONF179 80,000</td>
<td>RCONF181 0</td>
<td>RCONF183 328,000</td>
</tr>
<tr>
<td>f. In foreign offices</td>
<td>RCFNB572 1,000</td>
<td>RCFNB573 0</td>
<td>RCFNB574 138,000</td>
</tr>
<tr>
<td>2. Loans to depository institutions and acceptances of other banks:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. banks and other U.S. depositary institutions</td>
<td>RCFDS377 0</td>
<td>RCFDS378 0</td>
<td>RCFDS379 0</td>
</tr>
<tr>
<td>b. To foreign banks</td>
<td>RCFDS380 17,000</td>
<td>RCFDS381 0</td>
<td>RCFDS382 0</td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td>RCFD154 172,000</td>
<td>RCFD155 15,000</td>
<td>RCFD1256 622,000</td>
</tr>
<tr>
<td>4. Commercial and industrial loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. To U.S. addressees (domicile)</td>
<td>RCFD125 1,394,000</td>
<td>RCFD1252 378,000</td>
<td>RCFD1253 962,000</td>
</tr>
<tr>
<td>b. To non-U.S. addressees (domicile)</td>
<td>RCFD1254 172,000</td>
<td>RCFD1255 15,000</td>
<td>RCFD1256 622,000</td>
</tr>
<tr>
<td>5. Loans to individuals for household, family, and other personal expenditures:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Credit cards</td>
<td>RCFDB572 1,446,000</td>
<td>RCFDB576 1,421,000</td>
<td>RCFDB577 0</td>
</tr>
<tr>
<td>b. Automobile loans</td>
<td>RCFDK213 576,000</td>
<td>RCFDK214 0</td>
<td>RCFDK215 109,000</td>
</tr>
<tr>
<td>c. Other (includes revolving credit plans other than credit cards and other consumer loans)</td>
<td>RCFDK216 307,000</td>
<td>RCFDK217 1,000</td>
<td>RCFDK218 40,000</td>
</tr>
<tr>
<td>6. Loans to foreign governments and official institutions</td>
<td>RCFD389 0</td>
<td>RCFD390 0</td>
<td>RCFD391 0</td>
</tr>
<tr>
<td>7. All other loans</td>
<td>RCFD5459 978,000</td>
<td>RCFD5460 120,000</td>
<td>RCFD5461 582,000</td>
</tr>
<tr>
<td>8. Lease financing receivables:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Leases to individuals for household, family, and other personal expenditures</td>
<td>RCFDF166 0</td>
<td>RCFDF167 0</td>
<td>RCFDF168 0</td>
</tr>
<tr>
<td>b. All other leases</td>
<td>RCFDF169 0</td>
<td>RCFDF170 0</td>
<td>RCFDF171 0</td>
</tr>
<tr>
<td>9. Total loans and leases (sum of items 1 through 8)b</td>
<td>RCFD1406 6,040,000</td>
<td>RCFD1407 2,014,000</td>
<td>RCFD1403 7,492,000</td>
</tr>
<tr>
<td>10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)</td>
<td>RCFDS3505 0</td>
<td>RCFDS3506 0</td>
<td>RCFDS3507 458,000</td>
</tr>
<tr>
<td>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:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked &quot;GNMA loans&quot;</td>
<td>RCFDK036 105,000</td>
<td>RCFDK037 79,000</td>
<td>RCFDK038 250,000</td>
</tr>
<tr>
<td>b. Rebooked &quot;GNMA loans&quot; that have been repurchased or are eligible for repurchase included in item 11 above</td>
<td>RCFDK039 56,000</td>
<td>RCFDK040 1,000</td>
<td>RCFDK041 151,000</td>
</tr>
<tr>
<td>12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate in domestic offices:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Construction, land development, and other land loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. 1-4 family residential construction loans</td>
<td>RCFDK045 8,000</td>
<td>RCFDK046 0</td>
<td>RCFDK047 10,000</td>
</tr>
</tbody>
</table>

(RC = Reconnaissance)

a. 1-4 family residential construction loans

b. All other loans

c. Secured by 1-4 family residential properties in domestic offices

d. Secured by multifamily (5 or more) residential properties in domestic offices

e. Secured by nonfarm nonresidential properties in domestic offices

f. In foreign offices

1.1. 1-4 family residential construction loans

1.2. Secured by farmland in domestic offices

1.3. Secured by 1-4 family residential properties in domestic offices

1.4. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

1.5. Secured by 1-4 family residential properties in domestic offices

1.6. Loans secured by owner-occupied nonfarm nonresidential properties

1.7. Loans secured by other nonfarm nonresidential properties

1.8. In foreign offices

1.9. Secured by 1-4 family residential construction loans

1.10. Secured by farmland in domestic offices

1.11. Secured by 1-4 family residential properties in domestic offices

1.12. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit

1.13. Secured by 1-4 family residential properties in domestic offices

1.14. Loans secured by owner-occupied nonfarm nonresidential properties

1.15. Loans secured by other nonfarm nonresidential properties

1.16. In foreign offices

2. Loans to depository institutions and acceptances of other banks

2.1. To U.S. banks and other U.S. depositary institutions

2.2. To foreign banks

3. Loans to finance agricultural production and other loans to farmers

4. Commercial and industrial loans

4.1. To U.S. addressees (domicile)

4.2. To non-U.S. addressees (domicile)

5. Loans to individuals for household, family, and other personal expenditures

5.1. Credit cards

5.2. Automobile loans

5.3. Other (includes revolving credit plans other than credit cards and other consumer loans)

6. Loans to foreign governments and official institutions

7. All other loans

8. Lease financing receivables

8.1. Leases to individuals for household, family, and other personal expenditures

8.2. All other leases

9. Total loans and leases (sum of items 1 through 8)

10. Debt securities and other assets

11. Loans and leases reported in items 1 through 8 that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC

11.1. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"

11.2. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above

12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC

12.1. Loans secured by real estate in domestic offices

12.2. Construction, land development, and other land loans
<table>
<thead>
<tr>
<th></th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>b. Other construction loans and all land development and other land loans</td>
<td>RCONK048 6,000</td>
<td>RCONK049 0</td>
<td>RCONK050 5,000</td>
</tr>
<tr>
<td></td>
<td>RCONK051 0</td>
<td>RCONK052 0</td>
<td>RCONK053 0</td>
</tr>
<tr>
<td>2. Secured by farmland</td>
<td>RCONK054 17,000</td>
<td>RCONK055 0</td>
<td>RCONK056 13,000</td>
</tr>
<tr>
<td>3. Secured by 1-4 family residential properties</td>
<td>RCONK057 53,000</td>
<td>RCONK058 0</td>
<td>RCONK059 89,000</td>
</tr>
<tr>
<td>a. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit</td>
<td>RCONK060 0</td>
<td>RCONK061 0</td>
<td>RCONK062 3,000</td>
</tr>
<tr>
<td>b. Closed-end loans secured by 1-4 family residential properties</td>
<td>RCONK063 21,000</td>
<td>RCONK064 0</td>
<td>RCONK065 0</td>
</tr>
<tr>
<td>4. Secured by multifamily (5 or more) residential properties</td>
<td>RCONK066 1,000</td>
<td>RCONK067 0</td>
<td>RCONK068 0</td>
</tr>
<tr>
<td>5. Secured by nonfarm nonresidential properties</td>
<td>RCONK069 20,000</td>
<td>RCONK070 0</td>
<td>RCONK071 20,000</td>
</tr>
<tr>
<td>b. Not applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Not applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Not applicable</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. All other loans and all leases</td>
<td>RCONF661 12,000</td>
<td>RCONF662 0</td>
<td>RCONF663 2,000</td>
</tr>
<tr>
<td>f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements</td>
<td>RCONF102 117,000</td>
<td>RCONF103 0</td>
<td>RCONF104 120,000</td>
</tr>
<tr>
<td>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</td>
<td>RCONK105 0</td>
<td>RCONK106 0</td>
<td>RCONK107 0</td>
</tr>
<tr>
<td>a. Construction, land development, and other land loans in domestic offices</td>
<td>RCONK108 0</td>
<td>RCONK109 0</td>
<td>RCONK110 5,000</td>
</tr>
<tr>
<td>2. Other construction loans and all land development and other land loans</td>
<td>RCONF111 0</td>
<td>RCONF112 0</td>
<td>RCONF113 0</td>
</tr>
<tr>
<td>b. Loans secured by 1-4 family residential properties</td>
<td>RCONK114 1,000</td>
<td>RCONK115 0</td>
<td>RCONK116 2,000</td>
</tr>
<tr>
<td>c. Secured by multifamily (5 or more) residential properties in domestic offices</td>
<td>RCONK117 0</td>
<td>RCONK118 0</td>
<td>RCONK119 0</td>
</tr>
<tr>
<td>d. Secured by nonfarm nonresidential properties in domestic offices</td>
<td>RCONF120 4,000</td>
<td>RCONF121 5,000</td>
<td>RCONF122 81,000</td>
</tr>
<tr>
<td>e. Commercial and industrial loans</td>
<td>RCONF123 0</td>
<td>RCONF124 0</td>
<td>RCONF125 54,000</td>
</tr>
<tr>
<td>1. To U.S. addressees (domicile)</td>
<td>RCONF126 34,000</td>
<td>RCONF127 22,000</td>
<td>RCONF128 303,000</td>
</tr>
<tr>
<td>2. To non-U.S. addressees (domicile)</td>
<td>RCONK130 0</td>
<td>RCONK131 0</td>
<td>RCONK132 0</td>
</tr>
<tr>
<td>f. All other loans (include loans to individuals for household, family, and other personal expenditures)</td>
<td>RCONF138 0</td>
<td>RCONF139 0</td>
<td>RCONF140 0</td>
</tr>
<tr>
<td>Itemize loan categories included in Memorandum item 1.f. above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f. columns A through C)</td>
<td>RCONF274 0</td>
<td>RCONF275 0</td>
<td>RCONF276 0</td>
</tr>
<tr>
<td>1. Loans secured by farmland in domestic offices</td>
<td>RCONF277 0</td>
<td>RCONF278 0</td>
<td>RCONF279 0</td>
</tr>
<tr>
<td>2. Not applicable</td>
<td>RCONF280 0</td>
<td>RCONF281 0</td>
<td>RCONF282 0</td>
</tr>
<tr>
<td>3. Loans to finance agricultural production and other loans to farmers</td>
<td>RCONFHK26 39,000</td>
<td>RCONFHK27 27,000</td>
<td>RCONFHK28 533,000</td>
</tr>
</tbody>
</table>

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.
<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column A) Past due 30 through 89 days and still accruing</th>
<th>(Column B) Past due 90 days or more and still accruing</th>
<th>(Column C) Nonaccrual</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>RCFD6558 424,000 RCFD6559 7,000 RCFD6560 295,000</td>
<td>M.2.</td>
<td></td>
</tr>
<tr>
<td>3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).</td>
<td>RCFD1248 45,000 RCFD1249 0 RCFD1250 144,000</td>
<td>M.3.</td>
<td></td>
</tr>
<tr>
<td>5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).</td>
<td>RCFDC240 381,000 RCFDC241 78,000 RCFDC226 656,000</td>
<td>M.5.</td>
<td></td>
</tr>
</tbody>
</table>

**Dollar amounts in thousands**

6. Derivative contracts: Fair value of amounts carried as assets. | RCFD3529 10,000 RCFD3530 276,000 | M.6. |

**Dollar amounts in thousands**

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

7. Additions to nonaccrual assets during the previous six months. | RCFDC410 2,905,000 | M.7. |

8. Nonaccrual assets sold during the previous six months. | RCFDC411 100,000 | M.8. |

**Dollar amounts in thousands**


b. Amount included in Schedule RC-N, items 1 through 7, above. | RCFDL186 NR RCFDL187 NR RCFDL188 NR | M.9.b. |

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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 and FICO Assessments (Form Type - 031)

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, 3, and 6 through 12 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 12 on a fully consolidated basis.

**Dollar amounts in thousands**

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations</td>
<td>2,558,459,000</td>
</tr>
<tr>
<td>2.</td>
<td>Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)</td>
<td>466,168,000</td>
</tr>
<tr>
<td>3.</td>
<td>Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)</td>
<td>466,168,000</td>
</tr>
<tr>
<td>4.</td>
<td>Average consolidated total assets for the calendar quarter</td>
<td>3,388,164,000</td>
</tr>
<tr>
<td>5.</td>
<td>Average tangible equity for the calendar quarter</td>
<td>274,697,000</td>
</tr>
<tr>
<td>6.</td>
<td>Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions</td>
<td>38,000</td>
</tr>
<tr>
<td>7.</td>
<td>Unsecured &quot;Other borrowings&quot; 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)</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>One year or less</td>
<td>15,874,000</td>
</tr>
<tr>
<td>b.</td>
<td>Over one year through three years</td>
<td>235,327,000</td>
</tr>
<tr>
<td>c.</td>
<td>Over three years through five years</td>
<td>943,286,000</td>
</tr>
<tr>
<td>d.</td>
<td>Over five years</td>
<td>274,697,000</td>
</tr>
<tr>
<td>8.</td>
<td>Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19)</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>One year or less</td>
<td>0</td>
</tr>
<tr>
<td>b.</td>
<td>Over one year through three years</td>
<td>256,000</td>
</tr>
<tr>
<td>c.</td>
<td>Over three years through five years</td>
<td>0</td>
</tr>
<tr>
<td>d.</td>
<td>Over five years</td>
<td>0</td>
</tr>
<tr>
<td>9.</td>
<td>Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Fully consolidated brokered reciprocal deposits</td>
<td>0</td>
</tr>
<tr>
<td>10.</td>
<td>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? If the answer to item 10 is &quot;YES,&quot; complete items 10.a and 10.b</td>
<td>No</td>
</tr>
<tr>
<td>a.</td>
<td>Banker's bank deduction</td>
<td>0</td>
</tr>
<tr>
<td>b.</td>
<td>Banker's bank deduction limit</td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is &quot;YES,&quot; complete items 11.a and 11.b</td>
<td>Yes</td>
</tr>
<tr>
<td>a.</td>
<td>Custodial bank deduction</td>
<td>943,286,000</td>
</tr>
<tr>
<td>b.</td>
<td>Custodial bank deduction limit</td>
<td>235,327,000</td>
</tr>
<tr>
<td>1.</td>
<td>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)</td>
<td></td>
</tr>
<tr>
<td>a.</td>
<td>Deposit accounts (excluding retirement accounts) of $250,000 or less</td>
<td>853,680,000</td>
</tr>
<tr>
<td>b.</td>
<td>Deposit accounts (excluding retirement accounts) of more than $250,000</td>
<td>1,224,521,000</td>
</tr>
<tr>
<td>c.</td>
<td>Retirement deposit accounts of $250,000 or less</td>
<td>770,737</td>
</tr>
<tr>
<td>d.</td>
<td>Retirement deposit accounts of more than $250,000</td>
<td>10,693,000</td>
</tr>
</tbody>
</table>

---

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. 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.
1. Amount of retirement deposit accounts of more than $250,000: \( \text{RCFN047} = 3,397,000 \) M.1.d.1.

2. Number of retirement deposit accounts of more than $250,000: \( \text{RCFN048} = 4,669 \) M.1.d.2.

Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.

3. 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): \( \text{RCFN597} = 1,043,331,000 \) M.2.

4. 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:
   - a. Legal title: \( \text{RCFDK663} = \text{CONF} \) M.6.a.
   - b. FDIC Certificate Number: \( \text{RCFDK664} = \text{CONF} \) M.6.b.
   - c. Duly payables in the reporting institution’s foreign branches:
     - \( \text{RCFDK665} = \text{CONF} \) M.6.c.
     - \( \text{RCFDK666} = \text{CONF} \) M.6.d.

Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment:
   - \( \text{RCFDN025} = \text{CONF} \) M.7.a.
   - \( \text{RCFDN026} = \text{CONF} \) M.7.b.
   - \( \text{RCFDN027} = \text{CONF} \) M.8.a.
   - \( \text{RCFDN028} = \text{CONF} \) M.8.b.

6. Criticized and classified loans:
   - a. Special mention: \( \text{RCFDN029} = \text{CONF} \) M.9.a.
   - b. Substandard: \( \text{RCFDN030} = \text{CONF} \) M.9.b.
   - c. Doubtful: \( \text{RCFDK676} = 11,431,000 \) M.10.a.
   - d. Loss: \( \text{RCFDK677} = 2,820,000 \) M.10.b.

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: \( \text{RCFN181} = 0 \) M.13.e.
   - b. Securitizations of nontraditional 1-4 family residential mortgage loans:
     - \( \text{RCFDN183} = 0 \) M.13.g.

8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:
   - b. Securitizations of higher-risk consumer loans:
     - \( \text{RCFDN118} = 0 \) M.13.b.
     - \( \text{RCFDN119} = 0 \) M.13.c.
     - \( \text{RCFDN180} = 0 \) M.13.d.

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:
     - \( \text{RCFDN182} = 0 \) M.13.f.
     - \( \text{RCFDN183} = 0 \) M.13.g.
   - b. Securitizations of higher-risk commercial and industrial loans and securities:
     - \( \text{RCFDK673} = \text{CONF} \) M.14.

10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:
    - a. Total unfunded commitments:
      - \( \text{RCFDK674} = \text{CONF} \) M.15.
    - b. Portion of unfunded commitments guaranteed or insured by the U.S. government (excluding the FDIC):
      - \( \text{RCFDN177} = 3,174,000 \) M.13.a.

11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements):

12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d):

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):

   a. Construction, land development, and other land loans secured by real estate:
   b. Loans secured by multifamily residential and nonfarm nonresidential properties:
   c. Closed-end loans secured by first liens on 1-4 family residential properties:
   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:
   e. Commercial and industrial loans:
   f. Credit card loans to individuals for household, family, and other personal expenditures:
   g. All other loans to individuals for household, family, and other personal expenditures:
   h. Non-agency residential mortgage-backed securities:

Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.

14. Amount of the institution's largest counterparty exposure:

15. Total amount of the institution's 20 largest counterparty exposures:

3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.
<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>RCFDL189</th>
<th>4,000</th>
<th>M.16.</th>
</tr>
</thead>
</table>

Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.

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).

Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.

17. Selected fully consolidated data for deposit insurance assessment purposes:

a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.

b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).

c. Unsecured "Other borrowings" with a remaining maturity of one year or less.

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.
Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
<th>Column F</th>
<th>Column G</th>
<th>Column I</th>
<th>Column J</th>
<th>Column K</th>
<th>Column L</th>
<th>Column M</th>
<th>Column N</th>
<th>Column O</th>
</tr>
</thead>
<tbody>
<tr>
<td>18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:</td>
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</tr>
<tr>
<td>a. “Nontraditional 1-4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations</td>
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<tr>
<td>b. Closed-end loans secured by first liens on 1-4 family residential properties..............</td>
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<tr>
<td>c. Closed-end loans secured by junior liens on 1-4 family residential properties.........................</td>
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<tr>
<td>d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit........</td>
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<td>e. Credit cards...............................................</td>
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<tr>
<td>f. Automobile loans........................................</td>
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</tr>
<tr>
<td>g. Student loans...............................................</td>
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</tr>
<tr>
<td>h. Other consumer loans and revolving credit plans other than credit cards.................</td>
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</tr>
<tr>
<td>i. Consumer leases............................................</td>
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</tr>
<tr>
<td>j. Total.....................................................</td>
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</tr>
</tbody>
</table>
Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices (Form Type - 031)

Schedule RC-P is to be completed by banks at which either 1-4 family residential mortgage loan originations and purchases for resale 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

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale

2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale

3. 1-4 family residential mortgage loans sold during the quarter

4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)

5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RL, items 5.c, 5.f, 5.g, and 5.i)

6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter

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...
   b. For representations and warranties made to other parties...
   c. Total representation and warranty reserves (sum of items 7.a and 7.b)

Schedule RC-Q - Assets and Liabilities Measured at Fair Value on a Recurring Basis (Form Type - 031)

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

1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading

2. Federal funds sold and securities purchased under agreements to resell

3. Loans and leases held for sale

4. Loans and leases held for investment

5. Trading assets:
   a. Derivative assets
   b. Other trading assets
   1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above)

6. All other assets

7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)

8. Deposits

9. Federal funds purchased and securities sold under agreements to repurchase

10. Trading liabilities:
   a. Derivative liabilities
   b. Other trading liabilities

1. Exclude originations and purchases of 1–4 family residential mortgage loans that are held for investment.
2. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.
<table>
<thead>
<tr>
<th></th>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>11. Other borrowed money</td>
<td>RCFDG521 34,884,000</td>
<td>RCFDG522 0</td>
<td>RCFDG523 0</td>
<td>RCFDG524 22,377,000</td>
<td>RCFDG525 12,057,000</td>
</tr>
<tr>
<td>12. Subordinated notes and debentures</td>
<td>RCFDG526 0</td>
<td>RCFDG527 0</td>
<td>RCFDG528 0</td>
<td>RCFDG529 0</td>
<td>RCFDG530 0</td>
</tr>
<tr>
<td>13. All other liabilities</td>
<td>RCFDG805 8,145,000</td>
<td>RCFDG806 175,000</td>
<td>RCFDG807 7,289,000</td>
<td>RCFDG808 841,000</td>
<td>RCFDG809 190,000</td>
</tr>
<tr>
<td>14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)</td>
<td>RCFDG531 305,290,000</td>
<td>RCFDG532 730,804,000</td>
<td>RCFDG533 64,154,000</td>
<td>RCFDG534 939,572,000</td>
<td>RCFDG535 32,968,000</td>
</tr>
<tr>
<td>M.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):</td>
<td>RCFDG536 8,229,000</td>
<td>RCFDG537 0</td>
<td>RCFDG538 0</td>
<td>RCFDG539 0</td>
<td>RCFDG540 8,229,000</td>
</tr>
<tr>
<td>a. Mortgage servicing assets</td>
<td>RCFDG541 0</td>
<td>RCFDG542 0</td>
<td>RCFDG543 0</td>
<td>RCFDG544 0</td>
<td>RCFDG545 0</td>
</tr>
<tr>
<td>b. Nontrading derivative assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Dollar amounts in thousands**
(TEXTG546) Securities Provided as Collateral

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG546</td>
<td>RCFDG547</td>
<td>RCFDG548</td>
<td>RCFDG549</td>
<td>RCFDG550</td>
</tr>
<tr>
<td>7,738,000</td>
<td>0</td>
<td>7,185,000</td>
<td>553,000</td>
<td>0</td>
</tr>
</tbody>
</table>

2. Amount of component .................................................................

(RCFDG551) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG551</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

2. Amount of component .................................................................

(RCFDG556) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG556</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

2. Amount of component .................................................................

(RCFDG561) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG561</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

2. Amount of component .................................................................

(RCFDF261) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF261</td>
<td>RCFDF697</td>
<td>RCFDF697</td>
<td>RCFDF262</td>
<td>RCFDF263</td>
</tr>
</tbody>
</table>

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) .............................................

(RCFDF566) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF566</td>
<td>0</td>
<td>RCFDF567</td>
<td>RCFDF568</td>
<td>RCFDF570</td>
</tr>
</tbody>
</table>

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):

b. Nontrading derivative liabilities .............................................................

(RCFDG561) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG561</td>
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<td>RCFDG562</td>
<td>RCFDG563</td>
<td>RCFDG564</td>
</tr>
</tbody>
</table>

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):

2. Amount of component .................................................................

(Dollar amounts in thousands)

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF261</td>
<td>RCFDF697</td>
<td>RCFDF697</td>
<td>RCFDF262</td>
<td>RCFDF263</td>
</tr>
</tbody>
</table>

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) .............................................

(RCFDG566) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF566</td>
<td>0</td>
<td>RCFDF567</td>
<td>RCFDF568</td>
<td>RCFDF570</td>
</tr>
</tbody>
</table>

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):

b. Nontrading derivative liabilities .............................................................

(RCFDG561) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDG561</td>
<td>0</td>
<td>RCFDG562</td>
<td>RCFDG563</td>
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</tbody>
</table>

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):

2. Amount of component .................................................................

(Dollar amounts in thousands)

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
<th>(Column C) Level 1 Fair Value Measurements</th>
<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF261</td>
<td>RCFDF697</td>
<td>RCFDF697</td>
<td>RCFDF262</td>
<td>RCFDF263</td>
</tr>
</tbody>
</table>

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) .............................................

(RCFDG566) Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A) Total Fair Value Reported on Schedule RC</th>
<th>(Column B) LESS: Amounts Netted in the Determination of Total Fair Value</th>
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<th>(Column D) Level 2 Fair Value Measurements</th>
<th>(Column E) Level 3 Fair Value Measurements</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDF566</td>
<td>0</td>
<td>RCFDF567</td>
<td>RCFDF568</td>
<td>RCFDF570</td>
</tr>
</tbody>
</table>

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):

b. Nontrading derivative liabilities .............................................................
Obligation to Return Securities as Collateral

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fair Value Reported on Schedule RC</td>
<td>LESS: Amounts Netted in the Determination of Total Fair Value</td>
<td>Level 1 Fair Value Measurements</td>
<td>Level 2 Fair Value Measurements</td>
<td>Level 3 Fair Value Measurements</td>
</tr>
<tr>
<td>RCFDG571</td>
<td>7,905,000</td>
<td>RCFDG572</td>
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</table>

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fair Value Reported on Schedule RC</td>
<td>LESS: Amounts Netted in the Determination of Total Fair Value</td>
<td>Level 1 Fair Value Measurements</td>
<td>Level 2 Fair Value Measurements</td>
<td>Level 3 Fair Value Measurements</td>
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<tr>
<td>RCFDG576</td>
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<td>RCFDG577</td>
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</table>

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fair Value Reported on Schedule RC</td>
<td>LESS: Amounts Netted in the Determination of Total Fair Value</td>
<td>Level 1 Fair Value Measurements</td>
<td>Level 2 Fair Value Measurements</td>
<td>Level 3 Fair Value Measurements</td>
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<tr>
<td>RCFDG581</td>
<td>0</td>
<td>RCFDG582</td>
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<td>RCFDG583</td>
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</table>

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Fair Value Reported on Schedule RC</td>
<td>LESS: Amounts Netted in the Determination of Total Fair Value</td>
<td>Level 1 Fair Value Measurements</td>
<td>Level 2 Fair Value Measurements</td>
<td>Level 3 Fair Value Measurements</td>
</tr>
<tr>
<td>RCFDG586</td>
<td>0</td>
<td>RCFDG587</td>
<td>0</td>
<td>RCFDG588</td>
</tr>
<tr>
<td>Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):</td>
<td>Consolidated Bank</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate:</td>
<td>M.3.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Secured by 1-4 family residential properties</td>
<td>RCFDHT87 10,015,000 M.3.a.1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. All other loans secured by real estate</td>
<td>RCFDHT88 7,308,000 M.3.a.2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>RCFDF585 3,540,000 M.3.b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)</td>
<td>RCFDHT89 199,000 M.3.c.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other loans</td>
<td>RCFDF589 17,461,000 M.3.d.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Loans secured by real estate:</td>
<td>M.4.a.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. Secured by 1-4 family residential properties</td>
<td>RCFDHT91 10,703,000 M.4.a.1.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. All other loans secured by real estate</td>
<td>RCFDHT92 7,450,000 M.4.a.2.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Commercial and industrial loans</td>
<td>RCFDF597 3,508,000 M.4.b.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)</td>
<td>RCFDHT93 203,000 M.4.c.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>d. Other loans</td>
<td>RCFDF601 18,815,000 M.4.d.</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
**Schedule RC-R Part I - Regulatory Capital Components and Ratios (Form Type - 031)**

*Part I is to be completed on a consolidated basis.*

<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>RCFAP742</th>
<th>120,363,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares</td>
<td>RCFAKW00</td>
<td>210,853,000</td>
</tr>
<tr>
<td>2. Retained earnings</td>
<td>RCOAJJ29</td>
<td>2</td>
</tr>
<tr>
<td>3. Accumulated other comprehensive income (AOCI)</td>
<td>RCFABS0</td>
<td>-14,391,000</td>
</tr>
<tr>
<td>4. Common equity tier 1 minority interest includable in common equity tier 1 capital</td>
<td>RCFAP839</td>
<td>0</td>
</tr>
<tr>
<td>5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)</td>
<td>RCFAP840</td>
<td>316,825,000</td>
</tr>
<tr>
<td>6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)</td>
<td>RCFAP841</td>
<td>40,960,000</td>
</tr>
<tr>
<td>7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs</td>
<td>RCFAP842</td>
<td>1,146,000</td>
</tr>
<tr>
<td>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</td>
<td>RCFAP843</td>
<td>19,000</td>
</tr>
<tr>
<td>9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015)</td>
<td>RCFAP844</td>
<td>NR</td>
</tr>
<tr>
<td>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)</td>
<td>RCFAP846</td>
<td>NR</td>
</tr>
<tr>
<td>b. Not applicable</td>
<td>RCFAP847</td>
<td>NR</td>
</tr>
<tr>
<td>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)</td>
<td>RCFAP848</td>
<td>NR</td>
</tr>
<tr>
<td>d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)</td>
<td>RCFAP849</td>
<td>-5,354,000</td>
</tr>
<tr>
<td>e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)</td>
<td>RCFAQ258</td>
<td>338,000</td>
</tr>
<tr>
<td>f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate 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) (To be completed only by institutions that entered “0” for No in item 3.a)</td>
<td>RCFAP850</td>
<td>483,000</td>
</tr>
</tbody>
</table>

**Note:**
- To be completed only by institutions that have adopted ASU 2016-13:
- a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter “0” for No; enter “1” for Yes with a 5-year 2020 CECL transition election.)
- b. 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)
- b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.
### (Column A) Non-advanced Approaches Institutions

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>11.</td>
<td>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</td>
</tr>
<tr>
<td>12.</td>
<td>RCFAP852</td>
</tr>
<tr>
<td>13.</td>
<td>RCFALB58</td>
</tr>
<tr>
<td>14.</td>
<td>RCFALB59</td>
</tr>
<tr>
<td>15.</td>
<td>RCFALB60</td>
</tr>
<tr>
<td>16.</td>
<td>RCFAP857</td>
</tr>
<tr>
<td>17.</td>
<td>RCFAP858</td>
</tr>
<tr>
<td>18.</td>
<td>RCFAP859</td>
</tr>
</tbody>
</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount in Dollars</th>
</tr>
</thead>
<tbody>
<tr>
<td>20.</td>
<td>Additional tier 1 capital instruments plus related surplus</td>
</tr>
<tr>
<td>21.</td>
<td>Non-qualifying capital instruments subject to phase out from additional tier 1 capital</td>
</tr>
<tr>
<td>22.</td>
<td>Tier 1 minority interest not included in common equity tier 1 capital</td>
</tr>
<tr>
<td>23.</td>
<td>Additional tier 1 capital before deductions (sum of items 20, 21, and 22)</td>
</tr>
<tr>
<td>24.</td>
<td>RCFAP864</td>
</tr>
<tr>
<td>25.</td>
<td>Additional tier 1 capital (greater of item 23 minus item 24, or zero)</td>
</tr>
<tr>
<td>26.</td>
<td>Tier 1 capital</td>
</tr>
<tr>
<td>27.</td>
<td>Average total consolidated assets</td>
</tr>
<tr>
<td>28.</td>
<td>RCFAP875</td>
</tr>
<tr>
<td>29.</td>
<td>RCF8596</td>
</tr>
<tr>
<td>30.</td>
<td>Total assets for the leverage ratio (item 27 minus items 28 and 29)</td>
</tr>
<tr>
<td>31.</td>
<td>Leverage ratio (item 26 divided by 30)</td>
</tr>
<tr>
<td>31.a.</td>
<td>ROALE74</td>
</tr>
<tr>
<td>31.b.</td>
<td>RCSONC99</td>
</tr>
</tbody>
</table>

---

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.
### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B) Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFA2170</td>
<td>NR</td>
</tr>
<tr>
<td>RCFAKK77</td>
<td>RCFAKK78</td>
</tr>
<tr>
<td>RCFAKKX79</td>
<td>NR</td>
</tr>
<tr>
<td>RCFAKKX80</td>
<td>NR</td>
</tr>
<tr>
<td>RCFAKKX81</td>
<td>NR</td>
</tr>
<tr>
<td>RCFAKKX82</td>
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### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>(Column A)</th>
<th>(Column B)</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFA540</td>
<td>NR</td>
</tr>
<tr>
<td>RCFALB61</td>
<td>NR</td>
</tr>
<tr>
<td>RCFA3128</td>
<td>NR</td>
</tr>
<tr>
<td>RCFAJJ30</td>
<td>NR</td>
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<tr>
<td>RCFAJJ31</td>
<td>NR</td>
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<tr>
<td>RCFAJJ32</td>
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<tr>
<td>RCFAP866</td>
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<tr>
<td>RCFAP867</td>
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<tr>
<td>RCFAP868</td>
<td>1,000</td>
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<tr>
<td>RCF5310</td>
<td>19,758,000</td>
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<tr>
<td>RCFW5310</td>
<td>6,676,000</td>
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<tr>
<td>RCFA5311</td>
<td>19,346,000</td>
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<tr>
<td>RCFW5311</td>
<td>6,264,000</td>
</tr>
<tr>
<td>RCFAP870</td>
<td>19,811,000</td>
</tr>
<tr>
<td>RCFWP870</td>
<td>6,729,000</td>
</tr>
<tr>
<td>RCFAP872</td>
<td>465,000</td>
</tr>
<tr>
<td>RCF5311</td>
<td>19,346,000</td>
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<tr>
<td>RCFW5311</td>
<td>6,264,000</td>
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<tr>
<td>RCFAP870</td>
<td>19,811,000</td>
</tr>
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<td>RCFAP872</td>
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<td>19,346,000</td>
</tr>
<tr>
<td>RCFW5311</td>
<td>6,264,000</td>
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<tr>
<td>RCFAP870</td>
<td>19,811,000</td>
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<tr>
<td>RCFWP870</td>
<td>6,729,000</td>
</tr>
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<td>RCFWP870</td>
<td>6,729,000</td>
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<td>RCFAP872</td>
<td>465,000</td>
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<td>6,264,000</td>
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<tr>
<td>RCFAP870</td>
<td>19,811,000</td>
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<tr>
<td>RCFWP870</td>
<td>6,729,000</td>
</tr>
<tr>
<td>RCFAP872</td>
<td>465,000</td>
</tr>
<tr>
<td>RCF5311</td>
<td>19,346,000</td>
</tr>
<tr>
<td>RCFW5311</td>
<td>6,264,000</td>
</tr>
</tbody>
</table>

#### Notes

3. Beginning with the June 30, 2020, report date, 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.
4. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.
### Dollar amounts in thousands

<table>
<thead>
<tr>
<th></th>
<th>(Column A) Percentage</th>
<th>(Column B) Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>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)</td>
<td>RCFAP793 16.9973%</td>
<td>RCFWP793 18.1120%</td>
</tr>
<tr>
<td>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)</td>
<td>RCF7206 16.9975%</td>
<td>RCFW7206 18.1122%</td>
</tr>
<tr>
<td>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)</td>
<td>RCF7205 18.1751%</td>
<td>RCFW7205 18.5185%</td>
</tr>
</tbody>
</table>

### Dollar amounts in thousands

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:</td>
<td></td>
</tr>
<tr>
<td>a. Capital conservation buffer</td>
<td></td>
</tr>
<tr>
<td>b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer</td>
<td></td>
</tr>
<tr>
<td>53. Eligible retained income</td>
<td></td>
</tr>
<tr>
<td>54. Distributions and discretionary bonus payments during the quarter</td>
<td></td>
</tr>
<tr>
<td>55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:</td>
<td></td>
</tr>
<tr>
<td>a. Total leverage exposure</td>
<td></td>
</tr>
<tr>
<td>b. Supplementary leverage ratio</td>
<td></td>
</tr>
</tbody>
</table>

---

1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).
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.
Schedule RC-R Part II - Risk-Weighted Assets (Form Type - 031)

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

### 1. Cash and balances due from depository institutions

<table>
<thead>
<tr>
<th>Risk-Weighting Category</th>
<th>(Column A) Totals from Schedule RC</th>
<th>(Column B) Adjustments to Totals Reported in Column A</th>
<th>(Column C) Allocation by Risk-Weight Category 0%</th>
<th>(Column D) Allocation by Risk-Weight Category 2%</th>
<th>(Column E) Allocation by Risk-Weight Category 4%</th>
<th>(Column F) Allocation by Risk-Weight Category 10%</th>
<th>(Column G) Allocation by Risk-Weight Category 100%</th>
<th>(Column H) Allocation by Risk-Weight Category 50%</th>
<th>(Column I) Allocation by Risk-Weight Category 20%</th>
<th>(Column J) Allocation by Risk-Weight Category 150%</th>
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<tbody>
<tr>
<td>2.a.</td>
<td>RCFDD957 495,679,000</td>
<td>RCFDS396 1,934,000</td>
<td>RCFDD958 449,240,000</td>
<td>RCFDD959 33,941,000</td>
<td>RCFDS397 5,637,000</td>
<td>RCFDD960 3,541,000</td>
<td>RCFDS398 1,386,000</td>
<td>RCFDD961 324,789,000</td>
<td>RCFDS399 -37,000</td>
<td>RCFDD962 234,338,000</td>
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<td>2.b.</td>
<td>RCFDJ9A21 189,965,000</td>
<td>RCFDS402 -1,000</td>
<td>RCFDD967 141,192,000</td>
<td>RCFDHJ76 0</td>
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<td>RCFDD968 33,639,000</td>
<td>RCFDD969 13,859,000</td>
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<td>3.a.</td>
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<td>RCFDS427 0</td>
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<td>RCFDS429 74,000</td>
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<td>RCFDS431 0</td>
<td>RCFDS432 0</td>
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<td>(Column K) Allocation by Risk-Weight Category 250%</td>
<td>(Column L) Allocation by Risk-Weight Category 300%</td>
<td>(Column M) Allocation by Risk-Weight Category 400%</td>
<td>(Column N) Allocation by Risk-Weight Category 600%</td>
<td>(Column O) Allocation by Risk-Weight Category 625%</td>
<td>(Column P) Allocation by Risk-Weight Category 937.5%</td>
<td>(Column Q) Allocation by Risk-Weight Category 1,250%</td>
<td>(Column R) Application of Other Risk-Weighting Approaches Exposure Amount</td>
<td>(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount</td>
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<td>b. Securities purchased under agreements to resell</td>
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<td>4. Loans and leases held for sale:</td>
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<td>RCFDH275</td>
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<td>b. High volatility commercial real estate exposures</td>
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### Application of Other Risk-Weighting Approaches

Dollar amounts in thousands

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<thead>
<tr>
<th>(Column A) Totals from Schedule RC</th>
<th>(Column B) Adjustments to Totals Reported in Column A</th>
<th>(Column C) Allocation by Risk-Weight Category 0%</th>
<th>(Column D) Allocation by Risk-Weight Category 2%</th>
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<th>(Column I) Allocation by Risk-Weight Category 100%</th>
<th>(Column J) Allocation by Risk-Weight Category 150%</th>
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<tbody>
<tr>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDHJ81 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
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<tr>
<td>d. All other exposures.................................</td>
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<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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<tr>
<td>5. Loans and leases held for investment:</td>
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</tr>
<tr>
<td>a. Residential mortgage exposures........................</td>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
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<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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<tr>
<td>b. High volatility commercial real estate exposures........</td>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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</tr>
<tr>
<td>c. Exposures past due 90 days or more or on nonaccrual...</td>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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<tr>
<td>d. All other exposures.................................</td>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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</tr>
<tr>
<td>6. LESS: Allowance for loan and lease losses..............</td>
<td>RCFDS431 10,703,000</td>
<td>RCFDS432 -268,000</td>
<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
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<td>7. Trading assets........................................</td>
<td>RCFDS431 10,703,000</td>
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<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
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<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
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<td>8. All other assets......................................</td>
<td>RCFDS431 10,703,000</td>
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<td>RCFDS433 893,000</td>
<td>RCFDHJ80 0</td>
<td>RCFDS434 567,000</td>
<td>RCFDS435 0</td>
<td>RCFDS436 9,354,000</td>
<td>RCFDS437 177,000</td>
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</table>

### Dollar amounts in thousands

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<thead>
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<th>c. Exposures past due 90 days or more or on nonaccrual...</th>
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</thead>
<tbody>
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<td>RCFD277 0</td>
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4.c. Exposures past due 90 days or more or on nonaccrual...

5. Loans and leases held for investment:

5.a. Residential mortgage exposures

5.b. High volatility commercial real estate exposures

5.c. Exposures past due 90 days or more or on nonaccrual...

5.d. All other exposures

6. LESS: Allowance for loan and lease losses

7. Trading assets

8. All other assets

8.a. Separate account bank-owned life insurance

8.b. Default fund contributions to central counterparties
<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column K) Allocation by Risk-Weight Category 250%</th>
<th>(Column L) Allocation by Risk-Weight Category 300%</th>
<th>(Column M) Allocation by Risk-Weight Category 400%</th>
<th>(Column N) Allocation by Risk-Weight Category 600%</th>
<th>(Column O) Allocation by Risk-Weight Category 625%</th>
<th>(Column P) Allocation by Risk-Weight Category 937.5%</th>
<th>(Column Q) Allocation by Risk-Weight Category 1,250%</th>
<th>(Column R) Application of Other Risk-Weighting Approaches Exposure Amount</th>
<th>(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount</th>
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<tbody>
<tr>
<td>4. Loans and leases held for sale (continued):</td>
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<tr>
<td>a. Residential mortgage exposures........................</td>
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<tr>
<td>b. High volatility commercial real estate exposures........</td>
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<td>d. All other exposures........................................</td>
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<tr>
<td>6. LESS: Allowance for loan and lease losses</td>
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<td>7. Trading assets...............................................</td>
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<tr>
<td>a. Separate account bank-owned life insurance..............</td>
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<td>b. Default fund contributions to central counterparties.........</td>
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</table>

6. 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.
7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
8. 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.
9. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
10. 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.
<table>
<thead>
<tr>
<th></th>
<th>(Column A) Totals</th>
<th>(Column B) Adjustments to Totals Reported in Column A</th>
<th>(Column Q) Exposure Amount 1.250%</th>
<th>(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA</th>
<th>(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up</th>
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<td>9. On-balance sheet securitization exposures:</td>
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<td>a. Held-to-maturity securities</td>
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<tr>
<td>c. Trading assets</td>
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<td>RCFDS486 1,681,000</td>
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<td>RCFDS488 16,000</td>
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<td>RCFDS498 4,678,000</td>
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### Dollar amounts in thousands

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<tbody>
<tr>
<td><em>(Column A)</em></td>
<td><em>(Column B)</em></td>
<td><em>(Column C)</em></td>
<td><em>(Column D)</em></td>
<td><em>(Column E)</em></td>
</tr>
<tr>
<td>Totals From Schedule RC</td>
<td>Adjustments to Totals Reported in Column A</td>
<td>Allocation by Risk-Weight Category 0%</td>
<td>Allocation by Risk-Weight Category 2%</td>
<td>Allocation by Risk-Weight Category 10%</td>
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<td>RCFD987</td>
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### Dollar amounts in thousands

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<td><em>(Column P)</em></td>
<td><em>(Column Q)</em></td>
<td><em>(Column R)</em></td>
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<tr>
<td>Allocation by Risk-Weight Category 250%</td>
<td>Allocation by Risk-Weight Category 300%</td>
<td>Allocation by Risk-Weight Category 400%</td>
<td>Allocation by Risk-Weight Category 500%</td>
<td>Allocation by Risk-Weight Category 625%</td>
<td>Allocation by Risk-Weight Category 977.5%</td>
<td>Allocation by Risk-Weight Category 1,200%</td>
<td>Application of Other Risk-Weighting Approaches Exposure Amount</td>
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</tr>
<tr>
<td>10,984,000</td>
<td>0</td>
<td>0</td>
<td>1,000</td>
<td>0</td>
<td>0</td>
<td>11,000</td>
<td>14,873,000</td>
<td></td>
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</tr>
</tbody>
</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><em>(Column A)</em></td>
<td><em>(Column B)</em></td>
<td><em>(Column C)</em></td>
<td><em>(Column D)</em></td>
</tr>
<tr>
<td>Face, Notional, or Other Amount</td>
<td>Credit Equivalent Amount</td>
<td>Allocation by Risk-Weight Category 0%</td>
<td>Allocation by Risk-Weight Category 2%</td>
</tr>
<tr>
<td>RCFDD991</td>
<td>29,322,000</td>
<td>29,322,000</td>
<td>442,000</td>
</tr>
<tr>
<td>RCFDD992</td>
<td>102,000</td>
<td>RCFDHJ92</td>
<td>7,127,000</td>
</tr>
<tr>
<td>RCFDD993</td>
<td>2,985,000</td>
<td>RCFDS512</td>
<td>18,457,000</td>
</tr>
<tr>
<td>RCFDD994</td>
<td>18,457,000</td>
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</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>16.</th>
<th>17.</th>
<th>18.</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>(Column A)</em></td>
<td><em>(Column B)</em></td>
<td><em>(Column C)</em></td>
</tr>
<tr>
<td>Face, Notional, or Other Amount</td>
<td>Credit Equivalent Amount</td>
<td>Allocation by Risk-Weight Category 0%</td>
</tr>
<tr>
<td>RCFDS515</td>
<td>96,310,000</td>
<td>96,310,000</td>
</tr>
<tr>
<td>RCFDS516</td>
<td>23,765,000</td>
<td>RCFDS517</td>
</tr>
<tr>
<td>RCFDS518</td>
<td>49,956,000</td>
<td>9,050,000</td>
</tr>
</tbody>
</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>18.a.</th>
<th>17.a.</th>
<th>16.a.</th>
</tr>
</thead>
<tbody>
<tr>
<td><em>(Column A)</em></td>
<td><em>(Column B)</em></td>
<td><em>(Column C)</em></td>
</tr>
<tr>
<td>Face, Notional, or Other Amount</td>
<td>Credit Equivalent Amount</td>
<td>Allocation by Risk-Weight Category 0%</td>
</tr>
<tr>
<td>RCFDS525</td>
<td>90,190,000</td>
<td>18,038,000</td>
</tr>
<tr>
<td>RCFDS526</td>
<td>3,678,000</td>
<td>RCFDS527</td>
</tr>
<tr>
<td>RCFDS528</td>
<td>11,824,000</td>
<td>RCFDS529</td>
</tr>
</tbody>
</table>

---

18. Unused commitments:

17. All other off-balance sheet liabilities...

16. Repo-style transactions...

15. Retained recourse on small business obligations sold with recourse...

14. Commercial and similar letters of credit with an original maturity of one year or less...

13. Performance standby letters of credit and transaction-related contingent items...

12. Financial standby letters of credit...

---

11. Total balance sheet assets

10. Other Amount

9. Notional, or Equivalent

8. Category

7. Risk-Weighting

6. Application of Other Risk-Weighting

5. Approaches

4. Amount

3. Column

2. Column

1. Column

---

14. 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.

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

* Excludes unused commitments to asset-backed commercial paper conduits.
<table>
<thead>
<tr>
<th></th>
<th>(Column B) Credit</th>
<th>(Column C) Allocation by Risk-Weight Category 0%</th>
<th>(Column D) Allocation by Risk-Weight Category 2%</th>
<th>(Column E) Allocation by Risk-Weight Category 4%</th>
<th>(Column F) Allocation by Risk-Weight Category 10%</th>
<th>(Column G) Allocation by Risk-Weight Category 20%</th>
<th>(Column H) Allocation by Risk-Weight Category 50%</th>
<th>(Column I) Allocation by Risk-Weight Category 100%</th>
<th>(Column J) Allocation by Risk-Weight Category 150%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Face, Notional, or Other Amount</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>b. Original maturity exceeding one year</td>
<td>RCFDG624 449,704,000</td>
<td>RCFDG625 224,852,000</td>
<td>RCFDG626 1,698,000</td>
<td>RCFDHJ98 6,301,000</td>
<td>RCFDHJ99 0</td>
<td>RCFDG627 38,300,000</td>
<td>RCFDG628 6,270,000</td>
<td>RCFDG629 172,106,000</td>
<td>RCFDS539 177,000</td>
</tr>
<tr>
<td>19. Unconditionally cancelable commitments</td>
<td>RCFDS540 923,266,000</td>
<td>RCFDS541 0</td>
<td>RCFDS542 237,546,000</td>
<td>RCFDHK00 0</td>
<td>RCFDHK01 0</td>
<td>RCFDS544 0</td>
<td>RCFDS545 52,196,000</td>
<td>RCFDS546 4,990,000</td>
<td>RCFDS547 155,379,000</td>
</tr>
<tr>
<td>20. Over-the-counter derivatives</td>
<td>RCFDS549 90,557,000</td>
<td>RCFDS550 0</td>
<td>RCFDS551 85,295,000</td>
<td>RCFDS552 747,000</td>
<td>RCFDS554 0</td>
<td>RCFDS555 0</td>
<td>RCFDS556 4,515,000</td>
<td>RCFDS557 0</td>
<td>RCFDS558 0</td>
</tr>
<tr>
<td>21. Centrally cleared derivatives</td>
<td>RCFDH191 294,000</td>
<td>RCFDH193 118,000</td>
<td>RCFDH194 90,000</td>
<td>RCFDH195 0</td>
<td>RCFDH196 47,000</td>
<td>RCFDH197 0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>22. Unsettled transactions (failed trades)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For item 22, the sum of columns C through Q must equal column A.
<table>
<thead>
<tr>
<th>Dollar amounts in thousands</th>
<th>(Column Q) Allocation by Risk-Weight Category 625%</th>
<th>(Column P) Allocation by Risk-Weight Category 937.5%</th>
<th>(Column O) Allocation by Risk-Weight Category 1,250%</th>
<th>(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount</th>
<th>(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>16. Repo-style transactions 24 .................................................................</td>
<td>0</td>
<td>0</td>
<td>RCFDH301</td>
<td>RCFDH302</td>
<td>16.</td>
</tr>
<tr>
<td>17. All other off-balance sheet liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>17.</td>
</tr>
<tr>
<td>a. Original maturity of one year or less...............................................</td>
<td>RCFDH303</td>
<td>0</td>
<td>RCFDH304</td>
<td>0</td>
<td>18.a.</td>
</tr>
<tr>
<td>b. Original maturity exceeding one year...............................................</td>
<td>RCFDH307</td>
<td>0</td>
<td>RCFDH308</td>
<td>0</td>
<td>18.b.</td>
</tr>
<tr>
<td>20. Over-the-counter derivatives...........................................................</td>
<td>RCFDH309</td>
<td>0</td>
<td>RCFDH310</td>
<td>0</td>
<td>20.</td>
</tr>
<tr>
<td>22. Unsettled transactions (failed trades) 25 .........................................</td>
<td>RCFDH198 1,000</td>
<td>RCFDH199 1,000</td>
<td>RCFDH200 37,000</td>
<td></td>
<td>22.</td>
</tr>
</tbody>
</table>

---

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

25. Excludes unused commitments to asset-backed commercial paper conduits.

25. For Item 22, the sum of columns C through Q must equal column A.
### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Column</th>
<th>Allocation by Risk-Weight Category 0%</th>
<th>Allocation by Risk-Weight Category 2%</th>
<th>Allocation by Risk-Weight Category 4%</th>
<th>Allocation by Risk-Weight Category 10%</th>
<th>Allocation by Risk-Weight Category 20%</th>
<th>Allocation by Risk-Weight Category 50%</th>
<th>Allocation by Risk-Weight Category 100%</th>
<th>Allocation by Risk-Weight Category 150%</th>
</tr>
</thead>
<tbody>
<tr>
<td>C</td>
<td>RCFDG630 8,863,384,000</td>
<td>RCFDS558 102,040,000</td>
<td>RCFDS559 9,529,000</td>
<td>RCFDS560 0</td>
<td>RCFDG631 433,023,000</td>
<td>RCFDG632 353,647,000</td>
<td>RCFDG633 1,207,479,000</td>
<td>RCFDS61 14,711,000</td>
</tr>
<tr>
<td>D</td>
<td>RCFDG634 130,000</td>
<td>RCFDS569 2,044,080</td>
<td>RCFDS570 381,160</td>
<td>RCFDS571 0</td>
<td>RCFDG635 86,604,600</td>
<td>RCFDG636 176,823,500</td>
<td>RCFDG637 1,207,479,000</td>
<td>RCFDS572 22,066,500</td>
</tr>
</tbody>
</table>

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Column</th>
<th>Allocation by Risk-Weight Category 250%</th>
<th>Allocation by Risk-Weight Category 300%</th>
<th>Allocation by Risk-Weight Category 400%</th>
<th>Allocation by Risk-Weight Category 600%</th>
<th>Allocation by Risk-Weight Category 625%</th>
<th>Allocation by Risk-Weight Category 937.5%</th>
<th>Allocation by Risk-Weight Category 1,250%</th>
</tr>
</thead>
<tbody>
<tr>
<td>K</td>
<td>RCFDS562 10,984,000</td>
<td>RCFDS563 0</td>
<td>RCFDS564 0</td>
<td>RCFDS565 1,000</td>
<td>RCFDS566 1,000</td>
<td>RCFDS567 1,000</td>
<td>RCFDS568 130,000</td>
</tr>
<tr>
<td>L</td>
<td>RCFDG573 27,460,000</td>
<td>RCFDS574 0</td>
<td>RCFDS575 0</td>
<td>RCFDS576 6,000</td>
<td>RCFDS577 6,250</td>
<td>RCFDS578 9,375</td>
<td>RCFDS579 1,625,000</td>
</tr>
</tbody>
</table>
### Dollar amounts in thousands

#### 26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS580 1,580,637,000</td>
<td>RCFDS581 65,236,000</td>
<td>RCFD5641 1,642,804,645</td>
</tr>
<tr>
<td>RCFDS582 8,913,430,000</td>
<td>RCFDS583 6,064,281,000</td>
<td>RCFDS587 1,211,322,000</td>
</tr>
<tr>
<td>RCFDS588 71,627,000</td>
<td>RCFDS589 285,074,000</td>
<td>RCFDS590 4,494,500</td>
</tr>
<tr>
<td>RCFDS591 52,281,000</td>
<td>RCFDS592 141,462,000</td>
<td>RCFDS593 18,191,000</td>
</tr>
<tr>
<td>RCFDS594 2,161,050,000</td>
<td>RCFDS595 504,799,000</td>
<td>RCFDS596 52,801,000</td>
</tr>
<tr>
<td>RCFDS597 208,452,000</td>
<td>RCFDS598 25,691,000</td>
<td>RCFDS599 0</td>
</tr>
<tr>
<td>RCFDS600 694,604,000</td>
<td>RCFDS601 123,014,000</td>
<td>RCFDS602 3,454,000</td>
</tr>
</tbody>
</table>

#### 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule)

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS567 27,084,377,000</td>
<td>RCFDS568 997,417,000</td>
<td>RCFDS569 1,200,040,000</td>
</tr>
<tr>
<td>RCFDS569 547,345,000</td>
<td>RCFDS570 27,326,000</td>
<td>RCFDS571 3,812,000</td>
</tr>
<tr>
<td>RCFDS572 411,126,000</td>
<td>RCFDS573 277,573,000</td>
<td>RCFDS574 19,525,000</td>
</tr>
<tr>
<td>RCFDS575 132,074,000</td>
<td>RCFDS576 89,905,000</td>
<td>RCFDS577 2,612,000</td>
</tr>
<tr>
<td>RCFDS578 1,051,870,000</td>
<td>RCFDS579 112,800,000</td>
<td>RCFDS580 3,148,000</td>
</tr>
<tr>
<td>RCFDS581 75,423,000</td>
<td>RCFDS582 1,597,000</td>
<td>RCFDS583 263,000</td>
</tr>
</tbody>
</table>

#### 28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS584 4,364,529,000</td>
<td>RCFDS585 12,11,322,000</td>
<td>RCFDS586 18,191,000</td>
</tr>
<tr>
<td>RCFDS587 4,494,500</td>
<td>RCFDS588 52,801,000</td>
<td>RCFDS589 0</td>
</tr>
<tr>
<td>RCFDS590 3,454,000</td>
<td>RCFDS591 0</td>
<td>RCFDS592 0</td>
</tr>
</tbody>
</table>

#### 29. LESS: Excess allowance for loan and lease losses

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS593 18,191,000</td>
<td>RCFDS594 52,801,000</td>
<td>RCFDS595 0</td>
</tr>
<tr>
<td>RCFDS596 3,148,000</td>
<td>RCFDS597 0</td>
<td>RCFDS598 0</td>
</tr>
</tbody>
</table>

#### 30. LESS: Allocated transfer risk reserve

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS599 0</td>
<td>RCFDS600 3,454,000</td>
<td>RCFDS601 0</td>
</tr>
<tr>
<td>RCFDS602 0</td>
<td>RCFDS603 12,000,040,000</td>
<td>RCFDS604 0</td>
</tr>
</tbody>
</table>

#### 31. Total risk-weighted assets (item 28 minus items 29 and 30)

<table>
<thead>
<tr>
<th>(Column A) With a remaining maturity of One year or less</th>
<th>(Column B) With a remaining maturity of One year through five years</th>
<th>(Column C) With a remaining maturity of Over five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDS605 1,200,040,000</td>
<td>RCFDS606 3,812,000</td>
<td>RCFDS607 19,525,000</td>
</tr>
<tr>
<td>RCFDS608 2,612,000</td>
<td>RCFDS609 3,148,000</td>
<td>RCFDS610 263,000</td>
</tr>
</tbody>
</table>
## Schedule RC-S - Servicing Securitization and Asset Sale Activities

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
<th>Column E</th>
<th>Column F</th>
<th>Column G</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements</td>
<td>RCFDB705</td>
<td>RCFDB706</td>
<td>RCFDB707</td>
<td>RCFDB708</td>
<td>RCFDB709</td>
<td>RCFDB710</td>
<td>RCFDB711</td>
</tr>
<tr>
<td></td>
<td></td>
<td>33,375,000</td>
<td>0</td>
<td>0</td>
<td>362,000</td>
<td>372,000</td>
<td>0</td>
<td>15,671,000</td>
</tr>
<tr>
<td>2.</td>
<td>Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1</td>
<td>RCFDHU09</td>
<td>RCFDHU10</td>
<td>RCFDHU11</td>
<td>RCFDHU12</td>
<td>RCFDHU13</td>
<td>RCFDHU14</td>
<td>RCFDHU15</td>
</tr>
<tr>
<td></td>
<td></td>
<td>489,000</td>
<td>0</td>
<td>0</td>
<td>12,000</td>
<td>0</td>
<td>0</td>
<td>1,849,000</td>
</tr>
<tr>
<td>3.</td>
<td>Reporting bank's unused commitments to provide liquidity to structures reported in item 1</td>
<td>RCFDB726</td>
<td>RCFDB727</td>
<td>RCFDB728</td>
<td>RCFDB729</td>
<td>RCFDB730</td>
<td>RCFDB731</td>
<td>RCFDB732</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>5,000</td>
</tr>
<tr>
<td>4.</td>
<td>Past due loan amounts included in item 1:</td>
<td>RCFDB733</td>
<td>RCFDB734</td>
<td>RCFDB735</td>
<td>RCFDB736</td>
<td>RCFDB737</td>
<td>RCFDB738</td>
<td>RCFDB739</td>
</tr>
<tr>
<td></td>
<td>a. 30-89 days past due</td>
<td>RCFDB740</td>
<td>RCFDB741</td>
<td>RCFDB742</td>
<td>RCFDB743</td>
<td>RCFDB744</td>
<td>RCFDB745</td>
<td>RCFDB746</td>
</tr>
<tr>
<td></td>
<td>b. 90 days or more past due</td>
<td>RCFDB747</td>
<td>RCFDB748</td>
<td>RCFDB749</td>
<td>RCFDB750</td>
<td>RCFDB751</td>
<td>RCFDB752</td>
<td>RCFDB753</td>
</tr>
<tr>
<td>5.</td>
<td>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):</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
<td>RIAH7B4</td>
</tr>
<tr>
<td></td>
<td>a. Charge-offs</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
</tr>
<tr>
<td></td>
<td>b. Recoveries</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
<td>RIAH7B5</td>
</tr>
<tr>
<td>6.</td>
<td>Total amount of ownership (or seller's) interest carried as securities or loans</td>
<td>RCFDHU16</td>
<td>RCFDHU17</td>
<td>RCFDHU18</td>
<td>RCFDHU19</td>
<td>RCFDHU20</td>
<td>RCFDHU21</td>
<td>RCFDHU22</td>
</tr>
<tr>
<td></td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7.</td>
<td>Not applicable</td>
<td>RCFDB776</td>
<td>RCFDB779</td>
<td>RCFDB780</td>
<td>RCFDB781</td>
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<td>RCFDB783</td>
<td>RCFDB784</td>
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<tr>
<td></td>
<td></td>
<td>3,967,000</td>
<td>305,000</td>
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<td>196,000</td>
<td>8,704,000</td>
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<td>8.</td>
<td>Not applicable</td>
<td>RCFDB785</td>
<td>RCFDB786</td>
<td>RCFDB787</td>
<td>RCFDB788</td>
<td>RCFDB789</td>
<td>RCFDB790</td>
<td>RCFDB791</td>
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<tr>
<td></td>
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<td>0</td>
<td>0</td>
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<td>0</td>
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<tr>
<td>9.</td>
<td>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</td>
<td>RCFDB792</td>
<td>RCFDB793</td>
<td>RCFDB794</td>
<td>RCFDB795</td>
<td>RCFDB796</td>
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<td>0</td>
<td>0</td>
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</tbody>
</table>

1. The $10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
2. The $10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
3. The $10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.
**Schedule RC-T - Fiduciary and Related Services**

**Form Type - 031**

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)
2. Does the institution exercise the fiduciary powers it has been granted?
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.)

### Dollar amounts in thousands

<table>
<thead>
<tr>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
<th>Column D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managed Assets</td>
<td>Non-Managed Assets</td>
<td>Number of Managed Accounts</td>
<td>Number of Non-Managed Accounts</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4. Personal trust and agency accounts</th>
<th>RCFDB868</th>
<th>44,893,000</th>
<th>RCFDB869</th>
<th>31,992,000</th>
<th>RCFDB870</th>
<th>13076</th>
<th>RCFDB871</th>
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<tbody>
<tr>
<td>5. Employee benefit and retirement-related trust and agency accounts</td>
<td>RCFDB872</td>
<td>495,000</td>
<td>RCFDB873</td>
<td>156,631,000</td>
<td>RCFDB874</td>
<td>64</td>
<td>RCFDB875</td>
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<tr>
<td>a. Employee benefit - defined contribution</td>
<td>RCFDB876</td>
<td>4,870,000</td>
<td>RCFDB877</td>
<td>278,029,000</td>
<td>RCFDB878</td>
<td>36</td>
<td>RCFDB879</td>
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<td>b. Employee benefit - defined benefit</td>
<td>RCFDB880</td>
<td>12,349,000</td>
<td>RCFDB881</td>
<td>7,421,000</td>
<td>RCFDB882</td>
<td>14383</td>
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<td>c. Other employee benefit and retirement-related accounts</td>
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<td>RCFDB885</td>
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<td>6. Corporate trust and agency accounts</td>
<td>RCFDB886</td>
<td>442,723,000</td>
<td>RCFDJ253</td>
<td>241,350,000</td>
<td>RCFDB888</td>
<td>91817</td>
<td>RCFDJ254</td>
<td>41023</td>
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<td>7. Investment management and investment advisory agency accounts</td>
<td>RCFDJ255</td>
<td>42,568,000</td>
<td>RCFDJ256</td>
<td>2,218,000</td>
<td>RCFDJ257</td>
<td>4313</td>
<td>RCFDJ258</td>
<td>236</td>
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<td>8. Foundation and endowment trust and agency accounts</td>
<td>RCFDJ259</td>
<td>547,943,000</td>
<td>RCFDJ260</td>
<td>880,234,000</td>
<td>RCFDJ261</td>
<td>123691</td>
<td>RCFDJ262</td>
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<td>9. Other fiduciary accounts</td>
<td>RCFDB890</td>
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<td>RCFDB891</td>
<td>162,218,000</td>
<td>RCFDB892</td>
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<td>RCFDB893</td>
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<td>10. Total fiduciary accounts (sum of items 4 through 9)</td>
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<td>547,943,000</td>
<td>RCFDB895</td>
<td>880,234,000</td>
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<td>123691</td>
<td>RCFDB897</td>
<td>46359</td>
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<td>11. Custody and safekeeping accounts</td>
<td>RCFDB898</td>
<td>29563,940,000</td>
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<td>12. Fiduciary accounts held in foreign offices (included in items 10 and 11)</td>
<td>RCFDB901</td>
<td>129,555,000</td>
<td>RCFDB902</td>
<td>652,308,000</td>
<td>RCFDB903</td>
<td>2192</td>
<td>RCFDB904</td>
<td>353506</td>
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<tr>
<td>13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)</td>
<td>RCFDJ259</td>
<td>12,251,000</td>
<td>RCFDJ260</td>
<td>20,121,000</td>
<td>RCFDJ261</td>
<td>14358</td>
<td>RCFDJ262</td>
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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 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.
### Investments of managed fiduciary accounts in advised or sponsored mutual funds

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dollar Amounts in Thousands</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column A) Personal Trust and Agency and Investment Management Agency Accounts</td>
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<tr>
<td>RCFD.J263</td>
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<td>RCFD.J265</td>
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<td>RCFD.J268</td>
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<td>RCFD.J269</td>
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<td>RCFD.J271</td>
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<td>RCFD.J272</td>
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<td>NR</td>
<td>RCFD.J274</td>
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<td>RCFD.J273</td>
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<td>RCFD.J275</td>
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<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dollar Amounts in Thousands</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>RCFD.J311</td>
<td>NR</td>
<td>NR</td>
<td>RCFDJ312</td>
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### Miscellaneous assets

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Dollar Amounts in Thousands</th>
<th>Column A</th>
<th>Column B</th>
<th>Column C</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFD.J309</td>
<td>NR</td>
<td>NR</td>
<td>RCFD.J310</td>
<td>NR</td>
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</table>

### Summary

**14. Personal trust and agency accounts:**

- Noninterest-bearing deposits
- Interest-bearing deposits
- U.S. Treasury and U.S. Government agency obligations
- State, county, and municipal obligations
- Money market mutual funds
- Equity mutual funds
- Other mutual funds
- Common trust funds and collective investment funds
- Other short-term obligations
- Other notes and bonds
- Investments in unregistered funds and private equity investments
- Other common and preferred stocks
- Real estate mortgages
- Real estate
- Miscellaneous assets
- Total managed assets held in fiduciary accounts

**15. Employee benefit and retirement-related trust and agency accounts:**

- Employee benefit - defined contribution
- Employee benefit - defined benefit
- Other employee benefit and retirement-related accounts

**16. Corporate trust and agency accounts:**

- Custody and safekeeping accounts

**17. Investment management and investment advisory agency accounts:**

- Foundation and endowment trust and agency accounts

**18. Other fiduciary accounts:**

- Other fiduciary accounts
- Custody and safekeeping accounts

**19. Other fiduciary and related services income:**

- Total gross fiduciary and related services income (sum of items 1 through 21) (must equal Schedule RI, item 22)
  - Fiduciary and related services income - foreign offices
  - Employee benefit - defined contribution
  - Employee benefit - defined benefit

**20. Less: Expenses:**

- Net losses from fiduciary and related services

**21. Plus: Intracompany income credits for fiduciary and related services:**

- Intracompany income credits for fiduciary and related services

**22. Net fiduciary and related services income:**

- Net fiduciary and related services income (sum of intracompany income credits for fiduciary and related services and expenses)

**23. Other fiduciary accounts:**

- Other fiduciary accounts
- Custody and safekeeping accounts

**24. Less: Net losses from fiduciary and related services:**

- Net losses from fiduciary and related services

**25. Plus: Intracompany income credits for fiduciary and related services:**

- Intracompany income credits for fiduciary and related services

**26. Net fiduciary and related services income:**

- Net fiduciary and related services income (sum of intracompany income credits for fiduciary and related services and expenses)
### Schedule RC-V - Variable Interest Entities

#### (Form Type - 031)

**Dollar amounts in thousands**

<table>
<thead>
<tr>
<th>2. Corporate trust and agency accounts:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Corporate and municipal trusteeships</td>
</tr>
<tr>
<td>b. Transfer agent, registrar, paying agent, and other corporate agency</td>
</tr>
<tr>
<td>1. Issues reported in Memorandum item 2.a that are in default</td>
</tr>
<tr>
<td>2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit obligations of the consolidated VIEs:</td>
</tr>
<tr>
<td>a. Other borrowed money</td>
</tr>
<tr>
<td>b. Other liabilities</td>
</tr>
<tr>
<td>3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above)</td>
</tr>
<tr>
<td>4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above)</td>
</tr>
</tbody>
</table>

**Dollar amounts in thousands**

<table>
<thead>
<tr>
<th>3. Collective investment funds and common trust funds:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Cash and balances due from depository institutions</td>
</tr>
<tr>
<td>b. Securities not held for trading</td>
</tr>
<tr>
<td>c. Loans and leases held for investment, net of allowance, and held for sale</td>
</tr>
<tr>
<td>d. Other real estate owned</td>
</tr>
<tr>
<td>e. Other assets</td>
</tr>
<tr>
<td>f. 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)</td>
</tr>
</tbody>
</table>

**Dollar amounts in thousands**

<table>
<thead>
<tr>
<th>4. Fiduciary settlements, surcharges, and other losses:</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Personal trust and agency accounts</td>
</tr>
<tr>
<td>b. Employee benefit and retirement-related trust and agency accounts</td>
</tr>
<tr>
<td>c. Investment management agency accounts</td>
</tr>
<tr>
<td>d. Other fiduciary accounts and related services</td>
</tr>
<tr>
<td>e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d)</td>
</tr>
</tbody>
</table>

**Dollar amounts in thousands**

<table>
<thead>
<tr>
<th>5. Total liabilities of ABCP conduit VIEs</th>
</tr>
</thead>
<tbody>
<tr>
<td>6. Total assets of ABCP conduit VIEs</td>
</tr>
<tr>
<td>7. Total liabilities of ABCP conduit VIEs</td>
</tr>
<tr>
<td>8. Total assets of ABCP conduit VIEs</td>
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### Fund Assets

<table>
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<tr>
<th>(Column A) Number of Issues</th>
<th>(Column B) Principal Amount Outstanding</th>
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<td>RCFDB927</td>
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<tr>
<td>RCFDB929</td>
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<table>
<thead>
<tr>
<th>(Column A) Number of Funds</th>
<th>(Column B) Market Value of Fund Assets</th>
</tr>
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<tbody>
<tr>
<td>RCFDB931</td>
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<td>RCFDB933</td>
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<td>RCFDB945</td>
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<table>
<thead>
<tr>
<th>(Column A) Gross Losses Managed Accounts</th>
<th>(Column B) Gross Losses Non-Managed Accounts</th>
<th>(Column C) Recoveries</th>
</tr>
</thead>
<tbody>
<tr>
<td>RCFDJ947 NR</td>
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<td>RIADB949 NR</td>
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<tr>
<td>RCFDJ950 NR</td>
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<tr>
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### Non-Managed Accounts

<table>
<thead>
<tr>
<th>(Column A) Securitization Vehicles</th>
<th>(Column B) Other VIEs</th>
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<tbody>
<tr>
<td>RCFDJ981 45,000</td>
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<tr>
<td>RCFDHU22 9,891,000</td>
<td>RCFDHU23 29,223,000</td>
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<tr>
<td>RCFDJF91 2,380,000</td>
<td>RCFDJF90 170,000</td>
</tr>
<tr>
<td>RCFDJF92 3,639,000</td>
<td>RCFDJF85 16,383,000</td>
</tr>
<tr>
<td>RCFDJF93 16,000</td>
<td>RCFDJF86 47,000</td>
</tr>
<tr>
<td>RCFDJ030 0</td>
<td>RCFDJF87 0</td>
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<tr>
<td>RCFDJ033 55,000</td>
<td>RCFDJF88 0</td>
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<tr>
<td>RCFDJF77 28,768,000</td>
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<td>RCFDJF78 16,430,000</td>
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Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income (Form Type - 031)

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