

Federal Financial Institutions Examination Council



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

Institution Name	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
City	COLUMBUS
State	OH
Zip Code	43240
Call Report Report Date	12/31/2025
Report Type	031
RSSD-ID	852218
FDIC Certificate Number	628
OCC Charter Number	8
ABA Routing Number	21000021
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Consolidated Reports of Condition and Income for A Bank With Domestic and Foreign Offices - FFIEC 031

Report at the close of business December 31, 2025

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).

(20251231)
(RCON 9999)

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

NOTE: Each bank's board of directors and senior management are responsible for establishing and maintaining an effective system of internal control, including controls over the Reports of Condition and Income. The Reports of Condition and Income are to be prepared 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.

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.

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

Date of Signature

Director (Trustee)

Director (Trustee)

Submission of Reports

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

- (a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (<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 in to 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.

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.

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.

JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

Legal Title of Bank (RSSD 9017)

COLUMBUS

City (RSSD 9130)

OH

State Abbreviation (RSSD 9200)

43240

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.

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

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

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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

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

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

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

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

CONF
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

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

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

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

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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)

Dollar amounts in thousands

1. Reporting date.....	RCON9999	20251231	1.
2. FDIC certificate number.....	RSSD9050	628	2.
3. Legal title of bank.....	RSSD9017	Click here for value	3.
4. City.....	RSSD9130	Columbus	4.
5. State abbreviation.....	RSSD9200	OH	5.
6. Zip code.....	RSSD9220	43240	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	Click here for value	7.

(RCON9224) 7H6GLXDRUGQFU57RNE97

(RSSD9017) JPMorgan Chase Bank National Association

Contact Information(Form Type - 031)

Dollar amounts in thousands

1. Contact Information for the Reports of Condition and Income			1.
a. Chief Financial Officer (or Equivalent) Signing the Reports			1.a.
1. Name.....	TEXTC490	CONF	1.a.1.
2. Title.....	TEXTC491	CONF	1.a.2.
3. E-mail Address.....	TEXTC492	CONF	1.a.3.
4. Telephone.....	TEXTC493	CONF	1.a.4.
5. FAX.....	TEXTC494	CONF	1.a.5.
b. Other Person to Whom Questions about the Reports Should be Directed			1.b.
1. Name.....	TEXTC495	CONF	1.b.1.
2. Title.....	TEXTC496	CONF	1.b.2.
3. E-mail Address.....	TEXT4086	CONF	1.b.3.
4. Telephone.....	TEXT8902	CONF	1.b.4.
5. FAX.....	TEXT9116	CONF	1.b.5.
2. Person to whom questions about Schedule RC-T - Fiduciary and Related Services should be directed			2.
a. Name and Title.....	TEXTB962	CONF	2.a.
b. E-mail Address.....	TEXTB926	CONF	2.b.
c. Telephone.....	TEXTB963	CONF	2.c.
d. FAX.....	TEXTB964	CONF	2.d.
3. Emergency Contact Information			3.
a. Primary Contact			3.a.
1. Name.....	TEXTC366	CONF	3.a.1.
2. Title.....	TEXTC367	CONF	3.a.2.
3. E-mail Address.....	TEXTC368	CONF	3.a.3.
4. Telephone.....	TEXTC369	CONF	3.a.4.
5. FAX.....	TEXTC370	CONF	3.a.5.
b. Secondary Contact			3.b.
1. Name.....	TEXTC371	CONF	3.b.1.
2. Title.....	TEXTC372	CONF	3.b.2.
3. E-mail Address.....	TEXTC373	CONF	3.b.3.
4. Telephone.....	TEXTC374	CONF	3.b.4.
5. FAX.....	TEXTC375	CONF	3.b.5.
4. USA PATRIOT Act Section 314(a) Anti-Money Laundering Contact Information			4.
a. Primary Contact			4.a.

Dollar amounts in thousands

1. Name.....	TEXTC437	CONF	4.a.1.
2. Title.....	TEXTC438	CONF	4.a.2.
3. E-mail Address.....	TEXTC439	CONF	4.a.3.
4. Telephone.....	TEXTC440	CONF	4.a.4.
b. Secondary Contact			4.b.
1. Name.....	TEXTC442	CONF	4.b.1.
2. Title.....	TEXTC443	CONF	4.b.2.
3. E-mail Address.....	TEXTC444	CONF	4.b.3.
4. Telephone.....	TEXTC445	CONF	4.b.4.
c. Third Contact			4.c.
1. Name.....	TEXTC870	CONF	4.c.1.
2. Title.....	TEXTC871	CONF	4.c.2.
3. E-mail Address.....	TEXTC872	CONF	4.c.3.
4. Telephone.....	TEXTC873	CONF	4.c.4.
d. Fourth Contact			4.d.
1. Name.....	TEXTC875	CONF	4.d.1.
2. Title.....	TEXTC876	CONF	4.d.2.
3. E-mail Address.....	TEXTC877	CONF	4.d.3.
4. Telephone.....	TEXTC878	CONF	4.d.4.
5. Chief Executive Officer Contact Information			5.
a. Chief Executive Officer			5.a.
1. Name.....	TEXTFT42	CONF	5.a.1.
2. E-mail Address.....	TEXTFT44	CONF	5.a.2.
3. Telephone.....	TEXTFT43	CONF	5.a.3.
4. FAX.....	TEXTFT45	CONF	5.a.4.

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

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	14,119,000	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	9,209,000	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	42,000	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	11,044,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	28,951,000	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	4,241,000	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	65,000	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	19,073,000	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	7,883,000	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	94,627,000	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	7,000	1.b.
c. Interest income on balances due from depository institutions ¹	RIAD4115	13,949,000	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	14,481,000	1.d.1.
2. Mortgage-backed securities.....	RIADB489	8,012,000	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	5,558,000	1.d.3.
e. Interest income from trading assets.....	RIAD4069	12,685,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	13,966,000	1.f.
g. Other interest income.....	RIAD4518	3,411,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	166,696,000	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	12,148,000	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	12,381,000	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	2,459,000	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	7,625,000	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	13,589,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	7,662,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	12,986,000	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	68,850,000	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	97,846,000	3.
4. Provisions for credit losses ¹	RIADJJ33	13,995,000	4.
5. Noninterest income:			5.
a. Income from fiduciary activities ²	RIAD4070	5,904,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	6,280,000	5.b.

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

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

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

Dollar amounts in thousands

c. Trading revenue ³	RIADA220	28,423,000	5.c.
d. Income from securities-related and insurance activities:			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	1,781,000	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	2,307,000	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	24,000	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	786,000	5.f.
g. Net securitization income.....	RIADB493	47,000	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	103,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	-5,000	5.j.
k. Net gains (losses) on sales of other assets ⁴	RIADB496	50,000	5.k.
l. Other noninterest income [*]	RIADB497	20,540,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	66,240,000	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	-57,000	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	43,739,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	7,106,000	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	198,000	7.c.2.
d. Other noninterest expense [*]	RIAD4092	35,085,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	86,128,000	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.).....	RIADHT69	63,906,000	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading ⁵	RIADHT70	26,000	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	63,932,000	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	14,287,000	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	49,645,000	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) [*]	RIADFT28	0	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	49,645,000	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	1,000	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	49,644,000	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	674,000	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8) ¹	RIAD8431	236,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b.).....	RIAD4313	943,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	1,129,000	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	226674	M.5.

3. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
 4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
 *. Describe on Schedule RI-E-Explanations.
 5. Item 8.b is to be completed by all institutions. See the instructions this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
 1. The asset-size tests are based on the total assets reported on the June 30, 2024, Report of Condition.

Dollar amounts in thousands

6. Not applicable			M.6.
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) ²	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures	RIAD8757	5,211,000	M.8.a.
b. Foreign exchange exposures	RIAD8758	6,054,000	M.8.b.
c. Equity security and index exposures	RIAD8759	15,082,000	M.8.c.
d. Commodity and other exposures	RIAD8760	1,646,000	M.8.d.
e. Credit exposures	RIADF186	430,000	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.f.
1. Gross credit valuation adjustment (CVA)	RIADFT36	-36,000	M.8.f.1.
2. CVA hedge	RIADFT37	-253,000	M.8.f.2.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.g.
1. Gross debit valuation adjustment (DVA)	RIADFT38	-48,000	M.8.g.1.
2. DVA hedge	RIADFT39	0	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA	RIADFT40	28,760,000	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	RIADC890	-655,000	M.9.b.
10. Credit losses on derivatives (see instructions)	RIADA251	1,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIADA530	No	M.11.
12. Not applicable			M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets	RIADF551	20,305,000	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	RIADF552	497,000	M.13.a.1.
b. Net gains (losses) on liabilities	RIADF553	-14,342,000	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	RIADF554	0	M.13.b.1.
14. Not applicable			M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH032	1,113,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH033	1,011,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	RIADH034	296,000	M.15.c.
d. All other service charges on deposit accounts	RIADH035	3,860,000	M.15.d.

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

Schedule RI-A - Changes in Bank Equity Capital(Form Type - 031)

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	312,794,000	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors *	RIADB507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	312,794,000	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	49,644,000	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	35,000,000	9.
10. Other comprehensive income ¹	RIADB511	8,516,000	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) *	RIAD4415	-18,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	335,936,000	12.

*. Describe on Schedule RI-E-Explanations

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

Schedule RI-B 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.

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans in domestic offices:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	1,000	RIADC892	2,000		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	8,000	RIADC894	0		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	23,000	RIAD5412	73,000		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	30,000	RIADC217	87,000		1.c.2.a.
b. Secured by junior liens.....	RIADC235	1,000	RIADC218	11,000		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	37,000	RIAD3589	2,000		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	16,000	RIADC896	8,000		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	362,000	RIADC898	22,000		1.e.2.
f. In foreign offices.....	RIADB512	0	RIADB513	0		1.f.
2. Not applicable						2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	10,000	RIAD4665	1,000		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	2,377,000	RIAD4617	170,000		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	132,000	RIAD4618	28,000		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	7,752,000	RIADB515	1,409,000		5.a.
b. Automobile loans.....	RIADK129	571,000	RIADK133	255,000		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	15,000	RIADK206	16,000		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	649,000	RIAD4628	72,000		7.
8. Lease financing receivables:						8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	0	RIADF187	0		8.a.
b. All other leases.....	RIADC880	0	RIADF188	0		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	11,984,000	RIAD4605	2,156,000		9.
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.....	RIAD5409	0	RIAD5410	0		M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0		M.2.
3. Not applicable						M.3.

Dollar amounts in thousands

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 credit losses on loans and leases).....

RIADC388	1,482,000	M.4.
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Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	24,317,000	RIADJH88	103,000	RIADJH94	2,000	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	2,156,000	RIADJH89	0	RIADJH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	11,984,000	RIADJH92	0	RIADJH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets.....	RIAD5523	0	RIADJJ00	0	RIADJJ01	0	4.
5. Provisions for credit losses ¹	RIAD4230	11,045,000	RIADJH90	-37,000	RIADJH96	6,000	5.
6. Adjustments* (see instructions for this schedule)*.....	RIADC233	5,000	RIADJH91	-1,000	RIADJH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	25,539,000	RIADJH93	65,000	RIADJH99	8,000	7.

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	RIADC435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	0	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....			
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.	RIADC390	498,000	M.3.
4. Not applicable			M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	RIADJJ02	6,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCFDJJ03	63,000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIADMG93	2,975,000	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).	RIADMG94	3,113,000	M.8.

1. The sum of item 5, column A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below must equal Schedule RI, item 4.
 *. Describe on Schedule RI-E - Explanations.

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

Dollar amounts in thousands		(Column A) Amortized Cost	(Column B) Allowance Balance		
1. Real estate loans:				1.	
a. Construction loans.....	RCFDJJ04	11,716,000	RCFDJJ12	200,000	1.a.
b. Commercial real estate loans.....	RCFDJJ05	131,207,000	RCFDJJ13	1,757,000	1.b.
c. Residential real estate loans.....	RCFDJJ06	303,582,000	RCFDJJ14	888,000	1.c.
2. Commercial loans ²	RCFDJJ07	664,162,000	RCFDJJ15	6,592,000	2.
3. Credit cards.....	RCFDJJ08	247,793,000	RCFDJJ16	15,555,000	3.
4. Other consumer loans.....	RCFDJJ09	57,104,000	RCFDJJ17	547,000	4.
5. Unallocated, if any.....			RCFDJJ18	0	5.
6. Total (sum of items 1.a. through 5) ³	RCFDJJ11	1,415,564,000	RCFDJJ19	25,539,000	6.

Dollar amounts in thousands					
7. Securities issued by states and political subdivisions in the U.S.....	RCFDJJ20			27,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCFDJJ21			38,000	8.
9. Asset-backed securities and structured financial products.....	RCFDJJ23			0	9.
10. Other debt securities.....	RCFDJJ24			0	10.
11. Total (sum of items 7 through 10) ⁴	RCFDJJ25			65,000	11.

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.

Dollar amounts in thousands					
1. Total interest income in foreign offices.....	RIADC899			46,710,000	1.
2. Total interest expense in foreign offices.....	RIADC900			38,343,000	2.
3. Provisions for credit losses in foreign offices.....	RIADKW02			537,000	3.
4. Noninterest income in foreign offices:					4.
a. Trading revenue.....	RIADC902			21,490,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....	RIADC903			3,634,000	4.b.
c. Net securitization income.....	RIADC904			0	4.c.
d. Other noninterest income.....	RIADC905			1,749,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....	RIADJA28			-143,000	5.
6. Total noninterest expense in foreign offices.....	RIADC907			24,722,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....	RIADC908			0	7.
8. Applicable income taxes (on items 1 through 7).....	RIADC909			3,289,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....	RIADGW64			0	9.
10. Net income attributable to foreign offices before internal allocations of income and expense (item 1 plus or minus items 2 through 9).....	RIADC911			6,549,000	10.
11. Not applicable					11.
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....	RIADC913			11,566,000	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....	RIADC914			18,115,000	13.

2. 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.
 3. Item 6, column B must equal schedule RC, item 4.c.
 4. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-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.)

Dollar amounts in thousands

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:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	0	1.f.
g. Income and fees from wire transfers.....	RIADT047	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Click here for value	1.h.1.
2. Amount of component.....	RIAD4461	-4,556,000	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	4,513,000	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.
2. Amount of component.....	RIAD4463	3,803,000	1.j.2.
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:			2.
a. Data processing expenses.....	RIADC017	0	2.a.
b. Advertising and marketing expenses.....	RIAD0497	5,392,000	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	2,751,000	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	Click here for value	2.n.1.
2. Amount of component.....	RIAD4464	3,471,000	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	Click here for value	2.o.1.
2. Amount of component.....	RIAD4467	2,647,000	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	NR	2.p.1.
2. Amount of component.....	RIAD4468	0	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.

Dollar amounts in thousands

3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Disclose component and the dollar amount of that component:			4.a.
1. Describe component.....	TEXTB526	NR	4.a.1.
2. Amount of component.....	RIADB526	0	4.a.2.
b. Disclose component and the dollar amount of that component:			4.b.
1. Describe component.....	TEXTB527	NR	4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	Click here for value	5.a.1.
2. Amount of component.....	RIAD4498	-21,000	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	Click here for value	5.b.1.
2. Amount of component.....	RIAD4499	3,000	5.b.2.
6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments):			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets ¹	RIADJJ27	NR	6.a.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4521	Click here for value	6.b.1.
2. Amount of component.....	RIAD4521	4,000	6.b.2.
c. Disclose component and the dollar amount of that component:			6.c.
1. Describe component.....	TEXT4522	NR	6.c.1.
2. Amount of component.....	RIAD4522	0	6.c.2.
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):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4461) Net change in fair values of financial instruments accounted for under a fair value option

(TEXT4462) Other Credit Card Related Fees

(TEXT4463) Operating and Financing Leases

(TEXT4464) Brokerage and Clearing Expenses

(TEXT4467) Software expenses

(TEXT4498) Purchase of minority interest

(TEXT4499) Internal transfer from Bank to Non Bank and Reg W remediation

(TEXT4521) FX Revaluation on Non purchased credit-deteriorated assets

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

(TEXT4769) Amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.l: Loan Syndication Fees - \$1,924,000 Loan Commitment Fees - \$1,441,000 Breakup of the amount reported in Schedule RI-E, item 5.b: Internal Transfers From Bank to Non-Bank - \$2,000 Reg W Remediation - \$1,000

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.

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin ¹	RCFD0081	21,675,000	1.a.
b. Interest-bearing balances ²	RCFD0071	328,781,000	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) ³	RCFDJJ34	270,134,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	RCFD1773	507,176,000	2.b.
c. Equity securities with readily determinable fair values not held for trading ⁴	RCFDJA22	534,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell ⁵	RCFDB989	358,917,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCFD5369	49,452,000	4.a.
b. Loans and leases held for investment.....	RCFDB528	1,448,038,000	4.b.
c. LESS: Allowance for credit losses on loans and leases.....	RCFD3123	25,539,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	RCFDB529	1,422,499,000	4.d.
5. Trading assets (from Schedule RC-D).....	RCFD3545	475,678,000	5.
6. Premises and fixed assets (including right-of-use assets).....	RCFD2145	30,563,000	6.
7. Other real estate owned (from Schedule RC-M).....	RCFD2150	257,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCFD2130	3,866,000	8.
9. Direct and indirect investments in real estate ventures.....	RCFD3656	20,615,000	9.
10. Intangible assets (from Schedule RC-M).....	RCFD2143	50,518,000	10.
11. Other assets (from Schedule RC-F) ⁶	RCFD2160	211,997,000	11.
12. Total assets (sum of items 1 through 11).....	RCFD2170	3,752,662,000	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I).....	RCON2200	2,167,793,000	13.a.
1. Noninterest-bearing ⁸	RCON6631	586,628,000	13.a.1.
2. Interest-bearing.....	RCON6636	1,581,165,000	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II).....	RCFN2200	530,049,000	13.b.
1. Noninterest-bearing.....	RCFN6631	38,805,000	13.b.1.
2. Interest-bearing.....	RCFN6636	491,244,000	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices ⁹	RCONB993	199,000	14.a.
b. Securities sold under agreements to repurchase ¹⁰	RCFDB995	147,681,000	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCFD3548	132,799,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....	RCFD3190	260,048,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures ¹	RCFD3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCFD2930	178,123,000	20.

1. Includes cash items in process of collection and unposted debits.
 2. Includes time certificates of deposit not held for trading.
 3. Institutions should report in item 2.a, amounts net of any applicable allowance for credit losses, and 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 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
 7. Includes noninterest-bearing demand, time, and savings deposits.
 8. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
 9. Includes all securities repurchase agreements, regardless of maturity.
 10. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

21. Total liabilities (sum of items 13 through 20).....	RCFD2948	3,416,692,000	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	0	23.
24. Common stock.....	RCFD3230	2,028,000	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	119,403,000	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	218,137,000	26.a.
b. Accumulated other comprehensive income ²	RCFDB530	-3,632,000	26.b.
c. Other equity capital components ³	RCFDA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	335,936,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	34,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	335,970,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	3,752,662,000	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024.....	RCFD6724	NR	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	NR	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD0022	17,594,000	RCON0020	7,967,000	
1. Cash items in process of collection, unposted debits, and currency and coin.....			RCON0080	9,559,000	1.
a. Cash items in process of collection and unposted debits.....					1.a.
b. Currency and coin.....					1.b.
2. Balances due from depository institutions in the U.S.....	RCFD0082	1,039,000	RCON0082	884,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCFD0070	238,159,000	RCON0070	172,000	3.
4. Balances due from Federal Reserve Banks.....	RCFD0090	93,664,000	RCON0090	93,664,000	4.
5. Total.....	RCFD0010	350,456,000	RCON0010	112,246,000	5.

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.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....	RCFD0211	132,727,000	RCFD0213 126,446,000	RCFD1286 313,199,000	RCFD1287 315,544,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) ¹	RCFDHT50	0	RCFDHT51 0	RCFDHT52 271,000	RCFDHT53 278,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	8,627,000	RCFD8497 8,008,000	RCFD8498 20,915,000	RCFD8499 20,240,000	3.
4. Mortgage-backed securities (MBS):						4.
a. Residential mortgage pass-through securities:						4.a.
1. Guaranteed by GNMA.....	RCFDG300	24,367,000	RCFDG301 21,874,000	RCFDG302 34,717,000	RCFDG303 33,753,000	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	49,519,000	RCFDG305 43,782,000	RCFDG306 36,017,000	RCFDG307 35,663,000	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309 0	RCFDG310 0	RCFDG311 0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDG312	20,000	RCFDG313 19,000	RCFDG314 405,000	RCFDG315 402,000	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDG316	0	RCFDG317 0	RCFDG318 0	RCFDG319 0	4.b.2.
3. All other residential MBS.....	RCFDG320	7,542,000	RCFDG321 6,979,000	RCFDG322 5,969,000	RCFDG323 5,991,000	4.b.3.
c. Commercial MBS:						4.c.
1. Commercial mortgage pass-through securities:						4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	14,782,000	RCFDK143 13,891,000	RCFDK144 16,480,000	RCFDK145 16,725,000	4.c.1a.
b. Other pass-through securities.....	RCFDK146	0	RCFDK147 0	RCFDK148 0	RCFDK149 0	4.c.1b.
2. Other commercial MBS:						4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCFDK150	385,000	RCFDK151 364,000	RCFDK152 4,494,000	RCFDK153 4,429,000	4.c.2a.
b. All other commercial MBS.....	RCFDK154	6,530,000	RCFDK155 6,278,000	RCFDK156 4,473,000	RCFDK157 4,483,000	4.c.2b.
5. Asset-backed securities and structured financial products:						5.
a. Asset-backed securities (ABS).....	RCFDC026	1,004,000	RCFDC988 985,000	RCFDC989 1,798,000	RCFDC027 1,815,000	5.a.
b. Structured financial products.....	RCFDHT58	24,696,000	RCFDHT59 24,718,000	RCFDHT60 22,032,000	RCFDHT61 22,083,000	5.b.
6. Other debt securities:						6.
a. Other domestic debt securities.....	RCFD1737	0	RCFD1738 0	RCFD1739 14,000	RCFD1741 14,000	6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743 0	RCFD1744 45,785,000	RCFD1746 45,756,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments ²				RCFDMG95 641,000		7.
8. Total (sum of items 1 through 7) ³	RCFD1754	270,199,000	RCFD1771 253,344,000	RCFD1772 507,210,000	RCFD1773 507,176,000	8.

Dollar amounts in thousands

1. Pledged securities ¹	RCFD0416	86,599,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): ¹			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.a.
1. Three months or less.....	RCFDA549	63,809,000	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	52,933,000	M.2.a.2.
3. Over one year through three years.....	RCFDA551	152,235,000	M.2.a.3.
4. Over three years through five years.....	RCFDA552	207,211,000	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	95,437,000	M.2.a.5.
6. Over 15 years.....	RCFDA554	32,666,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: ²			M.2.b.
1. Three months or less.....	RCFDA555	136,000	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	1,583,000	M.2.b.2.
3. Over one year through three years.....	RCFDA557	718,000	M.2.b.3.
4. Over three years through five years.....	RCFDA558	733,000	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	5,372,000	M.2.b.5.
6. Over 15 years.....	RCFDA560	134,760,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: ⁵			M.2.c.
1. Three years or less.....	RCFDA561	12,365,000	M.2.c.1.
2. Over three years.....	RCFDA562	17,418,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	68,187,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	0	M.4.a.
b. Fair value.....	RCFD8783	0	M.4.b.

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.

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).

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

3. The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value				
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): ¹									
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	23,000	RCFDB841	23,000	M5a
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	379,000	RCFDB849	381,000	M5c
d. Other consumer loans.....	RCFDB850	1,004,000	RCFDB851	985,000	RCFDB852	1,396,000	RCFDB853	1,411,000	M5d
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	0	RCFDB857	0	M5e
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	0	RCFDB861	0	M5.f
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B item 5.b):									
a. Trust preferred securities issued by financial institutions.....	RCFDG348	0	RCFDG349	0	RCFDG350	0	RCFDG351	0	M6a
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b
c. Corporate and similar loans.....	RCFDG356	23,625,000	RCFDG357	23,647,000	RCFDG358	19,938,000	RCFDG359	19,986,000	M6c
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f
g. Other collateral or reference assets.....	RCFDG372	1,071,000	RCFDG373	1,071,000	RCFDG374	2,094,000	RCFDG375	2,097,000	M6g
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	RCFDPU98	0	RCFDPU99	0	RCFDPV00	134,000	RCFDPV01	135,000	M.7.

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.

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.

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

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

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

Schedule RC-C Part I - Loans and Leases(Form Type - 031)

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate ¹	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	2,918,000	RCONF158	2,876,000	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	15,635,000	RCONF159	15,635,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	121,000	RCON1420	121,000	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	14,040,000	RCON1797	13,803,000	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	311,264,000	RCON5367	308,211,000	1.c.2.a.
b. Secured by junior liens	RCFD5368	9,791,000	RCON5368	9,791,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	105,446,000	RCON1460	105,110,000	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	14,703,000	RCONF160	14,703,000	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	39,850,000	RCONF161	39,521,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	5,000	2.a.
1. To U.S. branches and agencies of foreign banks	RCFDB532	0			2.a.1.
2. To other commercial banks in the U.S.	RCFDB533	5,000			2.a.2.
b. To other depository institutions in the U.S.	RCFDB534	2,000	RCONB534	2,000	2.b.
c. To banks in foreign countries			RCONB535	6,486,000	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	13,000			2.c.1.
2. To other banks in foreign countries	RCFDB537	14,474,000			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	485,000	RCON1590	485,000	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	174,954,000	RCON1763	172,262,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	47,974,000	RCON1764	9,746,000	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards	RCFDB538	215,892,000	RCONB538	215,659,000	6.a.
b. Other revolving credit plans	RCFDB539	7,506,000	RCONB539	6,917,000	6.b.
c. Automobile loans	RCFDK137	56,644,000	RCONK137	56,644,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	5,513,000	RCONK207	5,488,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	6,511,000	RCON2081	893,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	30,306,000	RCON2107	30,306,000	8.
9. Loans to nondepository financial institutions and other loans					9.
a. Loans to nondepository financial institutions	RCFDJ454	237,849,000	RCONJ454	196,092,000	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities, including margin loans	RCFD1545	136,396,000	RCON1545	87,786,000	9.b.1.
2. All other loans (exclude consumer loans)	RCFDJ451	49,106,000	RCONJ451	40,866,000	9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	92,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	0			10.a.
b. All other leases	RCFDF163	92,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
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)	RCFD2122	1,497,490,000	RCON2122	1,339,500,000	12.

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

Dollar amounts in thousands

1. Loan modifications to borrowers experiencing financial difficulty* 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):*			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	16,000	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	29,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	95,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	17,000	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	250,000	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	1,659,000	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	242,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	1,685,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty* that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
1. Loans secured by farmland in domestic offices*	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCFDK098	1,594,000	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	M.1.f.4.c.
g. Total loan modifications to borrowers experiencing financial difficulty* that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) *	RCFDHK25	3,993,000	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
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:*			M.2.a.
1. Three months or less.....	RCONA564	3,837,000	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	13,627,000	M.2.a.2.
3. Over one year through three years.....	RCONA566	25,667,000	M.2.a.3.
4. Over three years through five years.....	RCONA567	34,092,000	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	65,664,000	M.2.a.5.
6. Over 15 years.....	RCONA569	161,787,000	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA570	881,309,000	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	62,430,000	M.2.b.2.
3. Over one year through three years.....	RCFDA572	79,143,000	M.2.b.3.
4. Over three years through five years.....	RCFDA573	73,016,000	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	68,768,000	M.2.b.5.
6. Over 15 years.....	RCFDA575	18,144,000	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCFDA247	282,234,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, part I, items 4 and 9, column A ⁴	RCFD2746	34,557,000	M.3.

*. *The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.
 *. *The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.
 *. *The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.
 *. Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1-4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1-4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.
 4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.

Dollar amounts in thousands

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).....	RCON5370	142,332,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	4,825,000	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RCFDC391	2,701,000	M.6.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....			
7. Not applicable			M.7.
<i>Memorandum items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only.</i>			M.8.
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....	RCONF230	2,454,000	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, part I, Memorandum item 8.a) as of the previous December 31 report date that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, part I, item 12, column B) as of the previous December 31 report date.</i>	RCONF231	1,487,000	M.8.b.
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....			
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....	RCONF232	20,000	M.8.c.

Dollar amounts in thousands

9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	965,000	M.9.
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Dollar amounts in thousands (Column A) Consolidated Bank (Column B) Domestic Offices

	(Column A) Consolidated Bank	(Column B) Domestic Offices			
10. Loans to nondepository financial institutions: ¹			M.10.		
a. Loans to mortgage credit intermediaries.....	RCFDPV05	65,192,000	RCONPV05	61,401,000	M.10.a.
b. Loans to business credit intermediaries.....	RCFDPV06	27,479,000	RCONPV06	20,314,000	M.10.b.
c. Loans to private equity funds.....	RCFDPV07	52,010,000	RCONPV07	42,902,000	M.10.c.
d. Loans to consumer credit intermediaries.....	RCFDPV08	30,232,000	RCONPV08	23,362,000	M.10.d.
e. Other loans to nondepository financial institutions.....	RCFDPV09	62,936,000	RCONPV09	48,113,000	M.10.e.

Dollar amounts in thousands

11. Not applicable			M.11.
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Dollar amounts in thousands

	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:				M.12.			
a. Loans secured by real estate.....	RCFDG091	0	RCFDG092	0	RCFDG093	0	M.12a.
b. Commercial and industrial loans.....	RCFDG094	0	RCFDG095	0	RCFDG096	0	M.12b.
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	0	RCFDG098	0	RCFDG099	0	M.12c.
d. All other loans and all leases.....	RCFDG100	0	RCFDG101	0	RCFDG102	0	M.12d.

Dollar amounts in thousands

<i>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.a., column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of December 31 report date.</i>				M.13.
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	0		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	0		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFDG378	801,499,000		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	RCONPR04	0		M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	RCONPR05	0		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	RCONPR06	0		M.15.c.
<i>Memorandum item 16 is to be completed by all banks.</i>				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75	6,562,000		M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24	CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25	CONF		M.17.b.

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

Schedule RC-C 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.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	365	RCON5565	11,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1693	RCON5567	165,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	7908	RCON5569	3,254,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	3867248	RCON5571	31,473,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	103015	RCON5573	6,123,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	14367	RCON5575	2,133,000	4.c.

Dollar amounts in thousands

5. Not applicable			5.
6. Not applicable			6.

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	3	RCON5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	8	RCON5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	11	RCON5583	2,000	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	57195	RCON5585	379,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	889	RCON5587	34,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	19	RCON5589	1,000	8.c.

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.

Dollar amounts in thousands		Consolidated Bank		
1. U.S. Treasury securities.....		RCFD3531	81,058,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		RCFD3532	1,000	2.
3. Securities issued by states and political subdivisions in the U.S.....		RCFD3533	827,000	3.
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCFDG379	40,089,000	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) ¹		RCFDG380	297,000	4.b.
c. All other residential MBS.....		RCFDG381	668,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies ¹		RCFDK197	10,000	4.d.
e. All other commercial MBS.....		RCFDK198	227,000	4.e.
5. Other debt securities:				5.
a. Structured financial products.....		RCFDHT62	3,089,000	5.a.
b. All other debt securities.....		RCFDG386	155,747,000	5.b.
6. Loans:				6.
a. Loans secured by real estate				6.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT63	0	6.a.1.
2. All other loans secured by real estate.....		RCFDHT64	206,000	6.a.2.
b. Commercial and industrial loans.....		RCFDF614	9,811,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT65	0	6.c.
d. Other loans.....		RCFDF618	2,717,000	6.d.
7. Not applicable				7.
8. Not applicable				8.
9. Other trading assets.....		RCFD3541	119,559,000	9.
10. Not applicable				10.
11. Derivatives with a positive fair value.....		RCFD3543	61,372,000	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....		RCFD3545	475,678,000	12.
13. Not available				13.
a. Liability for short positions.....		RCFD3546	87,845,000	13.a.
b. Other trading liabilities.....		RCFDF624	83,000	13.b.
14. Derivatives with a negative fair value.....		RCFD3547	44,871,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....		RCFD3548	132,799,000	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				M.1.
a. Loans secured by real estate				M.1.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT66	0	M.1.a.1.
2. All other loans secured by real estate.....		RCFDHT67	222,000	M.1.a.2.
b. Commercial and industrial loans.....		RCFDF632	12,545,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT68	0	M.1.c.
d. Other loans.....		RCFDF636	4,158,000	M.1.d.
2. Loans measured at fair value that are past due 90 days or more: ¹				M.2.
a. Fair value.....		RCFDF639	338,000	M.2.a.

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

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).

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).

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

Dollar amounts in thousands		Consolidated Bank	
b. Unpaid principal balance.....	RCFDF640	1,948,000	M.2.b.
<i>Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>			
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	2,856,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0	M.3.b.
c. Corporate and similar loans.....	RCFDG333	149,000	M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0	M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0	M.3.f.
g. Other collateral or reference assets.....	RCFDG652	84,000	M.3.g.
4. Pledged trading assets:			M.4.
a. Pledged securities.....	RCFDG387	201,462,000	M.4.a.
b. Pledged loans.....	RCFDG388	787,000	M.4.b.

Dollar amounts in thousands			
5. Asset-backed securities:			M.5.
a. Credit card receivables.....	RCFDF643	80,000	M.5.a.
b. Home equity lines.....	RCFDF644	27,000	M.5.b.
c. Automobile loans.....	RCFDF645	22,000	M.5.c.
d. Other consumer loans.....	RCFDF646	117,000	M.5.d.
e. Commercial and industrial loans.....	RCFDF647	0	M.5.e.
f. Other.....	RCFDF648	58,000	M.5.f.
6. Not applicable			M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):			M.7.
a. Readily determinable fair values.....	RCFDF652	85,494,000	M.7.a.
b. Other.....	RCFDF653	2,021,000	M.7.b.
8. Loans pending securitization.....	RCFDF654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): ¹			M.9.
a. Disclose component and the dollar amount of that component:			M.9.a.
1. Describe component.....	TEXTF655	NR	M.9.a.1.
2. Amount of component.....	RCFDF655	0	M.9.a.2.
b. Disclose component and the dollar amount of that component:			M.9.b.
(TEXTF656) NR	RCFDF656	0	M.9.b.1.
c. Disclose component and the dollar amount of that component:			M.9.c.
(TEXTF657) NR	RCFDF657	0	M.9.c.1.
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):			M.10.
a. Disclose component and the dollar amount of that component:			M.10.a.
1. Describe component.....	TEXTF658	NR	M.10.a.1.
2. Amount of component.....	RCFDF658	0	M.10.a.2.
b. Disclose component and the dollar amount of that component:			M.10.b.
(TEXTF659) NR	RCFDF659	0	M.10.b.1.
c. Disclose component and the dollar amount of that component:			M.10.c.
(TEXTF660) NR	RCFDF660	0	M.10.c.1.

1. Exclude equity securities.

Schedule RC-E Part I - Deposits in Domestic Offices(Form Type - 031)

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	495,418,000		RCONB550 1,515,487,000 1.
2. U.S. Government.....	RCON2202	301,000		RCON2520 53,000 2.
3. States and political subdivisions in the U.S.....	RCON2203	9,862,000		RCON2530 48,696,000 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	3,000,000		RCONB552 3,512,000 4.
5. Banks in foreign countries.....	RCON2213	51,954,000		RCON2236 22,829,000 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	6,389,000		RCON2377 10,292,000 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	566,924,000	RCON2210 512,800,000	RCON2385 1,600,869,000 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	11,432,000	M.1.a.
b. Total brokered deposits.....	RCON2365	51,372,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) ²	RCONHK05	33,031,000	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	23,058,000	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	18,340,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	53,740,000	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	0	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	0	M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with \$100 billion or more in total assets</i>			M.1.h.
h. Sweep deposits: ³			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	20,527,000	M.1.h.1.
a. Fully insured, affiliate, retail sweep deposits.....	RCONMT88	20,527,000	M.1.h.1.a.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	11,066,000	M.1.h.2.
a. Not fully insured, affiliate, retail sweep deposits.....	RCONMT90	11,066,000	M.1.h.2.a.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	3,123,000	M.1.h.3.
a. Fully insured, non-affiliate, retail sweep deposits.....	RCONMT92	3,123,000	M.1.h.3.a.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	0	M.1.h.4.
a. Not fully insured, non-affiliate, retail sweep deposits.....	RCONMT94	0	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	31,594,000	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	1,019,737,000	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	312,700,000	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	37,718,000	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	51,622,000	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	179,092,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	75,000	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	56,713,000	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	22,191,000	M.3.a.2.
3. Over one year through three years.....	RCONHK09	6,277,000	M.3.a.3.
4. Over three years.....	RCONHK10	4,159,000	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) ³	RCONHK11	78,904,000	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	156,805,000	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	21,753,000	M.4.a.2.
3. Over one year through three years.....	RCONHK14	309,000	M.4.a.3.
4. Over three years.....	RCONHK15	225,000	M.4.a.4.

2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.
 3. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
 3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) ³	RCONK222	166,497,000	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	Yes	M.5.
<i>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.</i>			
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): ⁵			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	35,592,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	64,264,000	M.6.b.
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):			M.7.
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):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	307,390,000	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	634,657,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	280,793,000	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	27,729,000	M.7.b.2.

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

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	454,449,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	825,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	41,714,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	32,886,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	175,000	5.
6. Total.....	RCFN2200	530,049,000	6.
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	87,055,000	M.1.

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

Schedule RC-F - Other Assets(Form Type - 031)

Dollar amounts in thousands

1. Accrued interest receivable ²	RCFDB556	16,287,000	1.
2. Net deferred tax assets ³	RCFD2148	4,120,000	2.
3. Interest-only strips receivable (not in the form of a security) ⁴	RCFDHT80	0	3.
4. Equity investments without readily determinable fair values ⁵	RCFD1752	17,482,000	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	6,787,000	5.a.
b. Separate account life insurance assets.....	RCFDK202	6,115,000	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	0	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	161,206,000	6.
a. Prepaid expenses.....	RCFD2166	0	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	0	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	0	6.c.
d. Not applicable			6.d.
e. Computer software.....	RCFDFT33	0	6.e.
f. Accounts receivable.....	RCFDFT34	58,531,000	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	0	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	NR	6.h.1.
2. Amount of component.....	RCFD3549	0	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	NR	6.i.1.
2. Amount of component.....	RCFD3550	0	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	NR	6.j.1.
2. Amount of component.....	RCFD3551	0	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	211,997,000	7.

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)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices ⁶	RCON3645	2,136,000	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	41,748,000	1.b.
2. Net deferred tax liabilities ²	RCFD3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures.....	RCFDB557	5,065,000	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	129,174,000	4.
a. Accounts payable.....	RCFD3066	0	4.a.
b. Deferred compensation liabilities.....	RCFDC011	0	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	0	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	0	4.d.
e. Operating lease liabilities.....	RCFDLB56	0	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	Click here for value	4.f.1.
2. Amount of component.....	RCFD3552	63,668,000	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	NR	4.g.1.
2. Amount of component.....	RCFD3553	0	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	NR	4.h.1.
2. Amount of component.....	RCFD3554	0	4.h.2.
5. Total.....	RCFD2930	178,123,000	5.

(TEXT3552) Customer payables

6. For savings banks, include "dividends" accrued and unpaid on deposits.
 2. See discussion of deferred income taxes in Glossary entry on Income Taxes.

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

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	138,645,000	3.
4. Securities sold under agreements to repurchase ¹	RCONB995	14,042,000	4.
5. Other borrowed money.....	RCON3190	189,237,000	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	203,331,000	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	2,608,056,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	2,479,042,000	9.

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	132,727,000	RCON1287	315,544,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	0	RCON8495	278,000	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	8,627,000	RCON8499	20,240,000	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	88,668,000	RCONG390	86,139,000	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	0	RCON1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies ¹	RCONG393	405,000	RCONG394	4,831,000	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	14,072,000	RCON1736	10,067,000	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	2,498,000	RCONG398	3,679,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	14,517,000	RCONG400	16,711,000	15.
16. Not applicable.					16.
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	RCON1754	261,514,000	RCON1773	457,489,000	17.

Dollar amounts in thousands

18. Equity investments not held for trading:			18.
a. Equity securities with readily determinable fair values ⁴	RCONJA22	527,000	18.a.
b. Equity investments without readily determinable fair values.....	RCON1752	17,313,000	18.b.
<i>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.</i>			
19. Total trading assets.....	RCON3545	119,232,000	19.
20. Total trading liabilities.....	RCON3548	26,210,000	20.
21. Total loans held for trading.....	RCONHT71	8,399,000	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	RCONJF75	56,964,000	22.

1. Institutions should report item 4 amounts net of any applicable allowance for credit losses.
 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).
 4. Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RC-I - Assets and Liabilities of IBFs(Form Type - 031)

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	34,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	27,654,000	2.

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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	339,119,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) ²	RCFDB558	454,362,000	2.
3. Mortgage-backed securities ²	RCFDB559	208,179,000	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading ²	RCFDB560	126,195,000	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	341,506,000	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	1,316,103,000	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	328,465,000	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	176,252,000	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers	RCON3386	496,000	6.a.3.
4. Commercial and industrial loans.....	RCON3387	180,808,000	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	206,691,000	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	69,089,000	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	160,987,000	6.b.
<i>Item 7 is to be completed by banks with 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.</i>			
7. Trading assets.....	RCFD3401	564,251,000	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	96,000	8.
9. Total assets ⁴	RCFD3368	3,808,423,000	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	378,672,000	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	1,370,426,000	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	93,905,000	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	174,680,000	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	503,230,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	203,691,000	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	262,444,000	14.

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

2. 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

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	19,090,000	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>			
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices..	RCONHT72	0	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	1,073,898,000	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>			
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>			
1. Unused consumer credit card lines.....	RCFDJ455	959,678,000	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	114,220,000	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	3,630,000	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	14,127,000	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	26,297,000	1.c.2.
d. Securities underwriting.....	RCFD3817	0	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	363,652,000	1.e.1.
2. Loans to depository financial institutions.....	RCFDPV10	991,000	1.e.2.
3. Loans to nondepository financial institutions.....	RCFDPV11	108,627,000	1.e.3.
a. Loans to mortgage credit intermediaries ¹	RCFDPV12	1,902,000	1.e.3.a.
b. Loans to business credit intermediaries.....	RCFDPV13	9,796,000	1.e.3.b.
c. Loans to private equity funds.....	RCFDPV14	30,887,000	1.e.3.c.
d. Loans to consumer credit intermediaries.....	RCFDPV15	13,777,000	1.e.3.d.
e. Other loans to nondepository financial institutions.....	RCFDPV16	52,265,000	1.e.3.e.
4. All other unused commitments.....	RCFDJ459	205,886,000	1.e.4.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	75,284,000	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>			
a. Amount of financial standby letters of credit conveyed to others ¹	RCFD3820	41,693,000	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	5,891,000	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>			
a. Amount of performance standby letters of credit conveyed to others ¹	RCFD3822	1,129,000	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	5,293,000	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	685,835,000	6.a.
b. Securities borrowed.....	RCFD3432	742,174,000	6.b.

Dollar amounts in thousands		(Column A) Sold Protection		(Column B) Purchased Protection	
7. Credit derivatives:					
a. Notional amounts:					
1. Credit default swaps.....	RCFDC968	504,101,000	RCFDC969	558,517,000	7.a.1.
2. Total return swaps.....	RCFDC970	59,257,000	RCFDC971	102,771,000	7.a.2.
3. Credit options.....	RCFDC972	110,767,000	RCFDC973	102,319,000	7.a.3.
4. Other credit derivatives.....	RCFDC974	524,000	RCFDC975	6,246,000	7.a.4.
b. Gross fair values:					
1. Gross positive fair value.....	RCFDC219	9,135,000	RCFDC221	5,241,000	7.b.1.
2. Gross negative fair value.....	RCFDC220	3,311,000	RCFDC222	14,851,000	7.b.2.

Dollar amounts in thousands			
c. Notional amounts by regulatory capital treatment: ¹			
1. Positions covered under the Market Risk Rule:			
a. Sold protection.....	RCFDG401	648,902,000	7.c.1.a.
b. Purchased protection.....	RCFDG402	725,445,000	7.c.1.b.
2. All other positions:			
a. Sold protection.....	RCFDG403	25,747,000	7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	1,414,000	7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	42,994,000	7.c.2.c.

Dollar amounts in thousands		(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years	
d. Notional amounts by remaining maturity:							
1. Sold credit protection: ²							
a. Investment grade.....	RCFDG406	168,301,000	RCFDG407	336,772,000	RCFDG408	29,630,000	7d1a.
b. Subinvestment grade.....	RCFDG409	46,485,000	RCFDG410	91,679,000	RCFDG411	1,782,000	7d1b.
2. Purchased credit protection: ³							
a. Investment grade.....	RCFDG412	167,683,000	RCFDG413	375,221,000	RCFDG414	60,125,000	7d2a.
b. Subinvestment grade.....	RCFDG415	53,616,000	RCFDG416	108,094,000	RCFDG417	5,114,000	7d2b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	763,078,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	55,640,000	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	0	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	NR	9.d.1.
2. Amount of component.....	RCFD3555	0	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	NR	9.e.1.
2. Amount of component.....	RCFD3556	0	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	0	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	0	10.
a. Commitments to sell when-issued securities.....	RCFD3435	0	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	NR	10.b.1.
2. Amount of component.....	RCFD5592	0	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	NR	10.c.1.
2. Amount of component.....	RCFD5593	0	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	NR	10.d.1.
2. Amount of component.....	RCFD5594	0	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	NR	10.e.1.
2. Amount of component.....	RCFD5595	0	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	2,378,990,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	0	11.b.

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.

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	831,820,000	RCFD8694	76,439,000	RCFD8695	144,907,000	RCFD8696	91,865,000	12.a.
b. Forward contracts.....	RCFD8697	1,536,462,000	RCFD8698	7,388,246,000	RCFD8699	59,928,000	RCFD8700	391,350,000	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	160,075,000	RCFD8702	2,395,000	RCFD8703	183,471,000	RCFD8704	56,342,000	12c1.
2. Purchased options.....	RCFD8705	195,589,000	RCFD8706	1,875,000	RCFD8707	175,993,000	RCFD8708	56,192,000	12c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	3,619,438,000	RCFD8710	976,290,000	RCFD8711	536,030,000	RCFD8712	92,403,000	12d1.
2. Purchased options.....	RCFD8713	3,226,300,000	RCFD8714	950,733,000	RCFD8715	488,089,000	RCFD8716	81,868,000	12d2.
e. Swaps.....	RCFD3450	20,084,708,000	RCFD3826	5,529,046,000	RCFD8719	1,568,571,000	RCFD8720	232,912,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	28,681,945,000	RCFDA127	14,734,873,000	RCFD8723	3,150,864,000	RCFD8724	1,002,932,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	972,447,000	RCFD8726	190,151,000	RCFD8727	6,125,000	RCFD8728	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	403,169,000							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	292,943,000	RCFD8734	184,156,000	RCFD8735	83,480,000	RCFD8736	45,428,000	15a1.
2. Gross negative fair value.....	RCFD8737	269,102,000	RCFD8738	177,718,000	RCFD8739	90,623,000	RCFD8740	42,891,000	15a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	2,081,000	RCFD8742	508,000	RCFD8743	0	RCFD8744	0	15b1.
2. Gross negative fair value.....	RCFD8745	1,768,000	RCFD8746	833,000	RCFD8747	300,000	RCFD8748	0	15b2.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties				
Item 16 is to be completed only by banks with total assets of \$10 billion or more.							16.			
16. Over-the counter derivatives: ¹										
a. Net current credit exposure.....	RCFDG418	43,439,000		RCFDG420	2,958,000	RCFDG421	5,836,000	RCFDG422	69,206,000	16.a.
b. Fair value of collateral:									16.b.	
1. Cash - U.S. dollar.....	RCFDG423	25,000,000		RCFDG425	32,391,000	RCFDG426	235,000	RCFDG427	19,313,000	16.b.1.
2. Cash - Other currencies.....	RCFDG428	17,733,000		RCFDG430	1,611,000	RCFDG431	5,777,000	RCFDG432	18,076,000	16.b.2.
3. U.S. Treasury securities.....	RCFDG433	4,609,000		RCFDG435	6,625,000	RCFDG436	0	RCFDG437	9,852,000	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	16,000		RCFDG440	0	RCFDG441	0	RCFDG442	72,000	16.b.4.
5. Corporate bonds.....	RCFDG443	3,109,000		RCFDG445	2,000	RCFDG446	1,000	RCFDG447	6,410,000	16.b.5.
6. Equity securities.....	RCFDG448	1,885,000		RCFDG450	372,000	RCFDG451	1,806,000	RCFDG452	4,605,000	16.b.6.
7. All other collateral.....	RCFDG453	12,640,000		RCFDG455	1,231,000	RCFDG456	303,000	RCFDG457	23,489,000	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458	64,992,000		RCFDG460	42,232,000	RCFDG461	8,122,000	RCFDG462	81,817,000	16.b.8.

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

Schedule RC-M - Memoranda(Form Type - 031)

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	2,085,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	9	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCFD3164	9,167,000	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	9,167,000	2.a.1.
b. Goodwill.....	RCFD3163	40,534,000	2.b.
c. All other intangible assets.....	RCFDJF76	817,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCFD2143	50,518,000	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	0	3.a.
b. Farmland in domestic offices.....	RCON5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	105,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	6,000	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	146,000	3.e.
f. In foreign offices.....	RCFN5513	0	3.f.
g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	257,000	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) ¹	RCFDJA29	0	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: ¹			5.a.1.
a. One year or less.....	RCFDF055	17,736,000	5.a.1.a.
b. Over one year through three years.....	RCFDF056	400,000	5.a.1.b.
c. Over three years through five years.....	RCFDF057	5,000	5.a.1.c.
d. Over five years.....	RCFDF058	18,000	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) ²	RCFD2651	1,236,000	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	0	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: ³			5.b.1.
a. One year or less.....	RCFDF060	162,285,000	5.b.1.a.
b. Over one year through three years.....	RCFDF061	62,007,000	5.b.1.b.
c. Over three years through five years.....	RCFDF062	8,512,000	5.b.1.c.
d. Over five years.....	RCFDF063	9,085,000	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) ⁴	RCFDB571	67,814,000	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	260,048,000	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	Yes	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	0	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	Click here for value	8.a.

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

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			8.b.
1. URL 1.....	TE01N528	Click here for value	8.b.1.
2. URL 2.....	TE02N528	Click here for value	8.b.2.
3. URL 3.....	TE03N528	Click here for value	8.b.3.
4. URL 4.....	TE04N528	NR	8.b.4.
5. URL 5.....	TE05N528	NR	8.b.5.
6. URL 6.....	TE06N528	NR	8.b.6.
7. URL 7.....	TE07N528	NR	8.b.7.
8. URL 8.....	TE08N528	NR	8.b.8.
9. URL 9.....	TE09N528	NR	8.b.9.
10. URL 10.....	TE10N528	NR	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	Chase	8.c.1.
2. Trade name 2.....	TE02N529	J.P.Morgan	8.c.2.
3. Trade name 3.....	TE03N529	Click here for value	8.c.3.
4. Trade name 4.....	TE04N529	Click here for value	8.c.4.
5. Trade name 5.....	TE05N529	Click here for value	8.c.5.
6. Trade name 6.....	TE06N529	NR	8.c.6.
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	96,295,000	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7).....	RCFDK192	1,000	13.
14. Captive insurance and reinsurance subsidiaries:			14.
a. Total assets of captive insurance subsidiaries ²	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries ²	RCFDK194	0	14.b.
15. Qualified Thrift Lender (QTL) test:			15.
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
16. International remittance transfers offered to consumers: ¹			16.
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	2865492	16.a.
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			16.b.

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).

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.

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

4. 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 trans

Dollar amounts in thousands

1. Estimated dollar value of international remittance transfers.....	RCONN524	36,703,000	16.b.1.
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	0	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	23397	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): ³			17.
a. Number of PPP loans outstanding.....	RCONLG26	633	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	4,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	0	17.d.1.
2. More than one year.....	RCONLL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	0	17.e.

(TE01N528) www.chase.com

(TE02N528) www.jpmorgan.com

(TE03N528) www.jpmorgan.chase.com

(TE03N529) JPMorgan Chase

(TE04N529) Chase Private Client

(TE05N529) J.P.Morgan Private Bank

(TEXT4087) www.jpmorganchase.com

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)).

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	25,000	M.1a.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	64,000	M.1a.2
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	0	RCONF662	0	RCONF663	969,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	9,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	8,000	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	86,000	M.1.d.2.
e. Commercial and industrial loans:							M.1.e.
1. To U.S. addressees (domicile).....	RCFDK120	32,000	RCFDK121	15,000	RCFDK122	710,000	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	73,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	154,000	RCFDK127	90,000	RCFDK128	299,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M.1.f.1.
2. Not applicable							M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:							M.1.f.4.
a. Credit cards.....	RCFDK274	0	RCFDK275	0	RCFDK276	0	M.1.f.4.a.
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M.1.f.4.c.
g. Total loan modifications to borrowers experiencing financial difficulty* included in Schedule RC-N, items 1 through 7, above (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) ¹	RCFDHK26	186,000	RCFDHK27	105,000	RCFDHK28	2,243,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	392,000	RCFD6559	0	RCFD6560	218,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	10,000	RCFD1249	0	RCFD1250	475,000	M.3.
4. Not applicable							M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	RCFDC240	755,000	RCFDC241	44,000	RCFDC226	912,000	M.5.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
6. Derivative contracts: Fair value of amounts carried as assets.....	RCFD3529	0	RCFD3530	204,000	M.6.

Dollar amounts in thousands			
<i>Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.</i>			
7. Additions to nonaccrual assets during the previous six months.....	RCFDC410	4,794,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	RCFDC411	516,000	M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7.....	RCFDPV23	168,000	RCFDPV24	6,000	RCFDPV25	101,000	M.9.

1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g. *The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

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 18 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 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	2,831,717,000	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	620,510,000	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	620,510,000	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	3,838,249,000	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	1	4.a.
5. Average tangible equity for the calendar quarter ¹	RCFDK654	291,522,000	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	85,000	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCFDG465	32,534,000	7.a.
b. Over one year through three years.....	RCFDG466	89,070,000	7.b.
c. Over three years through five years.....	RCFDG467	12,219,000	7.c.
d. Over five years.....	RCFDG468	11,771,000	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCFDG469	0	8.a.
b. Over one year through three years.....	RCFDG470	0	8.b.
c. Over three years through five years.....	RCFDG471	0	8.c.
d. Over five years.....	RCFDG472	0	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	RCONG803	0	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	NR	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	No	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	NR	10.a.
b. Banker's bank deduction limit.....	RCFDK658	NR	10.b.
11. 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 "YES," complete items 11.a and 11.b.....	RCFDK659	Yes	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	952,228,000	11.a.
b. Custodial bank deduction limit.....	RCFDK661	282,308,000	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	784,933,000	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	120152750	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	1,414,842,000	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	708188	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	9,520,000	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	2445718	M.1.c.2.

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

Dollar amounts in thousands

d. Retirement deposit accounts of more than \$250,000: ¹			M.1.d.
1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	1,912,000	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	3875	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) ³	RCON5597	1,272,310,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number.....	RCONA545	0	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	0	M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	RCFDMW53	NR	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	CONF	M.6.a.
b. Substandard.....	RCFDK664	CONF	M.6.b.
c. Doubtful.....	RCFDK665	CONF	M.6.c.
d. Loss.....	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	14,115,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	288,000	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	2,000	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	178,261,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	1,577,000	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	0	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	0	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	0	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	CONF	M.15.

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.
 3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Dollar amounts in thousands

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

16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	105,000	M.16.
		M.17.
RCFDL194	NR	M.17.a.
RCFDL195	NR	M.17.b.
RCFDL196	NR	M.17.c.
RCONL197	NR	M.17.d.

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.....

	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using	
Dollar amounts in thousands																
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															M18	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF	M18d
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF	M18e
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF	M18f
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF	M18h
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF	M18i
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF		M18j

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 ¹	RCONHT81	7,534,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale ²	RCONHT82	21,001,000	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	17,619,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	RCONFT05	29,033,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIADHT85	453,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	33,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	35,000	7.c.

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.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading ¹	RCFDJA36 507,710,000	RCFDG474 0	RCFDG475 350,203,000	RCFDG476 157,402,000	RCFDG477 105,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 211,184,000	RCFDG479 141,798,000	RCFDG480 0	RCFDG481 352,982,000	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 37,909,000	RCFDG484 0	RCFDG485 0	RCFDG486 36,044,000	RCFDG487 1,865,000	3.
4. Loans and leases held for investment.....	RCFDG488 32,474,000	RCFDG489 0	RCFDG490 0	RCFDG491 31,314,000	RCFDG492 1,160,000	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 61,372,000	RCFDG493 558,944,000	RCFDG494 163,000	RCFDG495 606,339,000	RCFDG496 13,814,000	5.a.
b. Other trading assets.....	RCFDG497 414,306,000	RCFDG498 0	RCFDG499 256,649,000	RCFDG500 155,398,000	RCFDG501 2,259,000	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 0	RCFDF684 0	RCFDF692 0	RCFDF241 0	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 26,236,000	RCFDG392 72,000	RCFDG395 11,224,000	RCFDG396 5,591,000	RCFDG804 9,493,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 1,291,191,000	RCFDG503 700,814,000	RCFDG504 618,239,000	RCFDG505 1,345,070,000	RCFDG506 28,696,000	7.
8. Deposits.....	RCFDF252 21,016,000	RCFDF686 0	RCFDF694 0	RCFDF253 18,659,000	RCFDF254 2,357,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 138,472,000	RCFDG508 146,319,000	RCFDG509 0	RCFDG510 284,791,000	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 44,871,000	RCFDG512 552,982,000	RCFDG513 278,000	RCFDG514 581,553,000	RCFDG515 16,022,000	10.a.
b. Other trading liabilities.....	RCFDG516 87,928,000	RCFDG517 0	RCFDG518 71,359,000	RCFDG519 16,533,000	RCFDG520 36,000	10.b.

1. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
 2. Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.
 1. The amount reported in item 1, column A, must equal the sum of Schedule RC, items 2.b and 2.c.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521 83,531,000	RCFDG522 0	RCFDG523 0	RCFDG524 57,457,000	RCFDG525 26,074,000	11.
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 10,048,000	RCFDG806 220,000	RCFDG807 8,464,000	RCFDG808 1,707,000	RCFDG809 97,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 385,866,000	RCFDG532 699,521,000	RCFDG533 80,101,000	RCFDG534 960,700,000	RCFDG535 44,586,000	14.
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):						M.1.
a. Mortgage servicing assets.....	RCFDG536 9,167,000	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 9,167,000	M.1.a.
b. Nontrading derivative assets.....	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

Dollar amounts in thousands

c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	Click here for value	M.1.c.1.

(TEXTG546) Securities Provided as Collateral

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG546 9,606,000	RCFDG547 0	RCFDG548 8,367,000	RCFDG549 1,239,000	RCFDG550 0	M.1.c.2.

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		M.1.d.
1. Describe component.....	TEXTG551	NR M.1.d.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG551 0	RCFDG552 0	RCFDG553 0	RCFDG554 0	RCFDG555 0	M.1.d.2.

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		M.1.e.
1. Describe component.....	TEXTG556	NR M.1.e.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG556 0	RCFDG557 0	RCFDG558 0	RCFDG559 0	RCFDG560 0	M.1.e.2.

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		M.1.f.
1. Describe component.....	TEXTG561	NR M.1.f.1.

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
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):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 0	RCFDG567 0	RCFDG568 0	RCFDG569 0	RCFDG570 0	M.2.b.

Dollar amounts in thousands		
c. Disclose component and the dollar amount of that component:		M.2.c.
1. Describe component.....	TEXTG571	Click here for value M.2.c.1.

(TEXTG571) Obligation to Return Securities Provided as Collateral

Dollar amounts in thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....		RCFDG571 9,621,000	RCFDG572 0	RCFDG573 8,367,000	RCFDG574 1,254,000	RCFDG575 0

M.2.c.2.

Dollar amounts in thousands

d. Disclose component and the dollar amount of that component:			
1. Describe component.....		TEXTG576	NR

M.2.d.
M.2.d.1.

Dollar amounts in thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....		RCFDG576 0	RCFDG577 0	RCFDG578 0	RCFDG579 0	RCFDG580 0

M.2.d.2.

Dollar amounts in thousands

e. Disclose component and the dollar amount of that component:			
1. Describe component.....		TEXTG581	NR

M.2.e.
M.2.e.1.

Dollar amounts in thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....		RCFDG581 0	RCFDG582 0	RCFDG583 0	RCFDG584 0	RCFDG585 0

M.2.e.2.

Dollar amounts in thousands

f. Disclose component and the dollar amount of that component:			
1. Describe component			
(TEXTG586) NR			

M.2.f.
M.2.f.1.

Dollar amounts in thousands		(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements
2. Amount of component.....		RCFDG586 0	RCFDG587 0	RCFDG588 0	RCFDG589 0	RCFDG590 0

M.2.f.2.

Dollar amounts in thousands

		Consolidated Bank		
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):				M.3.
a. Loans secured by real estate:				M.3.a.
1. Secured by 1-4 family residential properties.....	RCFDHT87	29,952,000		M.3.a.1.
2. All other loans secured by real estate.....	RCFDHT88	13,515,000		M.3.a.2.
b. Commercial and industrial loans.....	RCFDF585	2,734,000		M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT89	3,847,000		M.3.c.
d. Other loans.....	RCFDF589	20,335,000		M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):				M.4.
a. Loans secured by real estate:				M.4.a.
1. Secured by 1-4 family residential properties.....	RCFDHT91	29,104,000		M.4.a.1.
2. All other loans secured by real estate.....	RCFDHT92	13,727,000		M.4.a.2.
b. Commercial and industrial loans.....	RCFDF597	2,839,000		M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT93	4,499,000		M.4.c.
d. Other loans.....	RCFDF601	20,428,000		M.4.d.

Schedule RC-R Part I - Regulatory Capital Components and Ratios(Form Type - 031)

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	121,431,000	1.
2. Retained earnings ¹	RCFAKW00	218,137,000	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	0	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	-3,632,000	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	0	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	335,936,000	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	40,342,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	620,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	766,000	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
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).....	RCFAP844	NR	9.a.
b. Not applicable.			9.b.
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).....	RCFAP846	NR	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP847	NR	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	NR	9.e.
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.).....	RCFAP849	-1,424,000	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	252,000	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	576,000	10.b.

Dollar amounts in thousands		(Column A) Non-advanced Approaches Institutions	(Column B) Advanced Approaches Institutions	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			RCFWP851	0 11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	RCFAP852	NR	RCFWP852	294,804,000 12.
13. Not available				13.
a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB58	NR		13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP853	0 13.b.
14. Not available				14.
a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB59	NR		14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP854	0 14.b.
15. Not available				15.
a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	RCFALB60	NR		15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP855	0 15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			RCFWP856	0 16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	NR	RCFWP857	0 17.
18. Total adjustments and deductions for common equity tier 1 capital ³	RCFAP858	NR	RCFWP858	0 18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	NR	RCFWP859	294,804,000 19.

Dollar amounts in thousands				
20. Additional tier 1 capital instruments plus related surplus.....		RCFAP860		0 20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital		RCFAP861		0 21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		RCFAP862		3,000 22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		RCFAP863		3,000 23.
24. LESS: Additional tier 1 capital deductions.....		RCFAP864		0 24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		RCFAP865		3,000 25.
26. Tier 1 capital ¹		RCFA8274		294,807,000 26.
27. Average total consolidated assets ²		RCFAKW03		3,808,423,000 27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) ³		RCFAP875		42,304,000 28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		RCFAB596		-590,000 29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		RCFAA224		3,766,709,000 30.
31. Leverage ratio (item 26 divided by 30).....		RCFA7204		7.8266% 31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....		RCOALE74		0 31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.).....		RCOANC99		NR 31.b.

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

Dollar amounts in thousands		(Column A) Amount		(Column B) Percentage	
32. Total assets (Schedule RC, item 12); (must be less than \$10 billion).....	RCFA2170	NR			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in Column A and as a percentage of total assets (5% limit) in Column B.....	RCFAKX77	NR	RCFAKX78	NR	33.
34. Off-balance sheet exposures:					34.
a. Unused portion of conditionally cancellable commitments.....	RCFAKX79	NR			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b).....	RCFAKX80	NR			34.b.
c. Other off-balance sheet exposures.....	RCFAKX81	NR			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in Column A and as a percentage of total assets (25% limit) in Column B.....	RCFAKX82	NR	RCFAKX83	NR	34.d.

Dollar amounts in thousands			
35. Unconditionally cancellable commitments.....	RCFAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCFALB61	NR	36.
37. Allocated transfer risk reserve.....	RCFA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:			38.
a. Loans and leases held for investment.....	RCFAJJ30	NR	38.a.
b. Held-to-maturity debt securities.....	RCFAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost.....	RCFAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCFAP866	0	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCFAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	1,000	41.
42. Adjusted allowances for credit losses and eligible credit reserves includable in tier 2 capital			42.
a. Adjusted allowances for credit losses (AACL) includable in tier 2 capital ²	RCFA5310	23,272,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	8,320,000	42.b.
43. Not applicable.			43.
44. Tier 2 capital before deductions			44.
a. Tier 2 capital before deductions (sum of items 39 through 42).....	RCFAP870	23,273,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFWP870	8,321,000	44.b.
45. LESS: Tier 2 capital deductions.....	RCFAP872	396,000	45.
46. Tier 2 capital			46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....	RCFA5311	22,877,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....	RCFW5311	7,925,000	46.b.
47. Total capital			47.
a. Total capital (sum of items 26 and 46.a).....	RCFA3792	317,684,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....	RCFW3792	302,732,000	47.b.
48. Total risk-weighted assets			48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	1,928,038,470	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....	RCFWA223	1,864,923,000	48.b.

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

1. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.

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

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

Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	RCFAP793	15.2904%	RCFWP793	15.8078%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	RCFA7206	15.2905%	RCFW7206	15.8080%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	RCFA7205	16.4771%	RCFW7205	16.2329%	51.

Dollar amounts in thousands				
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				52.
a. Capital conservation buffer.....	RCFAH311	8.2330%		52.a.
b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....	RCFWH312	2.5000%		52.b.
53. Eligible retained income ¹	RCFAH313	NR		53.
54. Distributions and discretionary bonus payments during the quarter ²	RCFAH314	NR		54.
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				55.
a. Total leverage exposure ³	RCFAH015	4,571,728,000		55.a.
b. Supplementary leverage ratio.....	RCFAH036	6.4485%		55.b.

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

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

2. Non-advanced approaches institutions other than Category III institutions must complete only if the amount in Schedule RC-R, Part I, 52.a, for the previous calendar quarter-end report date was less than or equal to 2.5%. Advanced approaches institutions and Category III institutions must complete only if the amount reported in Schedule RC-R, Part I, 52.a, for the previous calendar quarter-end report date was less than or equal to the amount in Schedule RC-R, Part I, 52.b, for that previous report date.

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

Schedule RC-R 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.

Dollar amounts in thousands											
(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%		
1. Cash and balances due from depository institutions.....	RCFDD957 350,457,000	RCFDS396 6,566,000	RCFDD958 302,725,000				RCFDD959 26,453,000	RCFDS397 4,402,000	RCFDD960 8,898,000	RCFDS398 1,413,000	1.
2. Securities:											2.
a. Held-to-maturity securities ³	RCFDD961 230,401,000	RCFDS399 -27,000	RCFDD962 157,095,000	RCFDHJ74 0	RCFDHJ75 0		RCFDD963 70,420,000	RCFDD964 2,913,000	RCFDD965 0	RCFDS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 473,473,000	RCFDS402 1,000	RCFDD967 399,450,000	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 63,834,000	RCFDD969 9,538,000	RCFDD970 128,000	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 358,884,000	RCFDH172 358,884,000									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 29,612,000	RCFDS414 0	RCFDH173 0				RCFDS415 1,039,000	RCFDS416 18,219,000	RCFDS417 10,354,000		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual ³	RCFDS423 169,000	RCFDS424 0	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 169,000	4.c.

Dollar amounts in thousands									
(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
1. Cash and balances due from depository institutions									1.
2. Securities:									2.
a. Held-to-maturity securities									2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDH270 0	RCFDS405 0		RCFDS406 0			RCFDH271 522,000	RCFDH272 232,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:									3.

3. Institutions should report held-to-maturity securities net of allowances for credit losses in item 2.a. Institutions should report as a negative number in item 2.a allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

3. 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.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
a. Federal funds sold in domestic offices										3.a.
b. Securities purchased under agreements to resell										3.b.
4. Loans and leases held for sale:										4.
a. Residential mortgage exposures.....								RCFDH273 0	RCFDH274 0	4.a.
b. High volatility commercial real estate exposures.....								RCFDH275 0	RCFDH276 0	4.b.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual ¹¹								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 0	RCFDH288 0	5.d.
6. LESS: Allowance for credit losses on loans and leases										6.
7. Trading assets.....	RCFDH289 0	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 10,000	RCFDH292 3,000	7.
8. All other assets ¹²	RCFDH293 14,938,000	RCFDH188 0	RCFDS470 0	RCFDS471 1,000				RCFDH294 5,406,000	RCFDH295 4,162,000	8.
a. Separate account bank-owned life insurance.....								RCFDH296 6,121,000	RCFDH297 2,221,000	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 4,597,000	RCFDH299 2,751,000	8.b.

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.
 2. Institutions should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
 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.
 11. 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.
 12. 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.

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities ²	RCFDS475 39,733,000	RCFDS476 39,733,000	RCFDS477 0	RCFDS478 7,954,000	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 34,237,000	RCFDS481 34,237,000	RCFDS482 0	RCFDS483 7,234,000	RCFDS484 0	9.b.
c. Trading assets.....	RCFDS485 1,033,000	RCFDS486 1,030,000	RCFDS487 3,000	RCFDS488 40,000	RCFDS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCFDS490 178,259,000	RCFDS491 178,164,000	RCFDS492 95,000	RCFDS493 36,624,000	RCFDS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCFDS495 78,101,000	RCFDS496 78,030,000	RCFDS497 71,000	RCFDS498 7,448,000	RCFDS499 0	10.

2. Institutions should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets ¹⁴	RCFD2170 3,752,662,000	RCFDS500 1,261,722,000	RCFDD987 892,268,000	RCFDHJ90 338,000	RCFDHJ91 0		RCFDD988 289,479,000	RCFDD989 334,283,000	RCFDD990 925,396,000	RCFDS503 17,483,000

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets ¹⁴	RCFDS504 14,938,000	RCFDS505 0	RCFDS506 0	RCFDS507 1,000			RCFDS510 98,000	RCFDH300 16,656,000

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCFDD991 32,299,000	RCFDD992 32,299,000	RCFDD993 482,000	RCFDHJ92 199,000	RCFDHJ93 0		RCFDD994 7,414,000	RCFDD995 2,833,000	RCFDD996 21,124,000	RCFDS511 247,000
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 6,370,000	RCFDD998 3,185,000	RCFDD999 152,000				RCFDG603 698,000	RCFDG604 118,000	RCFDG605 2,049,000	RCFDS512 168,000
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 3,815,000	RCFDG607 763,000	RCFDG608 16,000	RCFDHJ94 3,000	RCFDHJ95 0		RCFDG609 279,000	RCFDG610 50,000	RCFDG611 286,000	RCFDS513 129,000
15. Retained recourse on small business obligations sold with recourse	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions ²¹	RCFDS515 146,002,000	RCFDS516 146,002,000	RCFDS517 13,973,000	RCFDS518 6,953,000	RCFDS519 0		RCFDS520 44,827,000	RCFDS521 1,484,000	RCFDS522 74,114,000	RCFDS523 4,651,000
17. All other off-balance sheet liabilities	RCFDG618 27,819,000	RCFDG619 27,819,000	RCFDG620 3,858,000				RCFDG621 109,000	RCFDG622 1,000	RCFDG623 23,372,000	RCFDS524 479,000
18. Unused commitments:										
a. Original maturity of one year or less	RCFDS525 106,135,000	RCFDS526 21,227,000	RCFDS527 80,000	RCFDHJ96 478,000	RCFDHJ97 0		RCFDS528 1,574,000	RCFDS529 2,036,000	RCFDS530 16,669,000	RCFDS531 390,000

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.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCFDG624 455,772,000	RCFDG625 227,886,000	RCFDG626 2,589,000	RCFDHJ98 3,775,000	RCFDHJ99 0		RCFDG627 24,369,000	RCFDG628 6,175,000	RCFDG629 190,540,000	RCFDS539 438,000	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 1,190,110,000	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 295,129,000	RCFDS543 38,127,000	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 56,895,000	RCFDS546 4,645,000	RCFDS547 193,858,000	RCFDS548 1,604,000	20.
21. Centrally cleared derivatives.....		RCFDS549 75,012,000	RCFDS550 0	RCFDS551 61,666,000	RCFDS552 8,792,000		RCFDS554 0	RCFDS555 0	RCFDS556 4,516,000	RCFDS557 38,000	21.
22. Unsettled transactions (failed trades) ²²	RCFDH191 46,000		RCFDH193 0				RCFDH194 30,000	RCFDH195 0	RCFDH196 9,000	RCFDH197 0	22.

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

	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions ²⁴				RCFDH301 0	RCFDH302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: [*]						18.
a. Original maturity of one year or less.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309 0	RCFDH310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) ²⁵	RCFDH198 1,000	RCFDH199 0	RCFDH200 6,000			22.

24. 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.
 25. For item 22, the sum of columns C through Q must equal column A.

Dollar amounts in thousands		(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCFDG630 951,545,000	RCFDS558 73,412,000	RCFDS559 8,792,000	RCFDS560 0	RCFDG631 425,674,000	RCFDG632 351,625,000	RCFDG633 1,451,933,000	RCFDS561 25,627,000	23.
24. Risk weight factor										24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDG634 0	RCFDS569 1,468,240	RCFDS570 351,680	RCFDS571 0	RCFDG635 85,134,800	RCFDG636 175,812,500	RCFDG637 1,451,933,000	RCFDS572 38,440,500	25.

Dollar amounts in thousands		(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....		RCFDS562 14,938,000	RCFDS563 0	RCFDS564 0	RCFDS565 1,000	RCFDS566 1,000	RCFDS567 0	RCFDS568 175,000	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....		RCFDS573 37,345,000	RCFDS574 0	RCFDS575 0	RCFDS576 6,000	RCFDS577 6,250	RCFDS578 0	RCFDS579 2,187,500	25.

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....	RCFDS580	1,861,758,000	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	73,952,000	27.
28. Risk-weighted assets before deductions for excess AACL and allocated risk transfer risk reserve ²⁷	RCFDB704	1,935,306,470	28.
29. LESS: Excess AACL ²⁸	RCFDA222	7,179,000	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	89,000	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	1,928,038,470	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	94,975,000	M.1.

Dollar amounts in thousands	(Column A) With a remaining maturity of One year or less		(Column B) With a remaining maturity of Over one year through five years		(Column C) With a remaining maturity of Over five years		
2. Notional principal amounts of over-the-counter derivative contracts:							M.2.
a. Interest rate.....	RCFDS582	9,755,708,000	RCFDS583	7,030,195,000	RCFDS584	5,153,546,000	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585	9,996,640,000	RCFDS586	2,896,602,000	RCFDS587	1,389,023,000	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588	86,269,000	RCFDS589	185,088,000	RCFDS590	60,079,000	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591	259,992,000	RCFDS592	249,284,000	RCFDS593	23,762,000	M.2.d.
e. Equity.....	RCFDS594	3,019,569,000	RCFDS595	787,033,000	RCFDS596	90,885,000	M.2.e.
f. Precious metals (except gold).....	RCFDS597	358,292,000	RCFDS598	21,030,000	RCFDS599	1,000	M.2.f.
g. Other.....	RCFDS600	763,597,000	RCFDS601	139,130,000	RCFDS602	6,513,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							M.3.
a. Interest rate.....	RCFDS603	19,740,451,000	RCFDS604	1,424,601,000	RCFDS605	1,005,408,000	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606	861,933,000	RCFDS607	30,943,000	RCFDS608	5,931,000	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609	185,125,000	RCFDS610	65,380,000	RCFDS611	2,572,000	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612	276,053,000	RCFDS613	108,083,000	RCFDS614	6,251,000	M.3.d.
e. Equity.....	RCFDS615	1,658,217,000	RCFDS616	118,346,000	RCFDS617	8,234,000	M.3.e.
f. Precious metals (except gold).....	RCFDS618	100,040,000	RCFDS619	0	RCFDS620	0	M.3.f.
g. Other.....	RCFDS621	215,481,000	RCFDS622	7,926,000	RCFDS623	133,000	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets:			M.4.
a. Loans and leases held for investment.....	RCFDJJ30	223,000	M.4.a.
b. Held-to-maturity debt securities.....	RCFDJJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....	RCFDJJ32	0	M.4.c.

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
 28. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

Schedule RC-S - Servicing Securitization and Asset Sale Activities(Form Type - 031)

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705 53,022,000	RCFDB706 523,000	RCFDB707 0	RCFDB708 5,026,000	RCFDB709 0	RCFDB710 131,000	RCFDB711 16,482,000	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFDHU09 660,000	RCFDHU10 15,000	RCFDHU11 0	RCFDHU12 237,000	RCFDHU13 0	RCFDHU14 8,000	RCFDHU15 775,000	2.
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 ¹	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 0	RCFDB732 4,000	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733 638,000	RCFDB734 15,000	RCFDB735 0	RCFDB736 71,000	RCFDB737 0	RCFDB738 0	RCFDB739 97,000	4.a.
b. 90 days or more past due.....	RCFDB740 448,000	RCFDB741 4,000	RCFDB742 0	RCFDB743 11,000	RCFDB744 0	RCFDB745 0	RCFDB746 1,110,000	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								5.
a. Charge-offs.....	RIADB747 6,000	RIADB748 9,000	RIADB749 0	RIADB750 40,000	RIADB751 0	RIADB752 0	RIADB753 10,000	5.a.
b. Recoveries.....	RIADB754 5,000	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans ¹		RCFDHU16 0	RCFDHU17 0			RCFDHU18 0		6.
7. Not applicable								7.
8. Not applicable								8.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFDB776 76,000			RCFDB779 17,000	RCFDB780 151,000	RCFDB781 26,000	RCFDB782 8,008,000	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures ¹	RCFDB783 110,000			RCFDB786 0	RCFDB787 0	RCFDB788 0	RCFDB789 0	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 148,000						RCFDB796 1,739,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 148,000						RCFDB803 555,000	12.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Dollar amounts in thousands

1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	12,669,000	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	649,182,000	M.2.b.
c. Other financial assets (includes home equity lines) ¹	RCFDA591	811,699,000	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCFDF699	617,000	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i>			M.3.
3. Asset-backed commercial paper conduits: ²			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB806	3,000,000	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	0	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB808	35,221,000	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	0	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C ²	RCFDC407	0	M.4.

Schedule RC-T - Fiduciary and Related Services(Form Type - 031)

Dollar amounts in thousands

1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.).....	RCFDA345	Yes	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCFDA346	Yes	2.
3. Does the institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? (If "NO," do not complete the rest of Schedule RC-T.).....	RCFDB867	Yes	3.

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	45,822,000	RCFDB869	17,698,000	RCFDB870	11015	RCFDB871	530	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	63,000	RCFDB873	226,020,000	RCFDB874	40	RCFDB875	923	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	3,810,000	RCFDB877	273,953,000	RCFDB878	26	RCFDB879	696	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	21,985,000	RCFDB881	10,578,000	RCFDB882	21231	RCFDB883	169	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	0	RCFDB885	957,000	RCFDC001	0	RCFDC002	1707	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	639,639,000	RCFDJ253	421,597,000	RCFDB888	117779	RCFDJ254	50972	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	70,932,000	RCFDJ256	3,577,000	RCFDJ257	5087	RCFDJ258	257	8.
9. Other fiduciary accounts.....	RCFDB890	0	RCFDB891	180,239,000	RCFDB892	1	RCFDB893	392	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	782,251,000	RCFDB895	1,134,619,000	RCFDB896	155179	RCFDB897	55646	10.
11. Custody and safekeeping accounts.....			RCFDB898	40,098,190,000			RCFDB899	391908	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	156,218,000	RCFNB901	9,251,922,000	RCFNB902	10525	RCFNB903	84337	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	21,856,000	RCFDJ260	27,530,000	RCFDJ261	21209	RCFDJ262	50845	13.

1. Memorandum item 2.c is to be completed if the principal balance of other financial assets serviced for others is more than \$10 million.
 2. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.
 2. 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.

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	305,000	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	203,000	15.a.
b. Employee benefit - defined benefit.....	RIADB906	151,000	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	79,000	15.c.
16. Corporate trust and agency accounts.....	RIADA479	69,000	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	2,369,000	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	264,000	18.
19. Other fiduciary accounts.....	RIADA480	13,000	19.
20. Custody and safekeeping accounts.....	RIADB909	2,235,000	20.
21. Other fiduciary and related services income.....	RIADB910	216,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	5,904,000	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	2,123,000	22.a.
23. Less: Expenses.....	RIADC058	3,550,000	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	10,000	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	0	25.
26. Net fiduciary and related services income.....	RIADA491	2,344,000	26.

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts	
1. Managed assets held in fiduciary accounts:				M.1.
a. Noninterest-bearing deposits.....	RCFDJ263 683,000	RCFDJ264 2,000	RCFDJ265 44,000	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266 27,361,000	RCFDJ267 387,000	RCFDJ268 1,399,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269 23,083,000	RCFDJ270 281,000	RCFDJ271 5,578,000	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272 73,234,000	RCFDJ273 19,000	RCFDJ274 226,000	M.1.d.
e. Money market mutual funds.....	RCFDJ275 12,570,000	RCFDJ276 9,000	RCFDJ277 153,000	M.1.e.
f. Equity mutual funds.....	RCFDJ278 157,488,000	RCFDJ279 14,225,000	RCFDJ280 38,086,000	M.1.f.
g. Other mutual funds.....	RCFDJ281 42,277,000	RCFDJ282 3,914,000	RCFDJ283 10,085,000	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284 0	RCFDJ285 558,000	RCFDJ286 0	M.1.h.
i. Other short-term obligations.....	RCFDJ287 69,644,000	RCFDJ288 0	RCFDJ289 87,000	M.1.i.
j. Other notes and bonds.....	RCFDJ290 39,642,000	RCFDJ291 2,088,000	RCFDJ292 7,596,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293 23,442,000	RCFDJ294 1,834,000	RCFDJ295 1,770,000	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296 210,630,000	RCFDJ297 1,885,000	RCFDJ298 5,481,000	M.1.l.
m. Real estate mortgages.....	RCFDJ299 0	RCFDJ300 0	RCFDJ301 0	M.1.m.
n. Real estate.....	RCFDJ302 1,720,000	RCFDJ303 621,000	RCFDJ304 273,000	M.1.n.
o. Miscellaneous assets.....	RCFDJ305 3,687,000	RCFDJ306 35,000	RCFDJ307 154,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308 685,461,000	RCFDJ309 25,858,000	RCFDJ310 70,932,000	M.1.p.

Dollar amounts in thousands

	(Column A) Managed Assets	(Column B) Number of Managed Accounts	
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311 130,770,000	RCFDJ312 88184	M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:					
a. Corporate and municipal trusteeships.....	RCFDB927	0	RCFDB928	0	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	0	RCFDJ314	0	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	4192			M.2.b.

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets		
<i>Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.</i>					
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCFDB931	17	RCFDB932	73,197,000	M.3.a.
b. International/Global equity.....	RCFDB933	16	RCFDB934	24,481,000	M.3.b.
c. Stock/Bond blend.....	RCFDB935	57	RCFDB936	72,456,000	M.3.c.
d. Taxable bond.....	RCFDB937	25	RCFDB938	39,368,000	M.3.d.
e. Municipal bond.....	RCFDB939	0	RCFDB940	0	M.3.e.
f. Short term investments/Money market.....	RCFDB941	1	RCFDB942	9,099,000	M.3.f.
g. Specialty/Other.....	RCFDB943	6	RCFDB944	35,624,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	122	RCFDB946	254,225,000	M.3.h.

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries			
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	RIADB947	0	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	0	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	1,000	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	1,000	RIADB957	8,000	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	2,000	RIADB960	8,000	RIADB961	0	M.4.e.

Schedule RC-V - Variable Interest Entities(Form Type - 031)

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	RCFDJ981	7,000	RCFDJF84	0	1.a.
b. Securities not held for trading.....	RCFDHU20	0	RCFDHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCFDHU22	13,426,000	RCFDHU23	24,285,000	1.c.
d. Other real estate owned.....	RCFDK009	0	RCFDJF89	0	1.d.
e. Other assets.....	RCFDJF91	2,790,000	RCFDJF90	128,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	RCFDJF92	9,028,000	RCFDJF85	18,198,000	2.a.
b. Other liabilities.....	RCFDJF93	28,000	RCFDJF86	35,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	RCFDK030	0	RCFDJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	RCFDK033	35,000	RCFDJF88	0	4.

Dollar amounts in thousands				
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		RCFDJF77	20,255,000	5.
6. Total liabilities of ABCP conduit VIEs.....		RCFDJF78	18,209,000	6.

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income(Form Type - 031)

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980	NR	2.