

Federal Financial Institutions Examination Council**Consolidated Reports of Condition and Income for
a Bank with Domestic and Foreign Offices—FFIEC 031****Report at the close of business December 31, 2024**

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

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

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

Signature of Chief Financial Officer (or Equivalent)

February 4th, 2025

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number 072113
(RSSD 9050)

(20241231)

(RCON 9999)

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

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

CONF

Director (Trustee)

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Director (Trustee)

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Director (Trustee)

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

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

Citibank, N.A.

Legal Title of Bank (RSSD 9017)

Sioux Falls

City (RSSD 9130)

SD

State Abbrev. (RSSD 9200)

57108

ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) E570DZWZ7FF32TWEFA76

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

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

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

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Name (TEXT C490)

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Title (TEXT C491)

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E-mail Address (TEXT C492)

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Area Code / Phone Number / Extension (TEXT C493)

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Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF

Name (TEXT C495)

CONF

Title (TEXT C496)

CONF

E-mail Address (TEXT 4086)

CONF

Area Code / Phone Number / Extension (TEXT 8902)

CONF

Area Code / FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

CONF

Name (TEXT FT42)

CONF

E-mail Address (TEXT FT44)

CONF

Area Code / Phone Number / Extension (TEXT FT43)

CONF

Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

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Name (TEXT C366)

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Title (TEXT C367)

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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)

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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

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Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C872)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Consolidated Report of Income For the period January 1, 2024 — December 31, 2024

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

Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) In domestic offices:					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	4435	4,612,000			1.a.1.a.1
(2) All other loans secured by real estate.....	4436	2,852,000			1.a.1.a.2
b. Loans to finance agricultural production and other loans to farmers.....	4024	3,000			1.a.1.b.
c. Commercial and industrial loans.....	4012	6,448,000			1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:					
(1) Credit cards.....	B485	24,803,000			1.a.1.d.1
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	637,000			1.a.1.d.2
e. Loans to foreign governments and official institutions.....	4056	20,000			1.a.1.e.
f. All other loans in domestic offices.....	B487	2,345,000			1.a.1.f.
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059	15,044,000			1.a.2.
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010	56,764,000			1.a.3.
b. Income from lease financing receivables.....	4065	9,000			1.b.
c. Interest income on balances due from depository institutions (1).....	4115	10,547,000			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	3,961,000			1.d.1.
(2) Mortgage-backed securities.....	B489	3,680,000			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	8,266,000			1.d.3.
e. Interest income from trading assets.....	4069	6,906,000			1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	6,289,000			1.f.
g. Other interest income.....	4518	343,000			1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107	96,765,000			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Interest on deposits in domestic offices:					
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	17,064,000			2.a.1.a.
(b) Nontransaction accounts:					
(1) Savings deposits (includes MMDAs).....	0093	4,091,000			2.a.1.b.1
(2) Time deposits of \$250,000 or less.....	HK03	2,279,000			2.a.1.b.2
(3) Time deposits of more than \$250,000.....	HK04	3,174,000			2.a.1.b.3
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172	15,918,000			2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	956,000			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	6,994,000			2.c.

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....			4200	723,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....			4073	51,199,000	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074	45,566,000			3.
4. Provisions for credit losses (1).....	JJ33	9,016,000			4.
5. Noninterest income:					
a. Income from fiduciary activities (2).....			4070	2,643,000	5.a.
b. Service charges on deposit accounts.....			4080	1,116,000	5.b.
c. Trading revenue (3).....			A220	9,714,000	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage.....			C886	619,000	5.d.1.
(2) Investment banking, advisory, and underwriting fees and commissions.....			C888	694,000	5.d.2.
(3) Fees and commissions from annuity sales.....			C887	7,000	5.d.3.
(4) Underwriting income from insurance and reinsurance activities.....			C386	0	5.d.4.
(5) Income from other insurance activities.....			C387	263,000	5.d.5.
e. Venture capital revenue.....			B491	0	5.e.
f. Net servicing fees.....			B492	120,000	5.f.
g. Net securitization income.....			B493	62,000	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....			5416	37,000	5.i.
j. Net gains (losses) on sales of other real estate owned.....			5415	(1,000)	5.j.
k. Net gains (losses) on sales of other assets (4).....			B496	158,000	5.k.
l. Other noninterest income*.....			B497	2,616,000	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	18,048,000			5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521	0			6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196	(45,000)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....			4135	20,785,000	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....			4217	1,781,000	7.b.
c. (1) Goodwill impairment losses.....			C216	0	7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....			C232	359,000	7.c.2.
d. Other noninterest expense*.....			4092	14,235,000	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	37,160,000			7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69	17,393,000			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5).....	HT70	96,000			8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	17,489,000			8.c.
9. Applicable income taxes (on item 8.c).....	4302	4,021,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	13,468,000			10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	(2,000)			11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	13,466,000			12.

* Describe on Schedule RI-E - Explanations

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

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

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

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

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

Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
13. LESS: Net income (loss) attributable to noncontrolling (minority) inter-ests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	151,000			13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	13,315,000			14.

Memoranda

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	4513	553,000			M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.¹</i>					
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	8431	32,000			M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	4313	18,000			M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	4507	285,000			M.4.
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number).....	4150	178,017		Number	M.5.
6. Not applicable					
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) (2).....	9106	00000000		Date	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): <i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>					
	RIAD	Amount			
a. Interest rate exposures.....	8757	3,868,000			M.8.a.
b. Foreign exchange exposures.....	8758	5,270,000			M.8.b.
c. Equity security and index exposures.....	8759	(17,000)			M.8.c.
d. Commodity and other exposures.....	8760	482,000			M.8.d.
e. Credit exposures.....	F186	111,000			M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.¹</i>					
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross credit valuation adjustment (CVA).....	FT36	3,000			M.8.f.(1)
(2) CVA hedge.....	FT37	(77,000)			M.8.f.(2)
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):					
(1) Gross debit valuation adjustment (DVA).....	FT38	4,000			M.8.g.(1)
(2) DVA hedge.....	FT39	(39,000)			M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	9,824,000			M.8.h.

¹ The asset-size tests are based on the total assets reported on the June 30, 2023, Report of Condition.

² Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2024, would report 20240301.

Schedule RI—Continued

Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.¹</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	(647,000)	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	YES / NO	
	A530	NO	M.11.
12. Not applicable			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	RIAD	Amount	
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F551	999,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	(13,000)	M.13.a.1.
b. Net gains (losses) on liabilities.....	F553	(239,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.1.
14. Not applicable			
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	1,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	66,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	6,000	M.15.c.
d. All other service charges on deposit accounts.....	H035	1,043,000	M.15.d.

¹ The asset-size tests are based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

	Dollar Amounts in Thousands		RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	162,945,000			1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0			2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	162,945,000			3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	13,315,000			4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	40,000			5.
6. Treasury stock transactions, net.....	B510	0			6.
7. Changes incident to business combinations, net.....	4356	0			7.
8. LESS: Cash dividends declared on preferred stock.....	4470	95,000			8.
9. LESS: Cash dividends declared on common stock.....	4460	5,454,000			9.
10. Other comprehensive income (1).....	B511	172,000			10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	16,000			11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	170,939,000			12.

* Describe on Schedule RI-E—Explanations.

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

Schedule RI-B—Charge-offs and Recoveries on Loans and Leases and Changes in Allowances for Credit Losses

Part I. Charge-offs and Recoveries on Loans and Leases

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

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	0	1.a.2.
b. Secured by farmland in domestic offices.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	18,000	5412	5,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	25,000	C217	8,000	1.c.2.a.
(b) Secured by junior liens.....	C235	1,000	C218	7,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	45,000	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	96,000	C898	0	1.e.2.
f. In foreign offices.....	B512	14,000	B513	1,000	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	286,000	4617	36,000	4.a.
b. To non-U.S. addressees (domicile).....	4646	124,000	4618	26,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	8,565,000	B515	1,386,000	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	399,000	K206	71,000	5.c.
6. Loans to foreign governments and official institutions.....	4643	2,000	4627	1,000	6.
7. All other loans.....	4644	115,000	4628	51,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	0	F187	0	8.a.
b. All other leases.....	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8).....	4635	9,690,000	4605	1,592,000	9.

Memoranda

	(Column A) Charge-offs ¹		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	14,000	4662	1,000	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....	C388	2,122,000	M.4.

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

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities		(Column C) Available-for-Sale Debt Securities		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	B522	16,353,000	JH88	84,000	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	1,592,000	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	9,566,000	JH92	8,000	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets.....	5523	124,000	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1).....	4230	8,737,000	JH90	46,000	JH96	0	5.
6. Adjustments* (see instructions for this schedule).....	C233	6,000	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	16,998,000	JH93	122,000	JH99	0	7.

* Describe on Schedule RI-E - Explanations.

1 The sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below, must equal Schedule RI, item 4.

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	15,000	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	0	M.2.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.....	C390	798,000	M.3.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	JJ02	346,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCFD		
	JJ03	1,844,000	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures.....	MG93	(113,000)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).....	MG94	986,000	M.8.

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

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

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
	Loans and Leases Held for Investment:				
1. Real estate loans:					
a. Construction loans.....	JJ04	6,641,000	JJ12	71,000	1.a.
b. Commercial real estate loans.....	JJ05	27,077,000	JJ13	557,000	1.b.
c. Residential real estate loans.....	JJ06	138,184,000	JJ14	179,000	1.c.
2. Commercial loans (2).....	JJ07	300,412,000	JJ15	2,104,000	2.
3. Credit cards.....	JJ08	170,749,000	JJ16	13,569,000	3.
4. Other consumer loans.....	JJ09	10,080,000	JJ17	518,000	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (3).....	JJ11	653,143,000	JJ19	16,998,000	6.

Dollar Amounts in Thousands	Allowance Balance		
	RCFD	Amount	
Held-to-Maturity Securities:			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	85,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	37,000	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (4).....	JJ25	122,000	11.

¹ The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.
² Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
³ Item 6, column B, must equal Schedule RC, item 4.c.
⁴ Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices.....		C899	37,405,000	1.
2. Total interest expense in foreign offices.....		C900	18,052,000	2.
3. Provisions for credit losses in foreign offices.....		KW02	1,341,000	3.
4. Noninterest income in foreign offices:				
a. Trading revenue.....		C902	8,236,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903	325,000	4.b.
c. Net securitization income.....		C904	0	4.c.
d. Other noninterest income.....		C905	9,094,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices.....		JA28	88,000	5.
6. Total noninterest expense in foreign offices.....		C907	16,008,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs.....		C908	0	7.
8. Applicable income taxes (on items 1 through 7).....		C909	4,012,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....		GW64	(2,000)	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....		C911	15,733,000	10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913	3,773,000	11.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914	19,506,000	12.

Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks.....	C013	NR		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	NR		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	NR		1.c.
d.	Rent and other income from other real estate owned.....	4042	NR		1.d.
e.	Safe deposit box rent.....	C015	NR		1.e.
f.	Bank card and credit card interchange fees.....	F555	(661,000)		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	NR		1.g.
TEXT	4461 Operating income from affiliates	4461	NR		1.h.
TEXT	4462 Other banking related fees	4462	1,910,000		1.i.
TEXT	4463 Letters-of-credit commitment fees	4463	509,000		1.j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	6,215,000		2.a.
b.	Advertising and marketing expenses.....	0497	1,076,000		2.b.
c.	Directors' fees.....	4136	NR		2.c.
d.	Printing, stationery, and supplies.....	C018	NR		2.d.
e.	Postage.....	8403	NR		2.e.
f.	Legal fees and expenses.....	4141	NR		2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF		2.g.
h.	Accounting and auditing expenses.....	F556	NR		2.h.
i.	Consulting and advisory expenses.....	F557	NR		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	NR		2.j.
k.	Telecommunications expenses.....	F559	NR		2.k.
l.	Other real estate owned expenses.....	Y923	NR		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	NR		2.m.
TEXT	4464 Expense paid to affiliates	4464	(1,208,000)		2.n.
TEXT	4467 Contract service provider fees	4467	NR		2.o.
TEXT	4468 Operational risk losses	4468	NR		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a.	(1) TEXT FT29 Discontinued operations	FT29	(2,000)		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) TEXT FT31 NR	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

Schedule RI-E—Continued

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):					
a.	TEXT B526 NR	B526	0	4.a.	
b.	TEXT B527 NR	B527	0	4.b.	
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):					
a.	TEXT 4498 Primarily due to Capital Contributions.	4498	60,000	5.a.	
b.	TEXT 4499 Adjustments to APIC	4499	(44,000)	5.b.	
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):					
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1)	JJ27	NR	6.a.	
b.	TEXT 4521 FX translation adjustments	4521	6,000	6.b.	
c.	TEXT 4522 NR	4522	0	6.c.	
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):					
Comments?.....		RIAD	YES / NO	7.	
		4769	YES		

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

Other noninterest income (from schedule RI, item 5.l): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l: 1.k Marked-to-market on hedging transactions -\$658,000M; 1.m Other Translation -395,000M; 1.n Earnings of minority owned affiliates \$322,000M; 1.r Net change in the fair values of financial instruments accounted for under a fair value option \$848,000M
Other noninterest expense (from Schedule RI, item 7.d): Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI item 7.d: None

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

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2024

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

Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCFD	Amount	
Assets					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1).....			0081	20,264,000	1.a.
b. Interest-bearing balances (2).....			0071	241,572,000	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....			JJ34	237,809,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....			1773	201,905,000	2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....			JA22	18,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold.....			RCON B987	0	3.a.
b. Securities purchased under agreements to resell (5,6).....			RCFD B989	82,967,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale.....			RCFD 5369	4,287,000	4.a.
b. Loans and leases held for investment.....	B528	660,051,000			4.b.
c. LESS: Allowance for credit losses on loans and leases.....	3123	16,998,000			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....			B529	643,053,000	4.d.
5. Trading assets (from Schedule RC-D).....			3545	140,211,000	5.
6. Premises and fixed assets (including right-of-use assets).....			2145	12,044,000	6.
7. Other real estate owned (from Schedule RC-M).....			2150	12,000	7.
8. Investments in unconsolidated subsidiaries and associated companies.....			2130	5,042,000	8.
9. Direct and indirect investments in real estate ventures.....			3656	0	9.
10. Intangible assets (from Schedule RC-M).....			2143	13,513,000	10.
11. Other assets (from Schedule RC-F) (6).....			2160	94,121,000	11.
12. Total assets (sum of items 1 through 11).....			2170	1,696,818,000	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)					
(1) Noninterest-bearing (7).....	RCON 6631	124,420,000			13.a.1.
(2) Interest-bearing.....	RCON 6636	633,053,000			13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II)					
(1) Noninterest-bearing.....	RCFN 6631	61,303,000			13.b.1.
(2) Interest-bearing.....	RCFN 6636	506,059,000			13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased in domestic offices (8).....			RCON B993	0	14.a.
b. Securities sold under agreements to repurchase (9).....			RCFD B995	12,772,000	14.b.
15. Trading liabilities (from Schedule RC-D).....			RCFD 3548	47,388,000	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M).....			RCFD 3190	71,516,000	16.

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

2 Includes time certificates of deposit not held for trading.

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

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

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

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

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

9 Includes all securities repurchase agreements, regardless of maturity.

Schedule RC—Continued

Dollar Amounts in Thousands		RCFD	Amount	
Liabilities - continued				
17. and 18. Not applicable				
19. Subordinated notes and debentures (1).....		3200	10,500,000	19.
20. Other liabilities (from Schedule RC-G).....		2930	58,108,000	20.
21. Total liabilities (sum of items 13 through 20).....		2948	1,525,119,000	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	2,100,000	23.
24. Common stock.....		3230	751,000	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	147,920,000	25.
26. a. Retained earnings.....		3632	46,687,000	26.a.
b. Accumulated other comprehensive income (2).....		B530	(26,519,000)	26.b.
c. Other equity capital components (3).....		A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	170,939,000	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	760,000	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	171,699,000	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	1,696,818,000	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2023.....

RCFD	Number
6724	NR

M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

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

To be reported with the March Report of Condition.

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

RCON	Date
8678	NR

M.2.

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

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin.....	0022	5,380,000			
a. Cash items in process of collection and unposted debits.....			0020	3,092,000	1.a.
b. Currency and coin.....			0080	932,000	1.b.
2. Balances due from depository institutions in the U.S.....	0082	219,000	0082	199,000	2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	136,746,000	0070	179,000	3.
4. Balances due from Federal Reserve Banks.....	0090	119,491,000	0090	119,491,000	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	261,836,000	0010	123,893,000	5.

Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	126,142,000	0213	119,208,000	1286	52,560,000	1287	52,310,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	8,742,000	8497	8,094,000	8498	1,455,000	8499	1,376,000	3.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	5,883,000	G301	5,449,000	G302	20,409,000	G303	20,101,000	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	62,093,000	G305	52,606,000	G306	5,867,000	G307	5,350,000	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	585,000	G311	584,000	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	557,000	G313	511,000	G314	1,358,000	G315	1,304,000	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	24,000	G323	23,000	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	1,140,000	K143	1,084,000	K144	949,000	K145	922,000	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	154,000	K151	154,000	K152	80,000	K153	77,000	4.c.2.a.
(b) All other commercial MBS.....	K154	1,021,000	K155	905,000	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	853,000	C027	845,000	5.a.
b. Structured financial products.....	HT58	32,199,000	HT59	32,247,000	HT60	62,000	HT61	62,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	119,495,000	1746	118,951,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....					MG95	(175,000)			7.
8. Total (sum of items 1 through 7) (3).....	1754	237,931,000	1771	220,258,000	1772	203,522,000	1773	201,905,000	8.

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

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

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

Schedule RC-B—Continued

Memoranda

	Dollar Amounts in Thousands		
	RCFD	Amount	
1. Pledged securities (1).....	0416	240,720,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	86,088,000	M.2.a.1.
(2) Over three months through 12 months.....	A550	74,994,000	M.2.a.2.
(3) Over one year through three years.....	A551	102,503,000	M.2.a.3.
(4) Over three years through five years.....	A552	63,993,000	M.2.a.4.
(5) Over five years through 15 years.....	A553	10,900,000	M.2.a.5.
(6) Over 15 years.....	A554	4,212,000	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	593,000	M.2.b.1.
(2) Over three months through 12 months.....	A556	82,000	M.2.b.2.
(3) Over one year through three years.....	A557	1,000	M.2.b.3.
(4) Over three years through five years.....	A558	0	M.2.b.4.
(5) Over five years through 15 years.....	A559	1,865,000	M.2.b.5.
(6) Over 15 years.....	A560	91,469,000	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	346,000	M.2.c.1.
(2) Over three years.....	A562	2,790,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	123,337,000	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.¹</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	35,000	B849	35,000	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	818,000	B861	810,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	31,849,000	G357	31,933,000	G358	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	350,000	G373	314,000	G374	62,000	G375	62,000	M.6.g.
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b.....	PU98	350,000	PU99	314,000	PV00	62,000	PV01	62,000	M.7.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

Do not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported in this schedule.

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (1).....	1410	NR			1.
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	F158	142,000	F158	15,000	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F159	6,498,000	F159	6,414,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements).....	1420	87,000	1420	48,000	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	1797	3,325,000	1797	2,854,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	5367	134,490,000	5367	114,074,000	1.c.2.a.
(b) Secured by junior liens.....	5368	2,212,000	5368	1,492,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	1460	9,329,000	1460	8,225,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	1,552,000	F160	995,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F161	17,174,000	F161	10,275,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	75,000	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	340,000			2.a.1.
(2) To other commercial banks in the U.S.....	B533	16,000			2.a.2.
b. To other depository institutions in the U.S.....	B534	0	B534	0	2.b.
c. To banks in foreign countries.....			B535	2,822,000	2.c.
(1) To foreign branches of other U.S. banks.....	B536	19,000			2.c.1.
(2) To other banks in foreign countries.....	B537	10,347,000			2.c.2.
3. Loans to finance agricultural production and other loans to farmers.....	1590	237,000	1590	67,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	56,854,000	1763	54,630,000	4.a.
b. To non-U.S. addressees (domicile).....	1764	90,266,000	1764	8,113,000	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	170,749,000	B538	164,242,000	6.a.
b. Other revolving credit plans.....	B539	2,988,000	B539	1,259,000	6.b.
c. Automobile loans.....	K137	0	K137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans).....	K207	7,268,000	K207	4,911,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	3,012,000	2081	156,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	87,000	2107	87,000	8.

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

Schedule RC-C—Continued

Part I. Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	103,036,000	J454	62,183,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities, including margin loans	1545	5,939,000	1545	418,000	9.b.1.
(2) All other loans (exclude consumer loans)	J451	38,427,000	J451	16,053,000	9.b.2.
10. Lease financing receivables (net of unearned income):.....			2165	235,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	240,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	296,000	2123	296,000	11.
12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	664,338,000	2122	459,347,000	12.

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1-4 family residential construction loans.....	K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K159	79,000	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F576	30,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K160	2,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K161	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K162	0	M.1.d.2.
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile).....	K163	51,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	51,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K165	1,173,000	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):			
(1) Loans secured by farmland in domestic offices.....	K166	0	M.1.f.1.
(2) Not applicable	RCFD		
(3) Loans to finance agricultural production and other loans to farmers.....	K168	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:			
(a) Credit card.....	K098	1,096,000	M.1.f.4.a.
(b) Automobile loans.....	K203	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	0	M.1.f.4.c.
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	HK25	1,386,000	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....	A564	1,463,000		M.2.a.1.
(2) Over three months through 12 months.....	A565	2,545,000		M.2.a.2.
(3) Over one year through three years.....	A566	4,303,000		M.2.a.3.
(4) Over three years through five years.....	A567	6,516,000		M.2.a.4.
(5) Over five years through 15 years.....	A568	31,472,000		M.2.a.5.
(6) Over 15 years.....	A569	67,266,000		M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1,3)				
(1) Three months or less.....	RCFD			
(2) Over three months through 12 months.....	A570	428,546,000		M.2.b.1.
(3) Over one year through three years.....	A571	37,174,000		M.2.b.2.
(4) Over three years through five years.....	A572	65,933,000		M.2.b.3.
(5) Over five years through 15 years.....	A573	7,403,000		M.2.b.4.
(6) Over 15 years.....	A574	7,635,000		M.2.b.5.
	A575	2,347,000		M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247	310,269,000		M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column A (4).....	2746	13,501,000		M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON			
	5370	43,325,000		M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD			
	B837	32,102,000		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391	6,499,000		M.6.

7. Not applicable

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>					
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:					
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....					
	F230		0		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>					
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....					
	F231		NR		M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1-4 family residential properties included in the amount reported in Memorandum item 8.a above.....					
	F232		NR		M.8.c.
9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....					
	F577		259,000		M.9.

		(Column A) Consolidated Bank		(Column B) Domestic Offices	
		RCFD	Amount	RCON	Amount
<i>Memorandum items 10.a through 10.e are to be completed by banks with \$10 billion or more in total assets.¹</i>					
10. Loans to nondepository financial institutions:					
a. Loans to mortgage credit intermediaries.....					
	PV05		15,370,000	PV05	9,204,000
b. Loans to business credit intermediaries.....					
	PV06		17,175,000	PV06	12,000,000
c. Loans to private equity funds.....					
	PV07		1,331,000	PV07	1,331,000
d. Loans to consumer credit intermediaries.....					
	PV08		30,452,000	PV08	19,217,000
e. Other loans to nondepository financial institutions.....					
	PV09		38,708,000	PV09	20,431,000
11. Not applicable					

		(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected	
		RCFD	Amount	RCFD	Amount	RCFD	Amount
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not considered purchased credit-deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate.....							
	G091		0	G092	0	G093	0
b. Commercial and industrial loans.....							
	G094		0	G095	0	G096	0
c. Loans to individuals for household, family, and other personal expenditures.....							
	G097		0	G098	0	G099	0
d. All other loans and all leases.....							
	G100		0	G101	0	G102	0

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

		Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>					
13. Construction, land development, and other land loans in domestic offices with interest reserves:					
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....					
	G376		NR		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)).....					
	RIAD				
	G377		NR		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>					
	RCFD				
14. Pledged loans and leases.....					
	G378	294,404,000			M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>					
15. Reverse mortgages in domestic offices:					
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....					
	RCON				
	PR04		0		M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....					
			Number		
	PR05		0		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....					
			Amount		
	PR06		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).....					
	LE75	213,000			M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>					
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:					
a. Number of Section 4013 loans outstanding.....					
			Number		
	LG24		CONF		M.17.a.
b. Outstanding balance of Section 4013 loans.....					
			Amount		
	LG25		CONF		M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

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

Loans to Small Businesses

1. and 2. Not applicable

	Dollar Amounts in Thousands				
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With original amounts of \$100,000 or less.....	5564	13	5565	1,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	58	5567	10,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	572	5569	234,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With original amounts of \$100,000 or less.....	5570	1,903,538	5571	6,255,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	1,393	5573	103,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	1,125	5575	487,000	4.c.

Agricultural Loans to Small Farms

5. and 6. Not applicable

	Dollar Amounts in Thousands				
	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With original amounts of \$100,000 or less.....	5578	0	5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	0	5581	0	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	0	5583	0	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With original amounts of \$100,000 or less.....	5584	1,042	5585	8,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	0	5587	0	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	1	5589	0	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
Assets			
1. U.S. Treasury securities.....	3531	32,134,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	152,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS).....	G380	1,000	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	49,040,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties.....	HT63	0	6.a.1.
(2) All other loans secured by real estate.....	HT64	0	6.a.2.
b. Commercial and industrial loans.....	F614	1,989,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	473,000	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	19,665,000	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	36,757,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	140,211,000	12.
Liabilities			
13. a. Liability for short positions.....	3546	18,562,000	13.a.
b. Other trading liabilities.....	F624	71,000	13.b.
14. Derivatives with a negative fair value.....	3547	28,755,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	47,388,000	15.

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

Schedule RC-D—Trading Assets and Liabilities

Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66	0	M.1.a.1.		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.2.		
b. Commercial and industrial loans.....	F632	1,989,000	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	473,000	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	0	M.2.a.		
b. Unpaid principal balance.....	F640	0	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	0	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	0	M.3.b.		
c. Corporate and similar loans.....	G333	0	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	0	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	0	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	0	M.3.f.		
g. Other collateral or reference assets.....	G652	0	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	1,670,000	M.4.a.		
b. Pledged loans.....	G388	0	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	0	M.5.a.		
b. Home equity lines.....	F644	0	M.5.b.		
c. Automobile loans.....	F645	0	M.5.c.		
d. Other consumer loans.....	F646	0	M.5.d.		
e. Commercial and industrial loans.....	F647	0	M.5.e.		
f. Other.....	F648	0	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	2,350,000	M.7.a.		
b. Other.....	F653	68,000	M.7.b.		
8. Loans pending securitization.....	F654	0	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F655</td></tr></table> Fair value of Physical Commodities	TEXT	F655	F655	10,653,000	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F656</td></tr></table> NR	TEXT	F656	F656	NR	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F657</td></tr></table> NR	TEXT	F657	F657	NR	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F658</td></tr></table> Revaluation Losses on Foreign Exchange Spot Contracts	TEXT	F658	F658	71,000	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F659</td></tr></table> NR	TEXT	F659	F659	NR	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td style="width: 40px;">TEXT</td></tr><tr><td>F660</td></tr></table> NR	TEXT	F660	F660	NR	M.10.c.
TEXT					
F660					

1 The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

2 Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits ¹ (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	Dollar Amounts in Thousands		Dollar Amounts in Thousands		Dollar Amounts in Thousands	
	RCON	Amount	RCON	Amount	RCON	Amount
Deposits of:						
1. Individuals, partnerships, and corporations.....	B549	416,464,000			B550	242,440,000
2. U.S. Government.....	2202	178,000			2520	0
3. States and political subdivisions in the U.S.....	2203	1,515,000			2530	233,000
4. Commercial banks and other depository institutions in the U.S.....	B551	11,999,000			B552	864,000
5. Banks in foreign countries.....	2213	53,389,000			2236	472,000
6. Foreign governments and official institutions (including foreign central banks).....	2216	29,363,000			2377	556,000
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	512,908,000	2210	502,412,000	2385	244,565,000

Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	17,823,000	M.1.a.
b. Total brokered deposits.....	2365	69,477,000	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	53,740,000	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	52,017,000	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	15,736,000	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	973,000	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by institutions with \$100 billion or more in total assets.³</i>			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits.....	MT87	1,613,000	M.1.h.1.
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	1,463,000	M.1.h.1.a.
(2) Not fully insured, affiliate sweep deposits.....	MT89	127,000	M.1.h.2.
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	85,000	M.1.h.2.a.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	59,287,000	M.1.h.3.
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	55,789,000	M.1.h.3.a.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	3,870,000	M.1.h.4.
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	1,199,000	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	MT95	12,476,000	M.1.i.

¹ Includes interest-bearing and noninterest-bearing demand deposits.

² The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

³ The \$100 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	146,889,000			M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352	4,967,000			M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648	19,276,000			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	22,442,000			M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474	50,991,000			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	439,000			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)					
(1) Three months or less.....	HK07	22,206,000			M.3.a.1.
(2) Over three months through 12 months.....	HK08	17,381,000			M.3.a.2.
(3) Over one year through three years.....	HK09	1,756,000			M.3.a.3.
(4) Over three years.....	HK10	375,000			M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....	HK11	39,447,000			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)					
(1) Three months or less.....	HK12	40,249,000			M.4.a.1.
(2) Over three months through 12 months.....	HK13	10,449,000			M.4.a.2.
(3) Over one year through three years.....	HK14	276,000			M.4.a.3.
(4) Over three years.....	HK15	17,000			M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....	K222	48,098,000			M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	YES / NO			
	P752	YES			M.5.

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

	Dollar Amounts in Thousands		RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753	49,178,000			M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754	5,479,000			M.6.b.

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
 3 Report both fixed-and-floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
 5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFN	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	90,615,000	M.7.a.1.
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	55,314,000	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	0	M.7.b.1.
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	4,962,000	M.7.b.2.

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	525,125,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	6,259,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	20,503,000	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	14,820,000	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	655,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	567,362,000	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	144,731,000	M.1.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-F—Other Assets¹

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable (2).....			B556	6,022,000	1.
2.	Net deferred tax assets (3).....			2148	17,791,000	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	5,382,000	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	40,000	5.a.
b.	Separate account life insurance assets.....			K202	5,289,000	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	59,597,000	6.
a.	Prepaid expenses.....	2166	NR			6.a.
b.	Repossessed personal property (including vehicles).....	1578	NR			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	NR			6.c.
d.	Not applicable					
e.	Computer software.....	FT33	NR			6.e.
f.	Accounts receivable.....	FT34	NR			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	NR			6.g.
h.	TEXT 3549 Brokerage Receivable	3549	18,062,000			6.h.
i.	TEXT 3550 NR	3550	NR			6.i.
j.	TEXT 3551 NR	3551	NR			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	94,121,000	7.

Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices (6).....			3645	802,000	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	13,302,000	1.b.
2.	Net deferred tax liabilities (3).....			3049	865,000	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	1,525,000	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	41,614,000	4.
a.	Accounts payable.....	3066	11,077,000			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	TEXT 3552 Brokerage Payable	3552	0			4.f.
g.	TEXT 3553 NR	3553	0			4.g.
h.	TEXT 3554 NR	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	58,108,000	5.

1 Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.

2 Includes accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.

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

4 Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.

5 Includes Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

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

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell (1).....	B989	25,302,000		3.
4. Securities sold under agreements to repurchase.....	B995	5,871,000		4.
5. Other borrowed money..... EITHER	3190	67,345,000		5.
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... OR	2163	60,495,000		6.
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	0		7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	997,807,000		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	886,603,000		9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities ²		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	126,142,000	1287	34,206,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	8,742,000	8499	1,376,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	69,116,000	G390	26,373,000	13.a.1.
(2) Other mortgage pass-through securities.....	1709	0	1713	0	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3).....	G393	711,000	G394	1,381,000	13.b.1
(2) All other mortgage-backed securities.....	1733	1,021,000	1736	0	13.b.2
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	350,000	G398	62,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	3,224,000	G400	7,839,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	209,306,000	1773	71,237,000	17.

	RCON		Amount	
	RCON	Amount	RCON	Amount
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values (4).....	JA22	2,000		18.a.
b. Equity investments without readily determinable fair values.....	1752	5,237,000		18.b.

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

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

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

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

Schedule RC-H—Continued

	Dollar Amounts in Thousands		Domestic Offices	
	RCFN	Amount		
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
19. Total trading assets.....	3545	40,130,000		19.
20. Total trading liabilities.....	3548	16,520,000		20.
21. Total loans held for trading.....	HT71	1,962,000		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 completed Schedule RC-D, Trading Assets and Liabilities.</i>				
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	5,803,000		22.

Schedule RC-I—Assets and Liabilities of IBFs

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

	Dollar Amounts in Thousands		
	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	2133	1,614,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	2898	1,290,000	2.

Schedule RC-K—Quarterly Averages¹

		Dollar Amounts in Thousands		RCFD	Amount	
Assets						
1.	Interest-bearing balances due from depository institutions.....	3381	273,160,000			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	184,303,000			2.
3.	Mortgage-backed securities (2).....	B559	102,132,000			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	162,005,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	94,650,000			5.
6.	Loans:					
	a. Loans in domestic offices:					
	(1) Total loans.....	RCON				
	(1) Total loans.....	3360	453,925,000			6.a.1.
	(2) Loans secured by real estate:					
	(a) Loans secured by 1–4 family residential properties.....	3465	119,031,000			6.a.2.a.
	(b) All other loans secured by real estate.....	3466	26,479,000			6.a.2.b.
	(3) Loans to finance agricultural production and other loans to farmers.....	3386	65,000			6.a.3.
	(4) Commercial and industrial loans.....	3387	64,313,000			6.a.4.
	(5) Loans to individuals for household, family, and other personal expenditures:					
	(a) Credit cards.....	B561	158,075,000			6.a.5.a.
	(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	6,173,000			6.a.5.b.
	b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3360	204,089,000		6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>						
7.	Trading assets.....	RCFD	3401	138,222,000		7.
8.	Lease financing receivables (net of unearned income).....	RCFD	3484	239,000		8.
9.	Total assets (4).....	RCFD	3368	1,743,529,000		9.
Liabilities						
10.	Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON	3485	401,079,000		10.
11.	Nontransaction accounts in domestic offices:					
	a. Savings deposits (includes MMDAs).....	B563	150,083,000			11.a.
	b. Time deposits of \$250,000 or less.....	HK16	43,728,000			11.b.
	c. Time deposits of more than \$250,000.....	HK17	51,381,000			11.c.
12.	Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....	RCFN	3404	530,111,000		12.
13.	Federal funds purchased and securities sold under agreements to repurchase.....	RCFD	3353	16,621,000		13.
14.	Other borrowed money (includes mortgage indebtedness).....	RCFD	3355	74,465,000		14.

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

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

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

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

a) Debt securities at amortized cost.

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

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

Schedule RC-L—Derivatives and Off-Balance Sheet Items

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

		Dollar Amounts in Thousands		RCFD	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	5,271,000			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 (included in item 1.a. above).....	RCON		HT72	0	1.a.1.
<i>(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices (included in item 1.a. above).....</i>						
b.	Credit card lines.....	3815	659,167,000			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines¹ (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1)	Unused consumer credit card lines.....	J455	610,043,000			1.b.1.
(2)	Other unused credit card lines.....	J456	49,124,000			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments.....	F164	0			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	3,206,000			1.c.1.b.
(2)	NOT secured by real estate.....	6550	10,520,000			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	207,992,000			1.e.1.
(2)	Loans to depository financial institutions.....	PV10	10,888,000			1.e.2.
(3)	Loans to nondepository financial institutions.....	PV11	56,524,000			1.e.3.
<i>Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with \$10 billion or more in total assets.¹</i>						
(a)	Loans to mortgage credit intermediaries.....	PV12	1,832,000			1.e.3.a.
(b)	Loans to business credit intermediaries.....	PV13	7,740,000			1.e.3.b.
(c)	Loans to private equity funds.....	PV14	377,000			1.e.3.c.
(d)	Loans to consumer credit intermediaries.....	PV15	17,269,000			1.e.3.d.
(e)	Other loans to nondepository financial institutions.....	PV16	29,306,000			1.e.3.e.
(4)	All other unused commitments.....	J459	60,598,000			1.e.4.
2.	Financial standby letters of credit.....	3819	77,543,000			2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	20,207,000			2.a.
3.	Performance standby letters of credit.....	3821	9,640,000			3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.¹</i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	766,000			3.a.
4.	Commercial and similar letters of credit.....	3411	4,019,000			4.
5. Not applicable						
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	99,023,000			6.a.
b.	Securities borrowed.....	3432	0			6.b.
7. Credit derivatives:						
		(Column A)		(Column B)		
		Sold Protection		Purchased Protection		
a.	Notional amounts:	RCFD	Amount	RCFD	Amount	
(1)	Credit default swaps.....	C968	677,829,000	C969	724,431,000	7.a.1.
(2)	Total return swaps.....	C970	13,357,000	C971	36,347,000	7.a.2.
(3)	Credit options.....	C972	38,685,000	C973	41,979,000	7.a.3.
(4)	Other credit derivatives.....	C974	0	C975	0	7.a.4.

¹ The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2023, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCFD	Amount	RCFD	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	14,224,000	C221	3,396,000	7.b.1.
(2) Gross negative fair value.....	C220	2,098,000	C222	14,753,000	7.b.2.
7. c. Notional amounts by regulatory capital treatment: ¹					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection	G401	713,226,000			7.c.1.a.
(b) Purchased protection	G402	730,569,000			7.c.1.b.
(2) All other positions:					
(a) Sold protection	G403	16,645,000			7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	34,375,000			7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	37,813,000			7.c.2.c.

Dollar Amounts in Thousands	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: ²							
(a) Investment grade.....	G406	116,665,000	G407	475,372,000	G408	14,738,000	7.d.1.a.
(b) Subinvestment grade	G409	26,183,000	G410	94,505,000	G411	2,408,000	7.d.1.b.
(2) Purchased credit protection: ³							
(a) Investment grade.....	G412	126,924,000	G413	505,741,000	G414	17,078,000	7.d.2.a.
(b) Subinvestment grade	G415	33,011,000	G416	109,479,000	G417	10,524,000	7.d.2.b.

	RCFD	Amount	
8. Spot foreign exchange contracts.....	8765	375,940,000	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	3430	41,522,000	9.
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555 NR	3555	0	9.d.
e. TEXT 3556 NR	3556	0	9.e.
f. TEXT 3557 NR	3557	0	9.f.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital")	5591	0	10.
a. Commitments to sell when-issued securities	3435	0	10.a.
b. TEXT 5592 NR	5592	0	10.b.
c. TEXT 5593 NR	5593	0	10.c.
d. TEXT 5594 NR	5594	0	10.d.
e. TEXT 5595 NR	5595	0	10.e.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Amount	
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>				
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank		C223	340,865,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk		C224	0	11.b.

Dollar Amounts in Thousands		(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
Derivatives Position Indicators						
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):						
a. Futures contracts.....		RCFD 8693 469,372,000	RCFD 8694 6,211,000	RCFD 8695 5,226,000	RCFD 8696 56,102,000	12.a.
b. Forward contracts.....		RCFD 8697 1,484,670,000	RCFD 8698 3,734,650,000	RCFD 8699 6,000	RCFD 8700 94,325,000	12.b.
c. Exchange-traded option contracts:						
(1) Written options.....		RCFD 8701 178,664,000	RCFD 8702 0	RCFD 8703 192,024,000	RCFD 8704 75,341,000	12.c.1.
(2) Purchased options.....		RCFD 8705 118,299,000	RCFD 8706 0	RCFD 8707 167,827,000	RCFD 8708 74,280,000	12.c.2.
d. Over-the-counter option contracts:						
(1) Written options.....		RCFD 8709 2,763,270,000	RCFD 8710 1,029,639,000	RCFD 8711 317,690,000	RCFD 8712 32,475,000	12.d.1.
(2) Purchased options.....		RCFD 8713 2,576,314,000	RCFD 8714 1,020,971,000	RCFD 8715 233,744,000	RCFD 8716 33,420,000	12.d.2.
e. Swaps.....		RCFD 3450 21,126,332,000	RCFD 3826 7,737,493,000	RCFD 8719 389,883,000	RCFD 8720 77,828,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....						
		RCFD A126 28,674,375,000	RCFD A127 13,460,881,000	RCFD 8723 1,306,400,000	RCFD 8724 441,559,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....						
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....		RCFD 8725 42,546,000	RCFD 8726 68,083,000	RCFD 8727 0	RCFD 8728 2,212,000	14.
		RCFD A589 13,905,000				14.a.
15. Gross fair values of derivative contracts:						
a. Contracts held for trading:						
(1) Gross positive fair value.....		RCFD 8733 204,462,000	RCFD 8734 221,917,000	RCFD 8735 34,072,000	RCFD 8736 6,747,000	15.a.1.
(2) Gross negative fair value.....		RCFD 8737 193,134,000	RCFD 8738 210,125,000	RCFD 8739 44,281,000	RCFD 8740 5,701,000	15.a.2.
b. Contracts held for purposes other than trading:						
(1) Gross positive fair value.....		RCFD 8741 619,000	RCFD 8742 2,411,000	RCFD 8743 0	RCFD 8744 0	15.b.1.
(2) Gross negative fair value.....		RCFD 8745 456,000	RCFD 8746 1,211,000	RCFD 8747 0	RCFD 8748 0	15.b.2.

Schedule RC-L—Continued

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

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands									
16. Over-the counter derivatives:										
a. Net current credit exposure.....	G418	23,504,000		G420	752,000	G421	7,816,000	G422	41,527,000	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar.....	G423	14,160,000		G425	3,446,000	G426	1,755,000	G427	20,683,000	16.b.1.
(2) Cash—Other currencies.....	G428	5,608,000		G430	154,000	G431	3,490,000	G432	11,820,000	16.b.2.
(3) U.S. Treasury securities.....	G433	2,105,000		G435	4,546,000	G436	0	G437	6,366,000	16.b.3.
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....	G438	83,000		G440	0	G441	0	G442	15,000	
(5) Corporate bonds.....	G443	1,458,000		G445	0	G446	12,000	G447	1,945,000	
(6) Equity securities.....	G448	2,140,000		G450	399,000	G451	0	G452	5,320,000	
(7) All other collateral.....	G453	7,014,000		G455	212,000	G456	50,000	G457	5,932,000	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	32,568,000		G460	8,757,000	G461	5,307,000	G462	52,081,000	16.b.8.

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-M—Memoranda

Dollar Amounts in Thousands		RCFD	Amount					
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:								
a.	Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	6164	14,000	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.....	<table border="1" style="margin-left: 20px;"> <tr> <td style="text-align: center;">Number</td> <td></td> </tr> <tr> <td>6165</td> <td>6</td> </tr> </table>		Number		6165	6	1.b.
Number								
6165	6							
2. Intangible assets:								
a.	Mortgage servicing assets.....	3164	760,000	2.a.				
	(1) Estimated fair value of mortgage servicing assets.....	A590	760,000	2.a.1.				
b.	Goodwill.....	3163	9,249,000	2.b.				
c.	All other intangible assets.....	JF76	3,504,000	2.c.				
d.	Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	2143	13,513,000	2.d.				
3. Other real estate owned:								
a.	Construction, land development, and other land in domestic offices.....	RCON 5508	1,000	3.a.				
b.	Farmland in domestic offices.....	5509	0	3.b.				
c.	1-4 family residential properties in domestic offices.....	5510	7,000	3.c.				
d.	Multifamily (5 or more) residential properties in domestic offices.....	5511	0	3.d.				
e.	Nonfarm nonresidential properties in domestic offices.....	5512	0	3.e.				
		RCFN						
f.	In foreign offices.....	5513	4,000	3.f.				
		RCFD						
g.	Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7).....	2150	12,000	3.g.				
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....								
		JA29	9,000	4.				
5. Other borrowed money:								
a. Federal Home Loan Bank advances:								
(1) Advances with a remaining maturity or next repricing date of: (2)								
	(a) One year or less.....	F055	13,500,000	5.a.1.a.				
	(b) Over one year through three years.....	F056	0	5.a.1.b.				
	(c) Over three years through five years.....	F057	0	5.a.1.c.				
	(d) Over five years.....	F058	0	5.a.1.d.				
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....								
		2651	11,500,000	5.a.2.				
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....								
		F059	0	5.a.3.				
b. Other borrowings:								
(1) Other borrowings with a remaining maturity or next repricing date of: (4)								
	(a) One year or less.....	F060	36,500,000	5.b.1.a.				
	(b) Over one year through three years.....	F061	8,655,000	5.b.1.b.				
	(c) Over three years through five years.....	F062	5,038,000	5.b.1.c.				
	(d) Over five years.....	F063	7,823,000	5.b.1.d.				
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....								
		B571	23,454,000	5.b.2.				
c.	Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....	3190	71,516,000	5.c.				

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

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

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

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

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

RCFD	YES / NO
B569	YES

6. Does the reporting bank sell private label or third-party mutual funds and annuities?..... 6.

RCFD	Amount
B570	0

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

8. Internet website addresses and physical office trade names:

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

TEXT
4087

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

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

- (1)

TE01
N528

 http:// NR 8.b.1.
- (2)

TE02
N528

 http:// NR 8.b.2.
- (3)

TE03
N528

 http:// NR 8.b.3.
- (4)

TE04
N528

 http:// NR 8.b.4.
- (5)

TE05
N528

 http:// NR 8.b.5.
- (6)

TE06
N528

 http:// NR 8.b.6.
- (7)

TE07
N528

 http:// NR 8.b.7.
- (8)

TE08
N528

 http:// NR 8.b.8.
- (9)

TE09
N528

 http:// NR 8.b.9.
- (10)

TE10
N528

 http:// NR 8.b.10.

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

- (1)

TE01
N529

 NR 8.c.1.
- (2)

TE02
N529

 NR 8.c.2.
- (3)

TE03
N529

 NR 8.c.3.
- (4)

TE04
N529

 NR 8.c.4.
- (5)

TE05
N529

 NR 8.c.5.
- (6)

TE06
N529

 NR 8.c.6.

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

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

RCFD	YES / NO
4088	YES

10. Secured liabilities:

- a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)..... 10.a.
 - b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d))..... 10.b.
- | | |
|------|------------|
| RCON | Amount |
| F064 | 0 |
| RCFD | |
| F065 | 21,023,000 |

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

RCON	YES / NO
G463	YES

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

RCON	YES / NO
G464	YES

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

Schedule RC-M—Continued

Dollar Amounts in Thousands		RCFD	Amount	
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7).....				
		K192	0	13.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries (1).....				
		K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1).....				
		K194	0	14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....				
		RCON	Number	
		L133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....				
		L135	NR	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>				
16. International remittance transfers offered to consumers: ²				
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....				
		N523	733,615	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the prior December report in which item 16.a was required to be completed.</i>				
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:				
(1) Estimated dollar value of international remittance transfers.....				
		N524	10,237,000	16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....				
		MM07	NR	16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....				
		MQ52	12,158	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans ³ and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....				
		LG26	1,211	17.a.
b. Outstanding balance of PPP loans.....				
		LG27	10,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....				
		LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:				
(1) One year or less.....				
		LL59	0	17.d.1.
(2) More than one year.....				
		LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....				
		LL57	0	17.e.

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

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

(a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
 (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f).
 For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	0	1.a.2.
b. Secured by farmland in domestic offices.....	3493	0	3494	0	3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	15,000	5399	0	5400	126,000	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	436,000	C237	128,000	C229	509,000	1.c.2.a.
(b) Secured by junior liens.....	C238	1,000	C239	0	C230	22,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	4,000	3500	0	3501	160,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	0	F180	0	F182	2,000	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	2,000	F181	0	F183	407,000	1.e.2.
RCFN	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	35,000	B573	0	B574	44,000	1.f.
2. Loans to depository institutions and acceptances of other banks:	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	6,000	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	214,000	1252	78,000	1253	230,000	4.a.
b. To non-U.S. addressees (domicile).....	1254	57,000	1255	25,000	1256	219,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	2,286,000	B576	2,677,000	B577	1,000	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	107,000	K217	7,000	K218	59,000	5.c.
6. Loans to foreign governments and official institutions.....	5389	2,000	5390	0	5391	0	6.
7. All other loans.....	5459	90,000	5460	20,000	5461	252,000	7.

Schedule RC-N—Continued

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

	Dollar Amounts in Thousands					
	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
8. Lease financing receivables						
a. Leases to individuals for household, family, and other personal expenditures.....	F166	0	F167	0	F168	0
b. All other leases.....	F169	0	F170	0	F171	0
9. Total loans and leases (sum of items 1 through 8).....	1406	3,255,000	1407	2,935,000	1403	2,031,000
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	2,000	3506	0	3507	0
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036	138,000	K037	142,000	K038	26,000
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	51,000	K040	29,000	K041	0
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	62,000	K043	99,000	K044	26,000
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss- sharing agreements.....	K102	0	K103	0	K104	0

Schedule RC-N—Continued

Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	14,000	F662	16,000	F663	42,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	0	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	13,000	M.1.d.2.
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	0	K121	0	K122	111,000	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	12,000	K124	0	K125	25,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	K126	220,000	K127	145,000	K128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
(1) Loans secured by farmland in domestic offices.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers.....	K138	0	K139	0	K140	0	M.1.f.3.
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	212,000	K275	141,000	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
1.g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1).....	HK26	246,000	HK27	161,000	HK28	191,000	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	55,000	1249	1,000	1250	70,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	3,000	C241	4,000	C226	10,000	M.5.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands				
6. Derivative contracts: Fair value of amounts carried as assets.....	3529	2,000	3530	0	M.6.

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	1,226,000	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	99,000	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7.....	PV23	2,000	PV24	0	PV25	201,000	M.9.

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

Schedule RC-O—Other Data for Deposit Insurance Assessments

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	F236	1,216,861,000			1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	F237	381,681,000			2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFN				
		F234	381,681,000			3.
		RCFD				
4.	Average consolidated total assets for the calendar quarter.....	K652	1,761,589,000			4.
a.	Averaging method used	Number				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	1			4.a.
		Amount				
5.	Average tangible equity for the calendar quarter (1).....	K654	155,838,000			5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	K655	0			6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):					
a.	One year or less.....	G465	6,745,000			7.a.
b.	Over one year through three years.....	G466	12,999,000			7.b.
c.	Over three years through five years.....	G467	5,847,000			7.c.
d.	Over five years.....	G468	11,402,000			7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):					
a.	One year or less.....	G469	0			8.a.
b.	Over one year through three years.....	G470	7,500,000			8.b.
c.	Over three years through five years.....	G471	3,000,000			8.c.
d.	Over five years.....	G472	0			8.d.
		RCON				
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	G803	0			9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
a.	Fully consolidated brokered reciprocal deposits.....	L190	NR			9.a.
10.	Banker's bank certification:					
	Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....	RCFD	YES / NO			
		K656	NO			10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>					
		Amount				
a.	Banker's bank deduction.....	K657	NR			10.a.
b.	Banker's bank deduction limit.....	K658	NR			10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....	K659	YES			11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.²</i>					
		Amount				
a.	Custodial bank deduction.....	K660	722,503,000			11.a.
b.	Custodial bank deduction limit.....	K661	94,334,000			11.b.

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

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

Schedule RC-O—Continued

Memoranda

		Dollar Amounts in Thousands		RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):						
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		F049	179,491,000			M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....						
		Number				
		F050	16,370,571			M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: ¹						
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....		F051	637,866,000			M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....						
		Number				
		F052	217,504			M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: ¹						
(1) Amount of retirement deposit accounts of \$250,000 or less.....		F045	17,570,000			M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....						
		Number				
		F046	1,546,769			M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: ¹						
(1) Amount of retirement deposit accounts of more than \$250,000.....		F047	253,000			M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....						
		Number				
		F048	535			M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.²</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).....						
		5597	594,499,000			M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:						
TEXT		RCON	FDIC Cert. No.			
A545 NR		A545	00000			M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....						
		RCFN				
		GW43	0			M.4.

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

² The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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

Schedule RC-O—Continued

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

Memoranda—Continued

	Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>				
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....		MW53	707,000	M.5.
6. Criticized and classified items:				
a. Special mention		K663	CONF	M.6.a.
b. Substandard		K664	CONF	M.6.b.
c. Doubtful		K665	CONF	M.6.c.
d. Loss		K666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans		N025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans		N026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans		N027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans		N028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities		N029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities		N030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:				
a. Total unfunded commitments		K676	1,548,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)		K677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)		K669	0	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)		RCON		
		K678	44,085,000	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):		RCFD		
a. Construction, land development, and other land loans secured by real estate		N177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties		N178	NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties		N179	NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit		N180	NR	M.13.d.
e. Commercial and industrial loans		N181	NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures		N182	NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures		N183	NR	M.13.g.
h. Non-agency residential mortgage-backed securities		M963	NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>				
14. Amount of the institution's largest counterparty exposure		K673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures		K674	CONF	M.15.

Schedule RC-O—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1).....	L189	21,000	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194	NR	M.17.a
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	L195	NR	M.17.b
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NR	M.17.c
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	NR	M.17.d

Schedule RC-O—Continued

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

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

Schedule RC-O—Continued

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

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

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

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

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

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT81	356,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale (1).....	HT82	1,831,000	2.
3. 1-4 family residential mortgages sold during the quarter.....	FT04	2,786,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	FT05	692,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	39,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCON		
	HT86	8,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONF	7.a.
b. For representations and warranties made to other parties.....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	M288	12,000	7.c.

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

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

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

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

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	201,923,000	G474	0	G475	102,733,000	G476	98,898,000	G477	292,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	7,908,000	G479	11,634,000	G480	0	G481	19,542,000	G482	0	2.
3. Loans and leases held for sale.....	G483	692,000	G484	0	G485	0	G486	678,000	G487	14,000	3.
4. Loans and leases held for investment.....	G488	6,908,000	G489	0	G490	0	G491	6,722,000	G492	186,000	4.
5. Trading assets:											
a. Derivative assets.....	3543	36,757,000	G493	455,664,000	G494	8,000	G495	482,645,000	G496	9,768,000	5.a.
b. Other trading assets.....	G497	103,454,000	G498	714,000	G499	51,866,000	G500	52,012,000	G501	290,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	8,838,000	G392	(8,000)	G395	0	G396	8,053,000	G804	777,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	366,480,000	G503	468,004,000	G504	154,607,000	G505	668,550,000	G506	11,327,000	7.

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

Schedule RC-Q—Continued

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Liabilities											
8. Deposits.....	F252	3,608,000	F686	0	F694	0	F253	3,569,000	F254	39,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	0	G508	11,519,000	G509	0	G510	11,519,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	28,755,000	G512	450,534,000	G513	19,000	G514	473,013,000	G515	6,257,000	10.a.
b. Other trading liabilities.....	G516	18,633,000	G517	714,000	G518	15,936,000	G519	3,411,000	G520	0	10.b.
11. Other borrowed money.....	G521	4,045,000	G522	0	G523	0	G524	3,880,000	G525	165,000	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	2,653,000	G806	0	G807	0	G808	2,649,000	G809	4,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	57,694,000	G532	462,767,000	G533	15,955,000	G534	498,041,000	G535	6,465,000	14.
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):											
a. Mortgage servicing assets.....	G536	NR	G537	NR	G538	NR	G539	NR	G540	NR	M.1.a.
b. Nontrading derivative assets.....	G541	3,057,000	G542	NR	G543	NR	G544	3,055,000	G545	2,000	M.1.b.
c. <small>TEXT</small> G546 Negotiable CDs	G546	3,887,000	G547	NR	G548	NR	G549	3,881,000	G550	6,000	M.1.c.
d. <small>TEXT</small> G551 NR	G551	NR	G552	NR	G553	NR	G554	NR	G555	NR	M.1.d.
e. <small>TEXT</small> G556 NR	G556	NR	G557	NR	G558	NR	G559	NR	G560	NR	M.1.e.
f. <small>TEXT</small> G561 NR	G561	NR	G562	NR	G563	NR	G564	NR	G565	NR	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	NR	F689	NR	F697	NR	F262	NR	F263	NR	M.2.a.
b. Nontrading derivative liabilities.....	G566	2,653,000	G567	NR	G568	NR	G569	2,649,000	G570	4,000	M.2.b.
c. <small>TEXT</small> G571 NR	G571	NR	G572	NR	G573	NR	G574	NR	G575	NR	M.2.c.
d. <small>TEXT</small> G576 NR	G576	NR	G577	NR	G578	NR	G579	NR	G580	NR	M.2.d.
e. <small>TEXT</small> G581 NR	G581	NR	G582	NR	G583	NR	G584	NR	G585	NR	M.2.e.
f. <small>TEXT</small> G586 NR	G586	NR	G587	NR	G588	NR	G589	NR	G590	NR	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT87	963,000	M.3.a.1.
(2) All other loans secured by real estate.....	HT88	0	M.3.a.2.
b. Commercial and industrial loans.....	F585	790,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	5,846,000	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1-4 family residential properties.....	HT91	1,032,000	M.4.a.1.
(2) All other loans secured by real estate.....	HT92	0	M.4.a.2.
b. Commercial and industrial loans.....	F597	688,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	5,822,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount		
Common Equity Tier 1 Capital					
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	148,671,000	1.	
2. Retained earnings (1).....		KW00	47,428,000	2.	
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)		RCOA JJ29	Number 2	2.a.	
3. Accumulated other comprehensive income (AOCI).....		RCFA B530	Amount (26,519,000)	3.	
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....		0=No 1=Yes	RCOA P838	0	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....		RCFA P839	Amount 182,000	4.	
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	169,762,000	5.	
Common Equity Tier 1 Capital: Adjustments and Deductions					
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	9,489,000	6.	
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	3,161,000	7.	
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	3,261,000	8.	
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):					
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....		P844	NR	9.a.	
b. Not applicable					
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....		P846	NR	9.c.	
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....		P847	NR	9.d.	
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....		P848	NR	9.e.	
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....		P849	(202,000)	9.f.	

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

Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount
10.	Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:				
a.	LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	227,000
b.	LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	343,000

		Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions ¹		(Column B) Advanced Approaches Institutions ¹	
		RCFA	Amount	RCFW	Amount		
11.	LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			P851	0		11.
12.	Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	NR	P852	153,483,000		12.
13.a.	LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	NR				13.a.
b.	LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P853	0		13.b.
14.a.	LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	NR				14.a.
b.	LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P854	0		14.b.
15.a.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	NR				15.a.
b.	LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			P855	0		15.b.
16.	LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			P856	0		16.
17.	LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions.....	P857	NR	P857	0		17.
18.	Total adjustments and deductions for common equity tier 1 capital (3) (sum of items 13 through 17).....	P858	NR	P858	0		18.
19.	Common equity tier 1 capital (item 12 minus item 18).....	P859	NR	P859	153,483,000		19.

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

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

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

Schedule RC-R—Continued

Part I - Continued

		Dollar Amounts in Thousands		RCFA	Amount	
Additional Tier 1 Capital						
20.	Additional tier 1 capital instruments plus related surplus.....	P860	2,100,000			20.
21.	Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0			21.
22.	Tier 1 minority interest not included in common equity tier 1 capital.....	P862	30,000			22.
23.	Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	2,130,000			23.
24.	LESS: Additional tier 1 capital deductions.....	P864	0			24.
25.	Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	2,130,000			25.
Tier 1 Capital						
26.	Tier 1 capital (1) (sum of items 19 and 25).....	8274	155,613,000			26.
Total Assets for the Leverage Ratio						
27.	Average total consolidated assets (2).....	KW03	1,744,270,000			27.
28.	LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	16,254,000			28.
29.	LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	1,704,000			29.
30.	Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	1,726,312,000			30.
Leverage Ratio*						
31.	Leverage ratio (item 26 divided by item 30)	RCFA	Percentage			31.
		7204	9.0142%			
a.	Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No)	0=No	RCOA			31.a.
		1=Yes	LE74	0		
<p>If your institution entered "1" for Yes in item 31.a:</p> <ul style="list-style-type: none"> • Complete items 32 through 37 and, if applicable, items 38.a through 38.c, • Do not complete items 39 through 55.b, and • Do not complete Part II of Schedule RC-R. <p>If your institution entered "0" for No in item 31.a:</p> <ul style="list-style-type: none"> • Skip (do not complete) items 32 through 38.c, • Complete items 39 through 55.b, as applicable, and • Complete Part II of Schedule RC-R. <p><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></p>						
b.	Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No).....		RCOA			31.b.
		1=Yes	NC99	NR		

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

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

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

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

Schedule RC-R—Continued

Part I - Continued

Qualifying Criteria and Other Information for CBLR Institutions*

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

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

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

	Dollar Amounts in Thousands		RCFA	Amount	
Tier 2 Capital¹					
39. Tier 2 capital instruments plus related surplus.....	P866	5,400,000			39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	NR			40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	39,000			41.
42. a. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2).....	5310	12,009,000			42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW				
	5310	4,530,000			42.b.
43. Not applicable	RCFA				
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	17,448,000			44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFW				
	P870	9,969,000			44.b.

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

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

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

Schedule RC-R—Continued

Part I - Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	1,000	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	17,447,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW		
		5311	9,968,000	46.b.
Total Capital				
47. a. Total capital (sum of items 26 and 46.a).....		3792	173,060,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	165,581,000	47.b.
Total Risk-Weighted Assets		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	998,817,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	1,109,386,962	48.b.

Risk-Based Capital Ratios*

	Column A		Column B		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	P793	15.3665%	P793	13.8349%	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	15.5797%	7206	14.0269%	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	17.3265%	7205	14.9255%	51.

Capital Buffer*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	6.9255%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer.....	RCFW		
	H312	2.5000%	52.b.

	Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1).....		H313	NR	53.
54. Distributions and discretionary bonus payments during the quarter (2).....		H314	NR	54.

Supplementary Leverage Ratio*

	Dollar Amounts in Thousands	RCFA	Amount	
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure (3).....		H015	2,195,386,000	55.a.
b. Supplementary leverage ratio.....			Percentage	
		H036	7.0882%	55.b.

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

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

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

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

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

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories²											
1. Cash and balances due from depository institutions.....	RCFD D957 261,836,000	RCFD S396 (457,000)	RCFD D958 239,761,000				RCFD D959 8,806,000	RCFD S397 1,185,000	RCFD D960 5,650,000	RCFD S398 6,891,000	1.
2. Securities:	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	
a. Held-to-maturity securities (3).....	204,732,000	(122,000)	132,165,000	0	0		68,525,000	3,421,000	743,000	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 201,078,000	RCFD S402 (5,000)	RCFD D967 185,597,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 10,220,000	RCFD D969 836,000	RCFD D970 3,618,000	RCFD S403 812,000	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold.....	0		0				0	0	0	0	3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 82,967,000	RCFD H172 82,967,000									3.b.
4. Loans and leases held for sale:	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
a. Residential mortgage exposures.....	1,339,000	0	0				1,000	407,000	931,000		4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 0	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Totals From Schedule RC	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (1).....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	9,000	0	0	0	0		0	0	0	9,000
	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
d. All other exposures.....	2,886,000	(50,000)	0	0	0		66,000	0	2,836,000	34,000
5. Loans and leases held for investment (2):	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
a. Residential mortgage exposures.....	137,859,000	(524,000)	0				595,000	113,816,000	23,972,000	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	0	0	0				0	0	0	0
c. Exposures past due 90 days or more or on nonaccrual (3).....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	5,580,000	(122,000)	882,000	0	0		0	9,000	3,000	4,808,000
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
d. All other exposures.....	435,396,000	16,541,000	9,732,000	1,663,000	0		5,309,000	2,150,000	394,248,000	5,218,000
6. LESS: Allowance for credit losses on loans and leases.....	RCFD 3123	RCFD 3123								
	16,998,000	16,998,000								

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):									
c. Exposures past due 90 days or more or on nonaccrual (2).....								RCFD H277 0	RCFD H278 0
d. All other exposures.....								RCFD H279 0	RCFD H280 0
5. Loans and leases held for investment:									
a. Residential mortgage exposures.....								RCFD H281 0	RCFD H282 0
b. High volatility commercial real estate exposures.....								RCFD H283 0	RCFD H284 0
c. Exposures past due 90 days or more or on nonaccrual (3).....								RCFD H285 0	RCFD H286 0
d. All other exposures.....								RCFD H287 535,000	RCFD H288 154,000
6. LESS: Allowance for credit losses on loans and leases									

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD D976 140,211,000	RCFD S466 104,751,000	RCFD D977 28,652,000	RCFD HJ86 0	RCFD HJ87 0		RCFD D978 563,000	RCFD D979 307,000	RCFD D980 5,154,000	RCFD S467 780,000
8. All other assets (1,2,3).....	RCFD D981 123,854,000	RCFD S469 18,567,983	RCFD D982 22,825,000	RCFD HJ88 157,000	RCFD HJ89 0		RCFD D983 1,532,000	RCFD D984 497,000	RCFD D985 48,310,017	RCFD H185 8,472,000
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

- 1 Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
- 2 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.
- 3 Institutions that have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches ¹	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
7. Trading assets.....	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
	0	0	0	0				4,000	29,000
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets (2).....	15,424,000	0	0	0				830,000	1,457,000
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								4,753,000	1,428,095
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								2,486,000	233,000

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)
	Amount	Amount	1250%	SSFA ¹	Gross-Up
			Amount	Amount	Amount
Dollar Amounts in Thousands					
Securitization Exposures: On- and Off-Balance Sheet					
9. On-balance sheet securitization exposures:					
a. Held-to-maturity securities (2).....	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479
	33,077,000	33,077,000	0	7,435,000	0
b. Available-for-sale securities.....	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484
	845,000	845,000	0	169,000	0
c. Trading assets.....	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489
	0	0	0	0	0
d. All other on-balance sheet securitization exposures.....	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494
	82,147,000	81,906,000	241,000	21,455,000	0
10. Off-balance sheet securitization exposures.....	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499
	53,720,000	53,588,000	132,000	9,373,000	0

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Amount	Amount	Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands										
11. Total balance sheet assets (3).....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	1,696,818,000	320,376,983	619,614,000	1,820,000	0		95,617,000	122,628,000	485,465,017	27,024,000

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands								
11. Total balance sheet assets (3).....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	15,424,000	0	0	0			241,000	8,608,000

¹ Simplified Supervisory Formula Approach.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit.....	RCFD D991 35,601,000	1.0	RCFD D992 35,601,000	RCFD D993 3,769,000	RCFD HJ92 709,000	RCFD HJ93 0		RCFD D994 6,040,000	RCFD D995 116,000	RCFD D996 23,880,000	RCFD S511 1,087,000	12.
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997 9,600,000	0.5	RCFD D998 4,800,000	RCFD D999 165,000				RCFD G603 255,000	RCFD G604 6,000	RCFD G605 4,217,000	RCFD S512 157,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606 4,308,000	0.2	RCFD G607 861,600	RCFD G608 0	RCFD HJ94 0	RCFD HJ95 0		RCFD G609 40,000	RCFD G610 6,000	RCFD G611 37,600	RCFD S513 778,000	14.
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612 0	1.0	RCFD G613 0	RCFD G614 0				RCFD G615 0	RCFD G616 0	RCFD G617 0	RCFD S514 0	15.

¹ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF ¹	(Column B) Credit Equivalent Amount ²	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)		
				Allocation by Risk-Weight Category									
				0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands													
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
16. Repo-style transactions (3).....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523		
	17,535,000	1.0	17,535,000	2,873,000	1,814,000	0		6,818,000	38,000	5,750,000	242,000	16.	
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524		
	7,038,000	1.0	7,038,000	5,860,000				0	4,000	1,008,000	166,000	17.	
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):													
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97			RCFD S528	RCFD S529	RCFD S530	RCFD S531	
	50,197,000	0.2	10,039,400	432,000	1,059,400	0		387,000	55,000	8,049,000	57,000	18.a.	
b. Original maturity exceeding one year	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99			RCFD G627	RCFD G628	RCFD G629	RCFD S539	
	251,423,000	0.5	125,711,500	1,140,000	17,320,000	0		10,971,000	479,000	93,911,500	1,890,000	18.b.	
19. Unconditionally cancelable commitments	RCFD S540		RCFD S541										
	667,373,000	0.0	0									19.	
20. Over-the-counter derivatives			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01		RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548	
			160,626,000	11,707,000	0	0		0	36,503,000	4,254,000	106,272,000	1,615,000	20.
			RCFD S549	RCFD S550	RCFD S551	RCFD S552			RCFD S554	RCFD S555	RCFD S556	RCFD S557	
21. Centrally cleared derivatives			20,553,000	0	18,816,000	758,000			0	0	979,000	0	21.
22. Unsettled transactions (failed trades) (4)	RCFD H191			RCFD H193					RCFD H194	RCFD H195	RCFD H196	RCFD H197	
	71,000			4,000					0	0	13,000	0	22.

¹ Credit conversion factor.

² For items 16 through 19, column A multiplied by credit conversion factor.

³ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

⁴ For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches ¹	
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount
	Amount	Amount	Amount	Amount	Amount
Dollar Amounts in Thousands				RCFD H301	RCFD H302
16. Repo-style transactions (2).....				0	0
17. All other off-balance sheet liabilities.....					
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCFD H303	RCFD H304
a. Original maturity of one year or less.....				0	0
b. Original maturity exceeding one year				0	0
19. Unconditionally cancelable commitments					
20. Over-the-counter derivatives				RCFD H309	RCFD H310
21. Centrally cleared derivatives				275,000	214,000
22. Unsettled transactions (failed trades) (3).....					
	RCFD H198	RCFD H199	RCFD H200		
	0	0	54,000		

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

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category							
	0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561
	645,564,000	41,538,400	758,000	0	156,631,000	127,586,000	729,582,117	33,016,000
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572
	0	830,768	30,320	0	31,326,200	63,793,000	729,582,117	49,524,000

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)
Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568
	15,424,000	0	0	0	0	0	427,000
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579
	38,560,000	0	0	0	0	0	5,337,500

	Totals	
Dollar Amounts in Thousands	RCFD	Amount
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....	S580	960,932,000
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	45,440,000
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2).....	B704	1,006,371,000
29. LESS: Excess AACL (1)	A222	5,725,000
30. LESS: Allocated transfer risk reserve3128	1,829,000
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	998,817,000

¹ Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands		RCFD	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rulesG642	47,376,000

1. Current credit exposure across all derivative contracts covered by the regulatory capital rules M.1.

Dollar Amounts in Thousands	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	5,807,373,000	S583	3,525,043,000	S584	2,652,454,000	M.2.a.
b. Foreign exchange rate and gold	S585	9,026,887,000	S586	2,112,029,000	S587	908,810,000	M.2.b.
c. Credit (investment grade reference asset)	S588	182,030,000	S589	820,169,000	S590	25,705,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	46,503,000	S592	173,454,000	S593	11,331,000	M.2.d.
e. Equity	S594	454,650,000	S595	160,499,000	S596	8,485,000	M.2.e.
f. Precious metals (except gold)	S597	112,959,000	S598	6,981,000	S599	0	M.2.f.
g. Other	S600	60,569,000	S601	24,168,000	S602	896,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	12,413,890,000	S604	838,831,000	S605	533,651,000	M.3.a.
b. Foreign exchange rate and gold	S606	436,978,000	S607	12,843,000	S608	1,077,000	M.3.b.
c. Credit (investment grade reference asset)	S609	164,286,000	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	35,672,000	S613	0	S614	0	M.3.d.
e. Equity	S615	155,112,000	S616	17,532,000	S617	408,000	M.3.e.
f. Precious metals (except gold)	S618	41,926,000	S619	1,528,000	S620	4,000	M.3.f.
g. Other	S621	68,132,000	S622	18,618,000	S623	172,000	M.3.g.

Dollar Amounts in Thousands		RCFD	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets:				
a. Loans and leases held for investment.....		JJ30	13,000	M.4.a.
b. Held-to-maturity debt securities.....		JJ31	0	M.4.b.
c. Other financial assets measured at amortized cost.....		JJ32	0	M.4.c.

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

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

Dollar Amounts in Thousands		(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
		Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities									
1.	Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
		3,276,000	0	0	0	0	0	17,000	
2.	Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
		0	0	0	0	0	0	10,000	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.¹</i>									
3.	Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
		0	0	0	0	0	0	0	
4.	Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
	a. 30-89 days past due.....	140,000	0	0	0	0	0	0	4.a.
	b. 90 days or more past due.....	98,000	0	0	0	0	0	0	4.b.
5.	Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
	a. Charge-offs.....	5,000	0	0	0	0	0	0	5.a.
	b. Recoveries.....	5,000	0	0	0	0	0	0	5.b.

¹ The \$100 billion asset-size test is based on total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-S—Continued

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Line	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.¹</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	6.
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.¹</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFD B790 91,000						RCFD B796 3,432,000
12. Maximum amount of credit exposure arising from recourse or other seller- provided credit enhancements provided to assets reported in item 11.....	RCFD B797 91,000						RCFD B803 899,000

¹ The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-S—Continued

Memoranda

		Dollar Amounts in Thousands		RCFD	Amount	
1. Not applicable						
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):						
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....						
		B804	91,000			M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....						
		B805	48,938,000			M.2.b.
c. Other financial assets (includes home equity lines) (1)						
		A591	19,838,000			M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....						
		F699	230,000			M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.²</i>						
3. Asset-backed commercial paper conduits:						
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....						
		B806	2,125,000			M.3.a1.
(2) Conduits sponsored by other unrelated institutions.....						
		B807	0			M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:						
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....						
		B808	29,789,000			M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....						
		B809	0			M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2,3).....						
		C407	NR			M.4.

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

² The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

³ Memorandum item 4 is to be completed by banks with \$10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	10,818,000	60,801,000	1,356	3,595	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	5.a.
b. Employee benefit - defined benefit.....	RCFD B876	RCFD B877	RCFD B878	RCFD B879	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	5.c.
6. Corporate trust and agency accounts.....	RCFD B884	RCFD B885	RCFD C001	RCFD C002	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	7.
8. Foundation and endowment trust and agency accounts.....	RCFD J255	RCFD J256	RCFD J257	RCFD J258	8.
9. Other fiduciary accounts.....	RCFD B890	RCFD B891	RCFD B892	RCFD B893	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	10.
11. Custody and safekeeping accounts.....		RCFD B898		RCFD B899	11.
		21,903,559,000		57,149	

Schedule RC-T—Continued

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFN B900	RCFN B901	RCFN B902	RCFN B903	12.
	54,095,000	13,322,400,000	3,114	44,859	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259	RCFD J260	RCFD J261	RCFD J262	13.
	667,000	565,000	249	495	

	Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts.....			B904	106,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	4,000	15.c.
16. Corporate trust and agency accounts.....			A479	9,000	16.
17. Investment management and investment advisory agency accounts.....			J315	298,000	17.
18. Foundation and endowment trust and agency accounts.....			J316	5,000	18.
19. Other fiduciary accounts.....			A480	104,000	19.
20. Custody and safekeeping accounts.....			B909	1,608,000	20.
21. Other fiduciary and related services income.....			B910	509,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	2,643,000	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912	1,639,000		22.a.
23. Less: Expenses.....			C058	899,000	23.
24. Less: Net losses from fiduciary and related services.....			A488	514	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	25,000	25.
26. Net fiduciary and related services income.....			A491	1,768,486	26.

Memoranda

	Dollar Amounts in Thousands					
	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
1. Managed assets held in fiduciary accounts:						
a. Noninterest-bearing deposits.....	J263	0	J264	0	J265	0
b. Interest-bearing deposits.....	J266	111,000	J267	0	J268	6,930,000
c. U.S. Treasury and U.S. Government agency obligations.....	J269	12,917,000	J270	18,000	J271	6,087,000
d. State, county, and municipal obligations.....	J272	12,238,000	J273	0	J274	23,000
e. Money market mutual funds.....	J275	1,576,000	J276	17,000	J277	11,466,000
f. Equity mutual funds.....	J278	3,231,000	J279	44,000	J280	398,000
g. Other mutual funds.....	J281	1,437,000	J282	71,000	J283	214,000
h. Common trust funds and collective investment funds.....	J284	0	J285	0	J286	0
i. Other short-term obligations.....	J287	23,000	J288	0	J289	48,782,000

Schedule RC-T—Continued

Memoranda—Continued

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. j. Other notes and bonds.....	J290	18,859,000	J291	27,000	J292	108,000	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	6,892,000	J294	0	J295	39,000	M.1.k.
l. Other common and preferred stocks.....	J296	24,052,000	J297	485,000	J298	313,000	M.1.l.
m. Real estate mortgages.....	J299	5,000	J300	0	J301	0	M.1.m.
n. Real estate.....	J302	235,000	J303	5,000	J304	4,000	M.1.n.
o. Miscellaneous assets.....	J305	2,122,000	J306	0	J307	18,966,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	83,698,000	J309	667,000	J310	93,330,000	M.1.p.

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:			RCFD B928		
a. Corporate and municipal trusteeships.....	B927	3,038		2,685,430,000	M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	111		110,344,000	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	5,533			M.2.b.

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

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

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

Schedule RC-T—Continued**Memoranda—Continued**

	Dollar Amounts in Thousands						
	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts.....	B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts.....	B953	500	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services.....	B956	0	B957	14	B958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	B959	500	B960	14	B961	0	M.4.e.

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

CONF

Name and Title (TEXT B962)

CONF

E-mail Address (TEXT B926)

CONF

Area Code / Phone Number / Extension (TEXT B963)

CONF

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities¹

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	57,000	1.a.
b. Securities not held for trading.....	HU20	0	HU21	686,000	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	29,734,000	HU23	22,341,000	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	12,000	JF90	398,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	5,218,000	JF85	13,628,000	2.a.
b. Other liabilities.....	JF93	24,000	JF86	850,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a and 2.b above).....	K033	0	JF88	2,125,000	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	21,306,000			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	15,058,000			6.

¹ Institutions should report assets, net of any applicable allowance for credit losses.

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

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

NR