

# 業務及び財産の状況に関する説明書類

2024年6月期

バンク・オブ・アメリカ・エヌ・エイ 東京支店

本説明書類は、銀行法第21条第1項及び同法施行規則第19条の2第2項に基づき、当支店に備え置き公衆の縦覧に供するために作成したものです。

本説明書類に記載されている当支店 2024 年 6 月期の財務諸表の適正性及び財務諸表作成に係る内部監査の有効性を確認しています。

2024 年 9 月 17 日

東京都中央区日本橋 1-4-1  
バンク・オブ・アメリカ・エヌ・エイ 東京支店

日本における代表者  
東京支店長 木越 純

## 1. 外国銀行支店の概況

### 1) 外国銀行支店の代表者の氏名及び役職名

東京支店長 木越 純

### 2) 外国銀行支店に係る外国銀行の株式等につき、保有の多い順に十以上の株式等の保有者に関する次に掲げる事項

#### (1) 氏名

バンク・オブ・アメリカ・コーポレーション

(100%銀行持株会社 BAC ノース・アメリカ・ホールディング・カンパニーを介して保有)

#### (2) 株式等の各保有者が有する株式等の数又は額

151,002,134 株

#### (3) 発行済株式等の総数等に占める株式等の各保有者が有する株式等の割合

上記保有者が 100%を保有

### 3) 営業所の名称及び所在地

バンク・オブ・アメリカ・エヌ・エイ 東京支店

東京都中央区日本橋一丁目 4 番 1 号

日本橋一丁目三井ビルディング

## 2. 当期の営業の概況

### 1) 貸出の状況

(単位:百万円)

	当中間期末残高	前中間期末残高	前年同期比	
円貨建	71,322	54,681	16,640	30%
外貨建	247,080	221,175	25,904	12%
合計	318,402	275,857	42,544	15%

**円貨建:** 当中間期末残高は 71,322 百万円となり前年同期比 16,641 百万円(+30%)増加した。航空機関連リースの貸付の返済が大きかった一方で、それを上回る新規の航空機関連リース及び事業法人への証書貸付案件が増加したことが主な要因である。

**外貨建:** 当中間期末残高は 247,080 百万円となり前年同期比 25,905 百万円(+12%)増加した。事業法人への証書貸付案件や、船舶及び航空機関連リースの貸付の返済が大きかった一方で、それを上回る新規の船舶関連リース及び事業法人への証書貸付案件が増加したことが主な要因である。

### 2) 預金の状況

(単位:百万円)

	当中間期末残高	前中間期末残高	前年同期比	
円貨建	535,395	567,219	△31,824	△6%
外貨建	274,542	220,888	53,653	24%
合計	809,937	788,108	21,828	3%

**円貨建:** 当中間期末残高は535,395百万円となり前年同期比 31,824百万円減少(△6%)した。期中平残ベースでは480,516百万円となり前年同期比106,089百万円増加(+28%)した。末残の減少は関連会社からの円預金の減少が主な要因である。

**外貨建:** 当中間期末残高は274,542百万円となり前年同期比53,653百万円増加(+24%)した。期中平残ベースでは319,909百万円となり前年同期比123,170百万円増加(+63%)した。末残の増加は居住者からの米ドル建預金の増加が主な要因である。

### 3) 輸出入為替の取扱状況

**輸出信用状接受高(日本国外からの積出し分を含む)**は、前年同期比 136%の増加となった(当中間期 59 百 万米ドル、前年同期 25 百万米ドル)。全体の 97%を占める中南米向けの自動車輸出が一昨年並みのレベルに戻ったことが要因である。

**信用状付輸出手形取扱高(日本国外からの積出し分を含む)**は、輸出信用状接受の増加に伴い、前年同期比で 53%増加した。全て中南米地域向けの自動車輸出である(当中間期 80 百万米ドル、前年同期 52 百万米ドル)。

**輸入信用状開設高(増額を含む)**

(当中間期 0、前年同期 0)

**輸出 D/P, D/A 取扱高**

(当中間期 0、前年同期 0)

**輸入 D/P, D/A 取扱高**

輸入 D/A は、頻度・金額ともに小さいものの継続している(当中間期 0.1 百万米ドル、前年同期 0.1 百万米ドル)。

**輸入 B/C 取扱高**

(当中間期 0、前年同期 0)

#### 4) 損益の状況

資金運用収益 当中間期資金運用収益は 13,779 百万円(前年同期比+4,975 百万円、+57%)となった。貸出金利息が 7,549 百万円(前年同期比+1,703 百万円、+29%)、買現先利息が△19 百万円(前年同期比+160 百万円、+89%)、及び本支店為替受取利息が 5,852 百万円(前年同期比+3,168 百万円、+118%)となったこと等による。

資金調達費用 当中間期資金調達費用は 11,534 百万円(前年同期比+1,284 百万円、+13%)となった。預金利息が 7,672 百万円(前年同期比+3,911 百万円、+104%)、売現先利息が△16 百万円(前年同期比+159 百万円、+91%)、及び本支店為替支払利息が 3,878 百万円(前年同期比△2,785 百万円、△42%)となったこと等による。

資金運用収支 資金調達費用を上回る資金運用収益により、資金運用収支は 2,245 百万円(前年同期比+3,691 百万円、+255%)となった。

役務取引等収益・費用 送金ビジネスによる受入為替手数料が 1,153 百万円(前年同期比+345 百万円、+43%)となり、その他の受入手数料が 1,498 百万円(前年同期比+124 百万円、+9%)となったことから、役務取引等収益は 2,651 百万円(前年同期比+470 百万円、+22%)となった。役務取引等費用 941 百万円(前年同期比+107 百万円、+13%)を差し引いた役務取引等利益は 1,709 百万円(前年同期比+362 百万円、+27%)となった。

その他業務収益・費用 外国為替売買益は 1,895 百万円(前年同期比△3,856 百万円、△67%)となり、その他業務利益は、1,897 百万円(前年同期比△3,898 百万円、△67%)となった。

営業経費 人件費は 713 百万円(前年同期比△6 百万円、△1%)、物件費は 2,445 百万円(前年同期比+171 百万円、+8%)となり、営業経費は 3,380 百万円(前年同期比+141 百万円、+4%)となった。

経常利益・当中間期純利益 上記より、経常収益は 18,328 百万円(前年同期比+1,547 百万円、+9%)、経常費用は 15,857 百万円(前年同期比+1,533 百万円、+11%)となり、その結果、経常利益は 2,471 百万円(前年同期比+14 百万円、+1%)となった。また法人税等 541 百万円を差し引いた当中間期純利益は 1,930 百万円(前年同期比+12 百万円、+1%)となった。

業務純益 2,471 百万円(前年同期比+14 百万円、+1%)となった。

### 3. 直近の二事業年度の貸借対照表及び損益計算書

#### 貸 借 対 照 表

(単位:百万円)

科目	2024年 6月30日現在	2023年 6月30日現在	科目	2024年 6月30日現在	2023年 6月30日現在
現金預け金	827,656	723,373	預金	809,937	788,108
コールローン	-	-	譲渡性預金	-	-
買現先勘定	35,495	30,692	コールマネー	-	-
債券貸借取引支払保証金	-	-	売現先勘定	31,996	27,180
買入手形	-	-	債券貸借取引受入担保金	-	-
買入金銭債権	-	-	売渡手形	-	-
特定取引資産	-	-	コマーシャル・ペーパー	-	-
金銭の信託	-	-	特定取引負債	-	-
有価証券	-	-	借入金	-	-
貸出金	318,402	275,857	外国為替	16,447	22,347
外国為替	5,084	1,192	その他負債	281,683	403,658
その他資産	285,383	409,280	賞与引当金	98	93
有形固定資産	39	58	退職給付引当金	138	154
無形固定資産	-	-	特別法上の引当金	-	-
前払年金費用	-	-	金融商品取引責任準備金	-	-
繰延税金資産	563	662	繰延税金負債	-	-
支払承諾見返	12,592	8,806	支払承諾	12,592	8,806
貸倒引当金	-	-	本支店勘定	678,123	409,284
本支店勘定	346,192	209,308	小計	1,831,016	1,659,634
			持込資本金	2,000	2,000
			繰越利益剰余金	△ 1,605	△ 2,402
			その他有価証券評価差額金	-	-
			繰延ヘッジ損益	-	-
			土地再評価差額金	-	-
資産の部合計	1,831,410	1,659,232	負債及び純資産の部合計	1,831,410	1,659,232

損 益 計 算 書

(単位:百万円)

科 目	2024年1月1日から 2024年6月30日まで	2023年1月1日から 2023年6月30日まで
経常収益	18,328	16,781
資金運用収益	13,779	8,804
(うち貸出金利息)	(7,549)	(5,846)
(うち有価証券利息配当金)	(-)	(-)
役務取引等収益	2,651	2,180
特定取引収益	0	-
その他業務収益	1,897	5,796
その他経常収益	-	-
経常費用	15,857	14,323
資金調達費用	11,534	10,249
(うち預金利息)	(7,672)	(3,760)
役務取引等費用	941	834
特定取引費用	-	-
その他業務費用	0	0
営業経費	3,380	3,239
その他経常費用	-	-
経常利益(損失)	2,471	2,457
特別利益	-	-
特別損失	-	-
税引前当期純利益	2,471	2,457
法人税、住民税及び事業税	541	539
法人税等調整額	-	-
法人税等合計	541	539
中間純利益	1,930	1,918
(又は中間純損失)	-	-
繰越利益剰余金(当期首残高)	△ 441	△ 1,245
本店への送金	3,095	3,075
(本店からの補填金)	-	-
中間繰越利益剰余金	△ 1,605	△ 2,402



#### 4. 外国銀行の業務及び財産の状況

##### バンク・オブ・アメリカ・エヌ・エイ ( Bank of America, National Association )

###### (1) 要約損益計算書

科目	期別	12月31日に終了した12ヶ月間
		2023年(百万ドル)
受取利息		
貸出金及びリース金融に対する利息及び手数料		73,715
債務証券利息		18,600
フェデラル・ファンド貸出金及び借入有価証券、売戻条件付購入有価証券		1,520
トレーディング勘定資産		2,380
その他の受取利息		839
受取利息合計		97,054
支払利息		
預金		26,776
短期借入金		6,006
トレーディング勘定負債		3,501
長期債務		88
支払利息合計		36,371
正味受取利息		60,683
利息外収益		
サービス手数料		3,482
投資及び仲介手数料		(10)
投資銀行事業収益		639
トレーディング勘定利益(損失)		7,887
モーゲージ銀行事業収益		179
保険収益		1
債務証券売却利益		(374)
その他の収益(損失)		11,100
利息外収益合計		22,904
収益合計(支払利息控除後)		83,587
貸倒引当金繰入額		4,368
利息外費用		
人件費		20,594
事務所費用及び設備費		5,295
無形資産償却費		78
その他		21,580
利息外費用合計		47,547
未実現利益(損失)		(2)
税引前当期純利益(損失)		31,670
法人所得税(ベネフィット)		2,888
当期利益(損失)		28,782

バンク・オブ・アメリカ・エヌ・エイ ( Bank of America, National Association )

(2) 要約貸借対照表

科目	期別	2023年12月31日
		百万ドル
<b>資産の部</b>		
現金及び現金等価物並びに定期性預金		322,796
フェデラル・ファンド貸出金及び借入有価証券、売戻条件付購入有価証券		53,520
トレーディング勘定資産		91,535
債務証券:		
売却可能債務証券		247,264
満期保有債務証券(取得価額)		594,514
持分証券		313
債務証券合計		842,091
貸出金及びリース金融		1,044,169
貸倒引当金		(13,278)
貸出金及びリース金融(貸倒引当金控除後)		1,030,891
土地建物及び設備(正味)		19,363
のれん		57,344
無形資産		1,202
売却目的で保有する貸出金		5,861
その他資産		115,513
資産合計		2,540,116
<b>負債の部</b>		
国内店における預金:		
無利息		595,871
利息付		1,313,645
国外店における預金:		
無利息		17,547
利息付		104,716
預金合計		2,031,779
フェデラル・ファンド借入金及び貸付有価証券、買い条件付売却有価証券		126,233
トレーディング勘定負債		35,441
コマーシャル・ペーパー及びその他の借入金並びに長期債務		64,639
未払費用及びその他の負債		45,818
負債合計		2,303,910
<b>株主資本の部</b>		
普通株式及び資本剰余金		179,748
利益剰余金		70,893
その他の包括利益(損失)累計額		(14,435)
その他		0
株主持分合計		236,206
負債及び株主持分合計		2,540,116

## 2023年12月期の業績の概要

バンク・オブ・アメリカ・エヌ・エイの2023年12月期の受取利息は、貸出金及びリース金融に対する利息及び手数料を中心として97,054百万ドルを計上し、支払利息控除後の正味受取利息は60,683百万ドルの収益となった。利息外収益は、サービス手数料等を中心として22,904百万ドルとなり、正味受取利息と合わせた収益合計は支払利息控除83,587百万ドルの収益となった。一方、貸倒引当金繰入額、人件費を中心とした利息外費用を、それぞれ4,368百万ドル、47,547百万ドル計上した結果、税引前当期純利益は31,670百万ドルとなり、法人所得税控除後の当期純利益は28,782百万ドルの利益となった(対前期比1,368百万ドルの増益)。

バンク・オブ・アメリカ・エヌ・エイの2023年12月期末の資産合計は、1兆441億ドルの貸出金及びリース金融残高を中心として2兆5,401億ドルとなった(対前期末比1,216億ドルの増加)。同期末の負債残高は、2兆317億ドルの預金を中心として2兆3,039億ドルとなった(対前期末比1,108億ドルの増加)。同期末の株主持分合計は、2,362億ドルとなった。

## 5. 外国銀行持株会社の業務及び財産の状況

Bank of America Corporation 2023 Annual Report (英語原文)をご覧ください。

<https://investor.bankofamerica.com/annual-reports-and-proxy-statements>

以上

## Federal Financial Institutions Examination Council

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

Institution Name	<b>BANK OF AMERICA, NATIONAL ASSOCIATION</b>
City	<b>CHARLOTTE</b>
State	<b>NC</b>
Zip Code	<b>28202</b>
Call Report Report Date	<b>12/31/2023</b>
Report Type	<b>031</b>
RSSD-ID	<b>480228</b>
FDIC Certificate Number	<b>3510</b>
OCC Charter Number	<b>13044</b>
ABA Routing Number	<b>53000196</b>
Last updated on	<b>2/2/2024</b>



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

## Report at the close of business December 31, 2023

(20231231)  
(RCON 9999)

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

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

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

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

\_\_\_\_\_  
Signature of Chief Financial Officer (or Equivalent)

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Date of Signature

\_\_\_\_\_  
Director (Trustee)

\_\_\_\_\_  
Director (Trustee)

## Submission of Reports

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

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

FDIC Certificate Number **3510** (RSSD 9050)

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

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

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

### **BANK OF AMERICA, NATIONAL ASSOCIATION**

Legal Title of Bank (RSSD 9017)

**CHARLOTTE**

City (RSSD 9130)

**NC**

State Abbreviation (RSSD 9200)

**28202**

Zip Code (RSSD 9220)

The estimated average burden associated with this information collection is 50.4 hours per respondent and is estimated to vary from 20 to 775 hours per response, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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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.

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

**Legend:** NR - Not Reported, CONF - Confidential

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

CONF  
Name (TEXT C490)

CONF  
Title (TEXT C491)

CONF  
E-mail Address (TEXT C492)

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

CONF  
Area Code / FAX Number (TEXT C494)

### Other Person to Whom Questions about the Reports Should be Directed

CONF  
Name (TEXT C495)

CONF  
Title (TEXT C496)

CONF  
E-mail Address (TEXT 4086)

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

CONF  
Area Code / FAX Number (TEXT 9116)

---

## Emergency Contact Information

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

### Primary Contact

CONF  
Name (TEXT C366)

CONF  
Title (TEXT C367)

CONF  
E-mail Address (TEXT C368)

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

CONF  
Area Code / FAX Number (TEXT C370)

### Secondary Contact

CONF  
Name (TEXT C371)

CONF  
Title (TEXT C372)

CONF  
E-mail Address (TEXT C373)

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

CONF  
Area Code / FAX Number (TEXT C375)



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

### Contact Information

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

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

#### Primary Contact

CONF  
Name (TEXT C437)

CONF  
Title (TEXT C438)

CONF  
E-mail Address (TEXT C439)

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

#### Secondary Contact

CONF  
Name (TEXT C442)

CONF  
Title (TEXT C443)

CONF  
E-mail Address (TEXT C444)

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

#### Third Contact

CONF  
Name (TEXT C870)

CONF  
Title (TEXT C871)

CONF  
E-mail Address (TEXT C368)

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

#### Fourth Contact

CONF  
Name (TEXT C875)

CONF  
Title (TEXT C876)

CONF  
E-mail Address (TEXT C877)

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

## Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

1. Reporting date.....	RCON9999	<b>20231231</b>	1.
2. FDIC certificate number.....	RSSD9050	<b>3510</b>	2.
3. Legal title of bank.....	RSSD9017	<b>Click here for value</b>	3.
4. City.....	RSSD9130	<b>Charlotte</b>	4.
5. State abbreviation.....	RSSD9200	<b>NC</b>	5.
6. Zip code.....	RSSD9220	<b>28255</b>	6.
7. Legal Entity Identifier (LEI) (Report only if your institution already has an LEI.).....	RCON9224	<b>Click here for value</b>	7.

**(RCON9224)** B4TYDEB6GKMZO031MB27

**(RSSD9017)** Bank of America, NA

## Contact Information(Form Type - 031)

Dollar amounts in thousands

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

Dollar amounts in thousands

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

## Schedule RI - Income Statement(Form Type - 031)

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

Dollar amounts in thousands

1. Interest income:			1.
a. Interest and fee income on loans:			1.a.
1. In domestic offices:			1.a.1.
a. Loans secured by real estate:			1.a.1.a.
1. Loans secured by 1-4 family residential properties.....	RIAD4435	8,030,000	1.a.1.a.1.
2. All other loans secured by real estate.....	RIAD4436	5,879,000	1.a.1.a.2.
b. Loans to finance agricultural production and other loans to farmers.....	RIAD4024	213,000	1.a.1.b.
c. Commercial and industrial loans.....	RIAD4012	13,871,000	1.a.1.c.
d. Loans to individuals for household, family, and other personal expenditures:			1.a.1.d.
1. Credit cards.....	RIADB485	10,795,000	1.a.1.d.1.
2. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RIADB486	3,874,000	1.a.1.d.2.
e. Loans to foreign governments and official institutions.....	RIAD4056	1,000	1.a.1.e.
f. All other loans in domestic offices.....	RIADB487	8,078,000	1.a.1.f.
2. In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4059	6,654,000	1.a.2.
3. Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	RIAD4010	57,395,000	1.a.3.
b. Income from lease financing receivables.....	RIAD4065	833,000	1.b.
c. Interest income on balances due from depository institutions <sup>1</sup> .....	RIAD4115	15,487,000	1.c.
d. Interest and dividend income on securities:			1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	4,467,000	1.d.1.
2. Mortgage-backed securities.....	RIADB489	12,937,000	1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	1,196,000	1.d.3.
e. Interest income from trading assets.....	RIAD4069	2,380,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	RIAD4020	1,520,000	1.f.
g. Other interest income.....	RIAD4518	839,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	RIAD4107	97,054,000	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Interest on deposits in domestic offices:			2.a.1.
a. Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	10,376,000	2.a.1.a.
b. Nontransaction accounts:			2.a.1.b.
1. Savings deposits (includes MMDAs).....	RIAD0093	9,486,000	2.a.1.b.1.
2. Time deposits of \$250,000 or less.....	RIADHK03	1,193,000	2.a.1.b.2.
3. Time deposits of more than \$250,000.....	RIADHK04	2,568,000	2.a.1.b.3.
2. Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RIAD4172	3,153,000	2.a.2.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	6,006,000	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	3,501,000	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	88,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	RIAD4073	36,371,000	2.e.
3. Net interest income (item 1.h minus 2.e.).....	RIAD4074	60,683,000	3.
4. Provision for loan and lease losses <sup>1</sup> .....	RIADJJ33	4,368,000	4.
5. Noninterest income:			5.
a. Income from fiduciary activities <sup>2</sup> .....	RIAD4070	2,194,000	5.a.
b. Service charges on deposit accounts in domestic offices.....	RIAD4080	3,482,000	5.b.

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

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

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

Dollar amounts in thousands

c. Trading revenue <sup>3</sup> .....	RIADA220	<b>7,887,000</b>	5.c.
d. Income from securities-related and insurance activities:			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	<b>-10,000</b>	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	<b>639,000</b>	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	<b>0</b>	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	<b>0</b>	5.d.4.
5. Income from other insurance activities.....	RIADC387	<b>1,000</b>	5.d.5.
e. Venture capital revenue.....	RIADB491	<b>0</b>	5.e.
f. Net servicing fees.....	RIADB492	<b>179,000</b>	5.f.
g. Net securitization income.....	RIADB493	<b>44,000</b>	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	<b>157,000</b>	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	<b>-15,000</b>	5.j.
k. Net gains (losses) on sales of other assets <sup>4</sup> .....	RIADB496	<b>67,000</b>	5.k.
l. Other noninterest income <sup>*</sup> .....	RIADB497	<b>8,653,000</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l.).....	RIAD4079	<b>23,278,000</b>	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	<b>0</b>	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	RIAD3196	<b>-374,000</b>	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	<b>20,594,000</b>	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	<b>5,295,000</b>	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	<b>0</b>	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	<b>78,000</b>	7.c.2.
d. Other noninterest expense <sup>*</sup> .....	RIAD4092	<b>21,580,000</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d.).....	RIAD4093	<b>47,547,000</b>	7.e.
8. Not available			8.
a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e.).....	RIADHT69	<b>31,672,000</b>	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>5</sup> .....	RIADHT70	<b>-2,000</b>	8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b.).....	RIAD4301	<b>31,670,000</b>	8.c.
9. Applicable income taxes (on item 8.c.).....	RIAD4302	<b>2,888,000</b>	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9.).....	RIAD4300	<b>28,782,000</b>	10.
11. Discontinued operations, net of applicable income taxes (Describe on Schedule RI-E - Explanations) <sup>*</sup> .....	RIADFT28	<b>0</b>	11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11.).....	RIADG104	<b>28,782,000</b>	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	<b>0</b>	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	<b>28,782,000</b>	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	<b>103,000</b>	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets</i>			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....	RIAD8431	<b>32,000</b>	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b.).....	RIAD4313	<b>203,000</b>	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	<b>378,000</b>	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....	RIAD4150	<b>135461</b>	M.5.
6. Not applicable			M.6.

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

Dollar amounts in thousands

7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	RIAD9106	<b>0</b>	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			M.8.
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported average trading assets (Schedule RC-K, item 7) of \$2 million or more for any quarter of the preceding calendar year.</i>			
a. Interest rate exposures.....	RIAD8757	<b>2,283,000</b>	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	<b>2,413,000</b>	M.8.b.
c. Equity security and index exposures.....	RIAD8759	<b>2,511,000</b>	M.8.c.
d. Commodity and other exposures.....	RIAD8760	<b>568,000</b>	M.8.d.
e. Credit exposures.....	RIADF186	<b>112,000</b>	M.8.e.
<i>Memorandum items 8.f through 8.h are to be completed by banks with \$100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above.</i>			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.f.
1. Gross credit valuation adjustment (CVA).....	RIADFT36	<b>69,000</b>	M.8.f.1.
2. CVA hedge.....	RIADFT37	<b>-52,000</b>	M.8.f.2.
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			M.8.g.
1. Gross debit valuation adjustment (DVA).....	RIADFT38	<b>-129,000</b>	M.8.g.1.
2. DVA hedge.....	RIADFT39	<b>6,000</b>	M.8.g.2.
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	RIADFT40	<b>7,993,000</b>	M.8.h.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	<b>-4,000</b>	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	<b>-127,000</b>	M.9.b.
10. Credit losses on derivatives (see instructions).....	RIADA251	<b>0</b>	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	<b>No</b>	M.11.
12. Not applicable			M.12.
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	<b>720,000</b>	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	<b>38,000</b>	M.13.a.1.
b. Net gains (losses) on liabilities.....	RIADF553	<b>28,000</b>	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	<b>39,000</b>	M.13.b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities <sup>2</sup> .....	RIADJ321	<b>NR</b>	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			M.15.
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH032	<b>140,000</b>	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH033	<b>1,047,000</b>	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	RIADH034	<b>290,000</b>	M.15.c.
d. All other service charges on deposit accounts.....	RIADH035	<b>2,005,000</b>	M.15.d.

2. Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2023, would report 20230301.  
 2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

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

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	<b>225,449,000</b>	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors * .....	RIADB507	<b>177,000</b>	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	RIADB508	<b>225,626,000</b>	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	<b>28,782,000</b>	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	<b>0</b>	5.
6. Treasury stock transactions, net.....	RIADB510	<b>0</b>	6.
7. Changes incident to business combinations, net.....	RIAD4356	<b>0</b>	7.
8. LESS: Cash dividends declared on preferred stock.....	RIAD4470	<b>0</b>	8.
9. LESS: Cash dividends declared on common stock.....	RIAD4460	<b>22,185,000</b>	9.
10. Other comprehensive income <sup>1</sup> .....	RIADB511	<b>3,983,000</b>	10.
11. Other transactions with stockholders (including a parent holding company) (not included in items 5, 6, 8, or 9 above) * .....	RIAD4415	<b>0</b>	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)..	RIAD3210	<b>236,206,000</b>	12.

\*. Describe on Schedule RI-E—Explanations

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

# Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases (Form Type - 031)

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

Dollar amounts in thousands		(Column A) Charge-offs Calendar year-to-date		(Column B) Recoveries Calendar year-to-date		
1. Loans secured by real estate:						1.
a. Construction, land development, and other land loans in domestic offices:						1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	RIADC892	0		1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	5,000	RIADC894	3,000		1.a.2.
b. Secured by farmland in domestic offices.....	RIAD3584	0	RIAD3585	0		1.b.
c. Secured by 1-4 family residential properties in domestic offices:						1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	30,000	RIAD5412	78,000		1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:						1.c.2.
a. Secured by first liens.....	RIADC234	59,000	RIADC217	40,000		1.c.2.a.
b. Secured by junior liens.....	RIADC235	4,000	RIADC218	12,000		1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	RIAD3588	0	RIAD3589	0		1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:						1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	1,000	RIADC896	0		1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	241,000	RIADC898	6,000		1.e.2.
f. In foreign offices.....	RIADB512	8,000	RIADB513	0		1.f.
2. Not applicable						2.
3. Loans to finance agricultural production and other loans to farmers.....	RIAD4655	1,000	RIAD4665	6,000		3.
4. Commercial and industrial loans:						4.
a. To U.S. addressees (domicile).....	RIAD4645	549,000	RIAD4617	102,000		4.a.
b. To non-U.S. addressees (domicile).....	RIAD4646	37,000	RIAD4618	14,000		4.b.
5. Loans to individuals for household, family, and other personal expenditures:						5.
a. Credit cards.....	RIADB514	3,132,000	RIADB515	571,000		5.a.
b. Automobile loans.....	RIADK129	154,000	RIADK133	81,000		5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RIADK205	44,000	RIADK206	24,000		5.c.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	RIAD4627	0		6.
7. All other loans.....	RIAD4644	508,000	RIAD4628	24,000		7.
8. Lease financing receivables:						8.
a. Leases to individuals for household, family, and other personal expenditures.....	RIADF185	31,000	RIADF187	30,000		8.a.
b. All other leases.....	RIADC880	3,000	RIADF188	0		8.b.
9. Total (sum of items 1 through 8).....	RIAD4635	4,807,000	RIAD4605	991,000		9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	RIAD5410	0		M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	0	RIAD4662	0		M.2.
3. Not applicable						M.3.

Dollar amounts in thousands

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

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)<sup>2</sup>.....

RIADC388	540,000	M.4.
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2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).



## Schedule RI-B Part II - Changes in Allowances for Credit Losses(Form Type - 031)

Dollar amounts in thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-maturity Debt Securities		(Column C) Available-for-sale Debt Securities		
1. Balance most recently reported for the December 31, 2022, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	<b>12,651,000</b>	RIADJH88	<b>37,000</b>	RIADJH94	<b>2,000</b>	1.
2. Recoveries (column A must equal Part I, item 9, column B, above).....	RIAD4605	<b>991,000</b>	RIADJH89	<b>0</b>	RIADJH95	<b>0</b>	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	RIADC079	<b>4,807,000</b>	RIADJH92	<b>0</b>	RIADJH98	<b>0</b>	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	RIAD5523	<b>0</b>	RIADJJ00	<b>0</b>	RIADJJ01	<b>0</b>	4.
5. Provisions for credit losses <sup>4</sup> .....	RIAD4230	<b>4,699,000</b>	RIADJH90	<b>-1,000</b>	RIADJH96	<b>-2,000</b>	5.
6. Adjustments* (see instructions for this schedule) <sup>*</sup> .....	RIADC233	<b>-256,000</b>	RIADJH91	<b>0</b>	RIADJH97	<b>0</b>	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	RIAD3123	<b>13,278,000</b>	RIADJH93	<b>36,000</b>	RIADJH99	<b>0</b>	7.

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	RIADC435	<b>0</b>	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>	RIADC389	<b>0</b>	M.2.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC390	<b>273,000</b>	M.3.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	RIADC781	<b>NR</b>	M.4.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above) <sup>2</sup> .....	RIADJJ02	<b>2,000</b>	M.5.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> ...	RCFDJJ03	<b>5,000</b>	M.6.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> ...	RIADMG93	<b>-330,000</b>	M.7.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....	RIADMG94	<b>458,000</b>	M.8.
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) <sup>3</sup> .....			

3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.  
 4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A and the amount reported must equal Schedule RI, item 4.  
 \*. Describe on Schedule RI-E - Explanations.  
 1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.  
 2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.  
 3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.  
 3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.  
 3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.  
 3. Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.

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

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

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)	(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)	(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)	(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)	(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)	
Dollar amounts in thousands							
1. Real estate loans:							1.
a. Construction loans.....	RCFDM708 NR	RCFDM709 NR	RCFDM710 NR	RCFDM711 NR	RCFDM712 NR	RCFDM713 NR	1.a.
b. Commercial real estate loans.....	RCFDM714 NR	RCFDM715 NR	RCFDM716 NR	RCFDM717 NR	RCFDM719 NR	RCFDM720 NR	1.b.
c. Residential real estate loans.....	RCFDM721 NR	RCFDM722 NR	RCFDM723 NR	RCFDM724 NR	RCFDM725 NR	RCFDM726 NR	1.c.
2. Commercial loans <sup>3</sup> .....	RCFDM727 NR	RCFDM728 NR	RCFDM729 NR	RCFDM730 NR	RCFDM731 NR	RCFDM732 NR	2.
3. Credit cards.....	RCFDM733 NR	RCFDM734 NR	RCFDM735 NR	RCFDM736 NR	RCFDM737 NR	RCFDM738 NR	3.
4. Other consumer loans.....	RCFDM739 NR	RCFDM740 NR	RCFDM741 NR	RCFDM742 NR	RCFDM743 NR	RCFDM744 NR	4.
5. Unallocated, if any.....				RCFDM745 NR			5.
6. Total (for each column, sum of items 1.a through 5) <sup>4</sup> .....	RCFDM746 NR	RCFDM747 NR	RCFDM748 NR	RCFDM749 NR	RCFDM750 NR	RCFDM751 NR	6.

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

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

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

Dollar amounts in thousands		(Column A) Amortized Cost	(Column B) Allowance Balance		
1. Real estate loans:				1.	
a. Construction loans.....	RCFDJJ04	10,093,000	RCFDJJ12	64,000	1.a.
b. Commercial real estate loans.....	RCFDJJ05	62,785,000	RCFDJJ13	1,278,000	1.b.
c. Residential real estate loans.....	RCFDJJ06	241,759,000	RCFDJJ14	386,000	1.c.
2. Commercial loans <sup>3</sup> .....	RCFDJJ07	523,181,000	RCFDJJ15	3,416,000	2.
3. Credit cards.....	RCFDJJ08	102,200,000	RCFDJJ16	7,346,000	3.
4. Other consumer loans.....	RCFDJJ09	100,602,000	RCFDJJ17	788,000	4.
5. Unallocated, if any.....			RCFDJJ18	0	5.
6. Total (sum of items 1.a. through 5) <sup>4</sup> .....	RCFDJJ11	1,040,620,000	RCFDJJ19	13,278,000	6.

Dollar amounts in thousands					
7. Securities issued by states and political subdivisions in the U.S.....	RCFDJJ20			0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	RCFDJJ21			35,000	8.
9. Asset-backed securities and structured financial products.....	RCFDJJ23			0	9.
10. Other debt securities.....	RCFDJJ24			1,000	10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....	RCFDJJ25			36,000	11.

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

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

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

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in item 1, 3, or 4 of Schedule RI-C, Part II.  
 4. Item 6, column B must equal schedule RC, item 4.c.  
 5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.  
 1. Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard in item 3.

## Schedule RI-E - Explanations (Form Type - 031)

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

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

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.i) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.i:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	0	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	0	1.d.
e. Safe deposit box rent.....	RIADC015	0	1.e.
f. Bank card and credit card interchange fees.....	RIADF555	4,043,000	1.f.
g. Income and fees from wire transfers.....	RIADT047	0	1.g.
h. Disclose component and the dollar amount of that component:			1.h.
1. Describe component.....	TEXT4461	Click here for value	1.h.1.
2. Amount of component.....	RIAD4461	5,120,000	1.h.2.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4462	Click here for value	1.i.1.
2. Amount of component.....	RIAD4462	0	1.i.2.
j. Disclose component and the dollar amount of that component:			1.j.
1. Describe component.....	TEXT4463	Click here for value	1.j.1.
2. Amount of component.....	RIAD4463	0	1.j.2.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 7.d:			2.
a. Data processing expenses.....	RIADC017	4,904,000	2.a.
b. Advertising and marketing expenses.....	RIAD0497	1,743,000	2.b.
c. Directors' fees.....	RIAD4136	0	2.c.
d. Printing, stationery, and supplies.....	RIADC018	0	2.d.
e. Postage.....	RIAD8403	0	2.e.
f. Legal fees and expenses.....	RIAD4141	0	2.f.
g. FDIC deposit insurance assessments.....	RIAD4146	CONF	2.g.
h. Accounting and auditing expenses.....	RIADF556	0	2.h.
i. Consulting and advisory expenses.....	RIADF557	0	2.i.
j. Automated teller machine (ATM) and interchange expenses.....	RIADF558	0	2.j.
k. Telecommunications expenses.....	RIADF559	0	2.k.
l. Other real estate owned expenses.....	RIADY923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	RIADY924	0	2.m.
n. Disclose component and the dollar amount of that component:			2.n.
1. Describe component.....	TEXT4464	Click here for value	2.n.1.
2. Amount of component.....	RIAD4464	5,092,000	2.n.2.
o. Disclose component and the dollar amount of that component:			2.o.
1. Describe component.....	TEXT4467	NR	2.o.1.
2. Amount of component.....	RIAD4467	0	2.o.2.
p. Disclose component and the dollar amount of that component:			2.p.
1. Describe component.....	TEXT4468	NR	2.p.1.
2. Amount of component.....	RIAD4468	0	2.p.2.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):			3.
a. Disclose component, the gross dollar amount of that component, and its related income tax:			3.a.
1. Describe component.....	TEXTFT29	NR	3.a.1.
2. Amount of component.....	RIADFT29	0	3.a.2.

Dollar amounts in thousands

3. Applicable income tax effect.....	RIADFT30	0	3.a.3.
b. Disclose component, the gross dollar amount of that component, and its related income tax:			3.b.
1. Describe component.....	TEXTFT31	NR	3.b.1.
2. Amount of component.....	RIADFT31	0	3.b.2.
3. Applicable income tax effect.....	RIADFT32	0	3.b.3.
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			4.
a. Effect of adoption of Current Expected Credit Losses Methodology - ASU 2016-13 <sup>1</sup> .....	RIADJJ26	NR	4.a.
b. Not applicable			4.b.
c. Disclose component and the dollar amount of that component:			4.c.
1. Describe component.....	TEXTB526	Click here for value	4.c.1.
2. Amount of component.....	RIADB526	177,000	4.c.2.
d. Disclose component and the dollar amount of that component:			4.d.
1. Describe component.....	TEXTB527	NR	4.d.1.
2. Amount of component.....	RIADB527	0	4.d.2.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498	NR	5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499	NR	5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowances for credit losses (from Schedule RI-B, part II, item 6) (itemize and describe all adjustments): <sup>3</sup>			6.
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>1</sup> .....	RIADJJ27	NR	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1</sup> .....	RIADJJ28	NR	6.b.
c. Disclose component and the dollar amount of that component:			6.c.
1. Describe component.....	TEXT4521	Click here for value	6.c.1.
2. Amount of component.....	RIAD4521	-256,000	6.c.2.
d. Disclose component and the dollar amount of that component:			6.d.
1. Describe component.....	TEXT4522	NR	6.d.1.
2. Amount of component.....	RIAD4522	0	6.d.2.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):			7.
a. Comments?.....	RIAD4769	Yes	7.a.
b. Other explanations.....	TEXT4769	Click here for value	7.b.

(TEXT4461) Intercompany Income

(TEXT4462) Gains/losses on other risk management derivatives

(TEXT4463) Fx gain/loss on hedged items

(TEXT4464) Intercompany Expense

(TEXT4521) Other Adjustments-FX

1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 3. Institutions that have not adopted ASU 2016-13 should report the allowance for loan and lease losses in item 6, where applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.  
 1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a and 6.b, if applicable.

**(TEXT4769)** "Other noninterest income from RI.5L: Net losses from ESG Investments \$3.6B, Other non-deposit service charges \$1.5B, Other Credit Card Fees \$1.4B, Operating Lease Revenue \$896M"

**(TEXTB526)** Effect of adoption of changes to TDR Accounting - ASU 2022-02

## Schedule RC - Balance Sheet(Form Type - 031)

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

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin <sup>1</sup>	RCFD0081	25,190,000	1.a.
b. Interest-bearing balances <sup>2</sup>	RCFD0071	297,606,000	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup>	RCFDJJ34	594,514,000	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)	RCFD1773	247,264,000	2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup>	RCFDJA22	313,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold in domestic offices	RCONB987	0	3.a.
b. Securities purchased under agreements to resell <sup>5</sup>	RCFDB989	53,520,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale	RCFD5369	5,861,000	4.a.
b. Loans and leases held for investment	RCFDB528	1,044,169,000	4.b.
c. LESS: Allowance for loan and lease losses <sup>7</sup>	RCFD3123	13,278,000	4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)	RCFDB529	1,030,891,000	4.d.
5. Trading assets (from Schedule RC-D)	RCFD3545	91,535,000	5.
6. Premises and fixed assets (including capitalized leases)	RCFD2145	19,363,000	6.
7. Other real estate owned (from Schedule RC-M)	RCFD2150	192,000	7.
8. Investments in unconsolidated subsidiaries and associated companies	RCFD2130	13,807,000	8.
9. Direct and indirect investments in real estate ventures	RCFD3656	16,582,000	9.
10. Intangible assets (from Schedule RC-M)	RCFD2143	58,546,000	10.
11. Other assets (from Schedule RC-F) <sup>6</sup>	RCFD2160	84,932,000	11.
12. Total assets (sum of items 1 through 11)	RCFD2170	2,540,116,000	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, part I):	RCON2200	1,909,516,000	13.a.
1. Noninterest-bearing <sup>8</sup>	RCON6631	595,871,000	13.a.1.
2. Interest-bearing	RCON6636	1,313,645,000	13.a.2.
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, part II):	RCFN2200	122,263,000	13.b.
1. Noninterest-bearing	RCFN6631	17,547,000	13.b.1.
2. Interest-bearing	RCFN6636	104,716,000	13.b.2.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased in domestic offices <sup>9</sup>	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase <sup>10</sup>	RCFDB995	126,233,000	14.b.
15. Trading liabilities (from Schedule RC-D)	RCFD3548	35,441,000	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M)	RCFD3190	63,163,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures <sup>1</sup>	RCFD3200	1,476,000	19.

1. Includes cash items in process of collection and unposted debits.  
 2. Includes time certificates of deposit not held for trading.  
 3. Institutions that have adopted ASU 2016-13 should report in item 2.a, amounts net of any applicable allowance for credit losses, and should equal to Schedule RC-B, item 8, column A less Schedule RI-B, Part II, item 7, column B.  
 4. Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.  
 5. Includes all securities resale agreements, regardless of maturity.  
 6. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.  
 7. Institutions that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.  
 8. Includes noninterest-bearing demand, time, and savings deposits.  
 9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
 10. Includes all securities repurchase agreements, regardless of maturity.  
 1. Includes limited-life preferred stock and related surplus.

Dollar amounts in thousands

20. Other liabilities (from Schedule RC-G).....	RCFD2930	<b>45,818,000</b>	20.
21. Total liabilities (sum of items 13 through 20).....	RCFD2948	<b>2,303,910,000</b>	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCFD3838	<b>0</b>	23.
24. Common stock.....	RCFD3230	<b>3,020,000</b>	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCFD3839	<b>176,728,000</b>	25.
26. Not available			26.
a. Retained earnings.....	RCFD3632	<b>70,893,000</b>	26.a.
b. Accumulated other comprehensive income <sup>2</sup> .....	RCFDB530	<b>-14,435,000</b>	26.b.
c. Other equity capital components <sup>3</sup> .....	RCFDA130	<b>0</b>	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCFD3210	<b>236,206,000</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCFD3000	<b>0</b>	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCFDG105	<b>236,206,000</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCFD3300	<b>2,540,116,000</b>	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2022.....	RCFD6724	<b>NR</b>	M.1.
2. Bank's fiscal year-end date (report the date in MMDD format).....	RCON8678	<b>NR</b>	M.2.

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

Exclude assets held for trading.

Dollar amounts in thousands

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD0022	<b>21,467,000</b>			
1. Cash items in process of collection, unposted debits, and currency and coin.....					1.
a. Cash items in process of collection and unposted debits.....			RCON0020	<b>7,442,000</b>	1.a.
b. Currency and coin.....			RCON0080	<b>13,643,000</b>	1.b.
2. Balances due from depository institutions in the U.S.....	RCFD0082	<b>3,891,000</b>	RCON0082	<b>3,822,000</b>	2.
3. Balances due from banks in foreign countries and foreign central banks.....	RCFD0070	<b>51,484,000</b>	RCON0070	<b>299,000</b>	3.
4. Balances due from Federal Reserve Banks.....	RCFD0090	<b>245,954,000</b>	RCON0090	<b>245,954,000</b>	4.
5. Total.....	RCFD0010	<b>322,796,000</b>	RCON0010	<b>271,160,000</b>	5.

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

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



## Schedule RC-B - Securities(Form Type - 031)

Exclude assets held for trading.

Dollar amounts in thousands		(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value	
1. U.S. Treasury securities.....	RCFD0211	121,645,000	RCFD0213 103,682,000	RCFD1286 161,813,000	RCFD1287 160,778,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .....	RCFDHT50	0	RCFDHT51 0	RCFDHT52 60,000	RCFDHT53 57,000	2.
3. Securities issued by states and political subdivisions in the U.S.....	RCFD8496	10,000	RCFD8497 11,000	RCFD8498 4,641,000	RCFD8499 4,563,000	3.
4. Mortgage-backed securities (MBS):						4.
a. Residential mortgage pass-through securities:						4.a.
1. Guaranteed by GNMA.....	RCFDG300	46,543,000	RCFDG301 41,417,000	RCFDG302 28,340,000	RCFDG303 27,401,000	4.a.1.
2. Issued by FNMA and FHLMC.....	RCFDG304	418,913,000	RCFDG305 345,108,000	RCFDG306 8,623,000	RCFDG307 8,327,000	4.a.2.
3. Other pass-through securities.....	RCFDG308	0	RCFDG309 0	RCFDG310 0	RCFDG311 0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):						4.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG312	4,848,000	RCFDG313 4,051,000	RCFDG314 2,739,000	RCFDG315 2,543,000	4.b.1.
2. Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDG316	0	RCFDG317 0	RCFDG318 0	RCFDG319 0	4.b.2.
3. All other residential MBS.....	RCFDG320	0	RCFDG321 0	RCFDG322 156,000	RCFDG323 153,000	4.b.3.
c. Commercial MBS:						4.c.
1. Commercial mortgage pass-through securities:						4.c.1.
a. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCFDK142	420,000	RCFDK143 398,000	RCFDK144 5,340,000	RCFDK145 4,982,000	4.c.1a.
b. Other pass-through securities.....	RCFDK146	1,285,000	RCFDK147 1,079,000	RCFDK148 1,000	RCFDK149 1,000	4.c.1b.
2. Other commercial MBS:						4.c.2.
a. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCFDK150	0	RCFDK151 0	RCFDK152 1,205,000	RCFDK153 1,056,000	4.c.2a.
b. All other commercial MBS.....	RCFDK154	0	RCFDK155 0	RCFDK156 0	RCFDK157 0	4.c.2b.
5. Asset-backed securities and structured financial products:						5.
a. Asset-backed securities (ABS).....	RCFDC026	0	RCFDC988 0	RCFDC989 9,692,000	RCFDC027 9,665,000	5.a.
b. Structured financial products.....	RCFDHT58	578,000	RCFDHT59 528,000	RCFDHT60 5,492,000	RCFDHT61 5,363,000	5.b.
6. Other debt securities:						6.
a. Other domestic debt securities.....	RCFD1737	308,000	RCFD1738 284,000	RCFD1739 5,483,000	RCFD1741 5,483,000	6.a.
b. Other foreign debt securities.....	RCFD1742	0	RCFD1743 0	RCFD1744 16,884,000	RCFD1746 16,892,000	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments...				RCFDMG95 0		7.
8. Total (sum of items 1 through 7) <sup>2</sup> .....	RCFD1754	594,550,000	RCFD1771 496,558,000	RCFD1772 250,469,000	RCFD1773 247,264,000	8.

Dollar amounts in thousands

1. Pledged securities <sup>1</sup> .....	RCFD0416	<b>225,263,000</b>	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status): <sup>1</sup>			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: <sup>2</sup>			M.2.a.
1. Three months or less.....	RCFDA549	<b>101,860,000</b>	M.2.a.1.
2. Over three months through 12 months.....	RCFDA550	<b>5,654,000</b>	M.2.a.2.
3. Over one year through three years.....	RCFDA551	<b>32,755,000</b>	M.2.a.3.
4. Over three years through five years.....	RCFDA552	<b>55,734,000</b>	M.2.a.4.
5. Over five years through 15 years.....	RCFDA553	<b>134,844,000</b>	M.2.a.5.
6. Over 15 years.....	RCFDA554	<b>1,183,000</b>	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: <sup>2</sup>			M.2.b.
1. Three months or less.....	RCFDA555	<b>0</b>	M.2.b.1.
2. Over three months through 12 months.....	RCFDA556	<b>0</b>	M.2.b.2.
3. Over one year through three years.....	RCFDA557	<b>1,000</b>	M.2.b.3.
4. Over three years through five years.....	RCFDA558	<b>3,000</b>	M.2.b.4.
5. Over five years through 15 years.....	RCFDA559	<b>91,000</b>	M.2.b.5.
6. Over 15 years.....	RCFDA560	<b>501,089,000</b>	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: <sup>5</sup>			M.2.c.
1. Three years or less.....	RCFDA561	<b>153,000</b>	M.2.c.1.
2. Over three years.....	RCFDA562	<b>8,447,000</b>	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	RCFDA248	<b>91,352,000</b>	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	RCFD1778	<b>0</b>	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			M.4.
a. Amortized cost.....	RCFD8782	<b>0</b>	M.4.a.
b. Fair value.....	RCFD8783	<b>0</b>	M.4.b.

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

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

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

Dollar amounts in thousands

	(Column A) Held-to-maturity Amortized Cost	(Column B) Held-to-maturity Fair Value	(Column C) Available-for-sale Amortized Cost	(Column D) Available-for-sale Fair Value					
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets.</i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a): <sup>1</sup>					M.5.				
a. Credit card receivables.....	RCFDB838	0	RCFDB839	0	RCFDB840	1,646,000	RCFDB841	1,642,000	M5a.
b. Home equity lines.....	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M5b.
c. Automobile loans.....	RCFDB846	0	RCFDB847	0	RCFDB848	2,391,000	RCFDB849	2,391,000	M5c.
d. Other consumer loans.....	RCFDB850	0	RCFDB851	0	RCFDB852	614,000	RCFDB853	614,000	M5d.
e. Commercial and industrial loans.....	RCFDB854	0	RCFDB855	0	RCFDB856	2,446,000	RCFDB857	2,435,000	M5e.
f. Other.....	RCFDB858	0	RCFDB859	0	RCFDB860	2,595,000	RCFDB861	2,583,000	M5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B item 5.b):									M.6.
a. Trust preferred securities issued by financial institutions.....	RCFDG348	0	RCFDG349	0	RCFDG350	102,000	RCFDG351	104,000	M6a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M6b.
c. Corporate and similar loans.....	RCFDG356	0	RCFDG357	0	RCFDG358	174,000	RCFDG359	174,000	M6c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M6d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M6e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M6.f.
g. Other collateral or reference assets.....	RCFDG372	578,000	RCFDG373	528,000	RCFDG374	5,216,000	RCFDG375	5,085,000	M6g.

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

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

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

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

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

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

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

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

Dollar amounts in thousands		(Column A) Consolidated Bank		(Column B) Domestic Offices	
1. Loans secured by real estate <sup>2</sup>	RCFD1410	NR			1.
a. Construction, land development, and other land loans:					1.a.
1. 1-4 family residential construction loans	RCFDF158	547,000	RCONF158	547,000	1.a.1.
2. Other construction loans and all land development and other land loans	RCFDF159	12,027,000	RCONF159	11,613,000	1.a.2.
b. Secured by farmland (including farm residential and other improvements)	RCFD1420	1,908,000	RCON1420	1,908,000	1.b.
c. Secured by 1-4 family residential properties:					1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD1797	25,128,000	RCON1797	25,128,000	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:					1.c.2.
a. Secured by first liens	RCFD5367	216,965,000	RCON5367	216,965,000	1.c.2.a.
b. Secured by junior liens	RCFD5368	1,010,000	RCON5368	1,010,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	RCFD1460	6,262,000	RCON1460	5,874,000	1.d.
e. Secured by nonfarm nonresidential properties:					1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCFDF160	20,886,000	RCONF160	20,886,000	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCFDF161	42,233,000	RCONF161	39,564,000	1.e.2.
2. Loans to depository institutions and acceptances of other banks:					2.
a. To commercial banks in the U.S.			RCONB531	203,000	2.a.
1. To U.S. branches and agencies of foreign banks	RCFDB532	604,000			2.a.1.
2. To other commercial banks in the U.S.	RCFDB533	42,000			2.a.2.
b. To other depository institutions in the U.S.	RCFDB534	3,000	RCONB534	3,000	2.b.
c. To banks in foreign countries			RCONB535	634,000	2.c.
1. To foreign branches of other U.S. banks	RCFDB536	0			2.c.1.
2. To other banks in foreign countries	RCFDB537	12,008,000			2.c.2.
3. Loans to finance agricultural production and other loans to farmers	RCFD1590	3,394,000	RCON1590	3,152,000	3.
4. Commercial and industrial loans:					4.
a. To U.S. addressees (domicile)	RCFD1763	250,016,000	RCON1763	245,991,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1764	70,799,000	RCON1764	16,058,000	4.b.
5. Not applicable					5.
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					6.
a. Credit cards	RCFDB538	102,200,000	RCONB538	102,200,000	6.a.
b. Other revolving credit plans	RCFDB539	32,826,000	RCONB539	32,826,000	6.b.
c. Automobile loans	RCFDK137	39,398,000	RCONK137	39,398,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	RCFDK207	11,786,000	RCONK207	11,786,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	RCFD2081	432,000	RCON2081	13,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	RCFD2107	17,986,000	RCON2107	17,986,000	8.
9. Loans to nondepository financial institutions and other loans:	RCFD1563	161,397,000			9.
a. Loans to nondepository financial institutions			RCONJ454	72,039,000	9.a.
b. Other loans:					9.b.
1. Loans for purchasing or carrying securities (secured and unsecured)			RCON1545	9,977,000	9.b.1.
2. All other loans (exclude consumer loans)			RCONJ451	48,697,000	9.b.2.
10. Lease financing receivables (net of unearned income)			RCON2165	19,009,000	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	RCFDF162	5,315,000			10.a.
b. All other leases	RCFDF163	14,858,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	RCFD2123	0	RCON2123	0	11.
12. Total loans and leases held for investment and held for sale (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	RCFD2122	1,050,030,000	RCON2122	943,467,000	12.

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

Dollar amounts in thousands

1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, part 1, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			M.1.
a. Construction, land development, and other land loans in domestic offices:			M.1.a.
1. 1-4 family residential construction loans.....	RCONK158	0	M.1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONK159	94,000	M.1.a.2.
b. Loans secured by 1-4 family residential properties in domestic offices.....	RCONF576	59,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK160	33,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:			M.1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK161	62,000	M.1.d.1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK162	1,095,000	M.1.d.2.
e. Commercial and industrial loans:			M.1.e.
1. To U.S. addressees (domicile).....	RCFDK163	692,000	M.1.e.1.
2. To non-U.S. addressees (domicile).....	RCFDK164	222,000	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK165	720,000	M.1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):</i>			
1. Loans secured by farmland in domestic offices.....	RCONK166	0	M.1.f.1.
2. Not applicable			M.1.f.2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK168	0	M.1.f.3.
4. Loans to individuals for household, family, and other personal expenditures:			M.1.f.4.
a. Credit cards.....	RCFDK098	491,000	M.1.f.4.a.
b. Automobile loans.....	RCFDK203	0	M.1.f.4.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK204	0	M.1.f.4.c.
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f.).....	RCFDHK25	2,977,000	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			M.2.
a. Closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.a.
1. Three months or less.....	RCONA564	1,475,000	M.2.a.1.
2. Over three months through 12 months.....	RCONA565	6,364,000	M.2.a.2.
3. Over one year through three years.....	RCONA566	9,804,000	M.2.a.3.
4. Over three years through five years.....	RCONA567	17,928,000	M.2.a.4.
5. Over five years through 15 years.....	RCONA568	70,444,000	M.2.a.5.
6. Over 15 years.....	RCONA569	108,987,000	M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties in domestic offices (reported in Schedule RC-C, part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of:			M.2.b.
1. Three months or less.....	RCFDA570	293,960,000	M.2.b.1.
2. Over three months through 12 months.....	RCFDA571	122,524,000	M.2.b.2.
3. Over one year through three years.....	RCFDA572	178,979,000	M.2.b.3.
4. Over three years through five years.....	RCFDA573	136,900,000	M.2.b.4.
5. Over five years through 15 years.....	RCFDA574	77,263,000	M.2.b.5.
6. Over 15 years.....	RCFDA575	19,904,000	M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	RCFDA247	209,095,000	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 <sup>4</sup> .....	RCFD2746	25,202,000	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).....	RCON5370	83,334,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A, or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFDB837	4,255,000	M.5.
6. Outstanding credit card fees and finance charges included in Schedule RC-C, part I, item 6.a, column A.....	RCFDC391	2,034,000	M.6.

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.

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

Dollar amounts in thousands

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

7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):<sup>5</sup>

- a. Outstanding balance.....
- b. Amount included in Schedule RC-C, part I, items 1 through 9.....

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

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

- a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b)).....

*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 December 31, 2021, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).*

- b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....
- 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.....

		M.7.
RCFDC779	<b>NR</b>	M.7.a.
RCFDC780	<b>NR</b>	M.7.b.
		M.8.
RCONF230	<b>26,000</b>	M.8.a.
RCONF231	<b>NR</b>	M.8.b.
RCONF232	<b>NR</b>	M.8.c.

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

Dollar amounts in thousands

9. Loans secured by 1-4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	RCONF577	<b>749,000</b>	M.9.
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Dollar amounts in thousands

10. Not applicable			M.10.
11. Not applicable			M.11.

Dollar amounts in thousands

	(Column A) Fair value of acquired loans and leases at acquisition date	(Column B) Gross contractual amounts receivable at acquisition date	(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected				
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>1</sup>				M.12.			
a. Loans secured by real estate.....	RCFDG091	<b>0</b>	RCFDG092	<b>0</b>	RCFDG093	<b>0</b>	M12a
b. Commercial and industrial loans.....	RCFDG094	<b>0</b>	RCFDG095	<b>0</b>	RCFDG096	<b>0</b>	M12b
c. Loans to individuals for household, family, and other personal expenditures.....	RCFDG097	<b>0</b>	RCFDG098	<b>0</b>	RCFDG099	<b>0</b>	M12c
d. All other loans and all leases.....	RCFDG100	<b>0</b>	RCFDG101	<b>0</b>	RCFDG102	<b>0</b>	M12d

Dollar amounts in thousands

<i>Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021.</i>				M.13.
13. Construction, land development, and other land loans in domestic offices with interest reserves:				
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B).....	RCONG376	<b>0</b>		M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).	RIADG377	<b>0</b>		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>				
14. Pledged loans and leases.....	RCFDG378	<b>293,545,000</b>		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>				
15. Reverse mortgages in domestic offices:				M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	RCONPR04	<b>1,098,000</b>		M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	RCONPR05	<b>0</b>		M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year.....	RCONPR06	<b>0</b>		M.15.c.
<i>Memorandum item 16 is to be completed by all banks.</i>				
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	RCONLE75	<b>4,030,000</b>		M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>				
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:				M.17.
a. Number of Section 4013 loans outstanding.....	RCONLG24	<b>CONF</b>		M.17.a.
b. Outstanding balance of Section 4013 loans.....	RCONLG25	<b>CONF</b>		M.17.b.

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



## Schedule RC-C Part II - Loans to Small Businesses and Small Farms(Form Type - 031)

Report the number and amount currently outstanding as of the report date of business loans with "original amounts" of \$1,000,000 or less and farm loans with "original amounts" of \$500,000 or less. The following guidelines should be used to determine the "original amount" of a loan:  
 (1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was most recently approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date. (2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender. (3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, part I, items 1.e.(1) and 1.e.(2), column B:					3.
a. With original amounts of \$100,000 or less.....	RCON5564	241	RCON5565	9,000	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5566	1750	RCON5567	208,000	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5568	7648	RCON5569	3,110,000	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, part I, item 4.a, column B:					4.
a. With original amounts of \$100,000 or less.....	RCON5570	2370655	RCON5571	24,498,000	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5572	94917	RCON5573	6,058,000	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	RCON5574	40167	RCON5575	9,682,000	4.c.

Dollar amounts in thousands

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

Dollar amounts in thousands

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" in domestic offices reported in Schedule RC-C, part I, item 1.b, column B:					7.
a. With original amounts of \$100,000 or less.....	RCON5578	4	RCON5579	0	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5580	7	RCON5581	1,000	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5582	20	RCON5583	5,000	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, part I, item 3, column B:					8.
a. With original amounts of \$100,000 or less.....	RCON5584	20857	RCON5585	135,000	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	RCON5586	340	RCON5587	17,000	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	RCON5588	150	RCON5589	25,000	8.c.

## Schedule RC-D - Trading Assets and Liabilities(Form Type - 031)

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

Dollar amounts in thousands		Consolidated Bank		
1. U.S. Treasury securities.....		RCFD3531	<b>16,346,000</b>	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....		RCFD3532	<b>45,000</b>	2.
3. Securities issued by states and political subdivisions in the U.S.....		RCFD3533	<b>4,260,000</b>	3.
4. Mortgage-backed securities (MBS):				4.
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....		RCFDG379	<b>0</b>	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (include CMOs, REMICs, and stripped MBS) <sup>1</sup> .....		RCFDG380	<b>0</b>	4.b.
c. All other residential MBS.....		RCFDG381	<b>5,000</b>	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....		RCFDK197	<b>0</b>	4.d.
e. All other commercial MBS.....		RCFDK198	<b>0</b>	4.e.
5. Other debt securities:				5.
a. Structured financial products.....		RCFDHT62	<b>11,000</b>	5.a.
b. All other debt securities.....		RCFDG386	<b>18,987,000</b>	5.b.
6. Loans:				6.
a. Loans secured by real estate				6.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT63	<b>3,000</b>	6.a.1.
2. All other loans secured by real estate.....		RCFDHT64	<b>313,000</b>	6.a.2.
b. Commercial and industrial loans.....		RCFDF614	<b>6,472,000</b>	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT65	<b>0</b>	6.c.
d. Other loans.....		RCFDF618	<b>1,430,000</b>	6.d.
7. Not applicable				7.
8. Not applicable				8.
9. Other trading assets.....		RCFD3541	<b>20,485,000</b>	9.
10. Not applicable				10.
11. Derivatives with a positive fair value.....		RCFD3543	<b>23,178,000</b>	11.
12. Total trading assets (sum of items 1 through 11) (total of column A must equal Schedule RC, item 5).....		RCFD3545	<b>91,535,000</b>	12.
13. Not available				13.
a. Liability for short positions.....		RCFD3546	<b>10,472,000</b>	13.a.
b. Other trading liabilities.....		RCFDF624	<b>55,000</b>	13.b.
14. Derivatives with a negative fair value.....		RCFD3547	<b>24,914,000</b>	14.
15. Total trading liabilities (sum of items 13.a through 14) (total of column A must equal Schedule RC, item 15).....		RCFD3548	<b>35,441,000</b>	15.
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):				M.1.
a. Loans secured by real estate				M.1.a.
1. Loans secured by 1-4 family residential properties.....		RCFDHT66	<b>4,000</b>	M.1.a.1.
2. All other loans secured by real estate.....		RCFDHT67	<b>809,000</b>	M.1.a.2.
b. Commercial and industrial loans.....		RCFDF632	<b>12,673,000</b>	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....		RCFDHT68	<b>0</b>	M.1.c.
d. Other loans.....		RCFDF636	<b>1,430,000</b>	M.1.d.
2. Loans measured at fair value that are past due 90 days or more: <sup>1</sup>				M.2.
a. Fair value.....		RCFDF639	<b>173,000</b>	M.2.a.
b. Unpaid principal balance.....		RCFDF640	<b>3,749,000</b>	M.2.b.

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

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

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

Dollar amounts in thousands

		Consolidated Bank		
<i>Memorandum items 3 through 10 are to be completed by banks with \$10 billion or more in total trading assets.</i>				
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):				M.3.
a. Trust preferred securities issued by financial institutions.....	RCFDG299	0		M.3.a.
b. Trust preferred securities issued by real estate investment trusts.....	RCFDG332	0		M.3.b.
c. Corporate and similar loans.....	RCFDG333	0		M.3.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	RCFDG334	0		M.3.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	RCFDG335	0		M.3.e.
f. Diversified (mixed) pools of structured financial products.....	RCFDG651	0		M.3.f.
g. Other collateral or reference assets.....	RCFDG652	11,000		M.3.g.
4. Pledged trading assets:				M.4.
a. Pledged securities.....	RCFDG387	4,729,000		M.4.a.
b. Pledged loans.....	RCFDG388	0		M.4.b.

Dollar amounts in thousands

5. Asset-backed securities:				M.5.
a. Credit card receivables.....	RCFDF643	0		M.5.a.
b. Home equity lines.....	RCFDF644	0		M.5.b.
c. Automobile loans.....	RCFDF645	0		M.5.c.
d. Other consumer loans.....	RCFDF646	0		M.5.d.
e. Commercial and industrial loans.....	RCFDF647	0		M.5.e.
f. Other.....	RCFDF648	0		M.5.f.
6. Retained beneficial interests in securitizations (first-loss or equity tranches)				M.6.
7. Equity securities (included in Schedule RC-D, item 9, above):				M.7.
a. Readily determinable fair values.....	RCFDF652	12,293,000		M.7.a.
b. Other.....	RCFDF653	689,000		M.7.b.
8. Loans pending securitization.....		RCFDF654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25% of the item): <sup>1</sup>				M.9.
a. Disclose component and the dollar amount of that component:				M.9.a.
1. Describe component.....	TEXTF655	Click here for value		M.9.a.1.
2. Amount of component.....	RCFDF655	7,486,000		M.9.a.2.
b. Disclose component and the dollar amount of that component:				M.9.b.
(TEXTF656) NR		RCFDF656	0	M.9.b.1.
c. Disclose component and the dollar amount of that component:				M.9.c.
(TEXTF657) NR		RCFDF657	0	M.9.c.1.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25% of the item):				M.10.
a. Disclose component and the dollar amount of that component:				M.10.a.
1. Describe component.....	TEXTF658	Click here for value		M.10.a.1.
2. Amount of component.....	RCFDF658	55,000		M.10.a.2.
b. Disclose component and the dollar amount of that component:				M.10.b.
(TEXTF659) NR		RCFDF659	0	M.10.b.1.
c. Disclose component and the dollar amount of that component:				M.10.c.
(TEXTF660) NR		RCFDF660	0	M.10.c.1.

(TEXTF655) Physical commodities held for trading purpose

(TEXTF658) Mark to market on unfunded loan commitments

1. Exclude equity securities.

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

Dollar amounts in thousands		(Column A) Transaction Accounts Total Transaction accounts (including total demand deposits)	(Column B) Transaction Accounts Memo: Total demand deposits (included in column A)	(Column C) Nontransaction Accounts Total nontransaction accounts (including MMDAs)
Deposits of:				
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCONB549	<b>401,939,000</b>		RCONB550 <b>1,447,021,000</b> 1.
2. U.S. Government.....	RCON2202	<b>394,000</b>		RCON2520 <b>39,000</b> 2.
3. States and political subdivisions in the U.S.....	RCON2203	<b>15,467,000</b>		RCON2530 <b>14,110,000</b> 3.
4. Commercial banks and other depository institutions in the U.S.....	RCONB551	<b>3,305,000</b>		RCONB552 <b>11,000</b> 4.
5. Banks in foreign countries.....	RCON2213	<b>22,812,000</b>		RCON2236 <b>748,000</b> 5.
6. Foreign governments and official institutions (including foreign central banks).....	RCON2216	<b>3,557,000</b>		RCON2377 <b>113,000</b> 6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	RCON2215	<b>447,474,000</b>	RCON2210 <b>435,410,000</b>	RCON2385 <b>1,462,042,000</b> 7.

Dollar amounts in thousands

1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			M.1.
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	RCON6835	<b>40,625,000</b>	M.1.a.
b. Total brokered deposits.....	RCON2365	<b>70,857,000</b>	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	RCONHK05	<b>34,019,000</b>	M.1.c.
d. Maturity data for brokered deposits:			M.1.d.
1. Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	RCONHK06	<b>29,676,000</b>	M.1.d.1.
2. Not applicable			M.1.d.2.
3. Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	RCONK220	<b>36,838,000</b>	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).	RCON5590	<b>25,334,000</b>	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	RCONK223	<b>0</b>	M.1.f.
g. Total reciprocal deposits (as of the report date).....	RCONJH83	<b>653,000</b>	M.1.g.
<i>Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with \$100 billion or more in total assets</i>			M.1.h.
h. Sweep deposits:			
1. Fully insured, affiliate sweep deposits.....	RCONMT87	<b>71,989,000</b>	M.1.h.1.
a. Fully insured, affiliate, retail sweep deposits.....	RCONMT88	<b>68,066,000</b>	M.1.h.1.a.
2. Not fully insured, affiliate sweep deposits.....	RCONMT89	<b>25,869,000</b>	M.1.h.2.
a. Not fully insured, affiliate, retail sweep deposits.....	RCONMT90	<b>20,072,000</b>	M.1.h.2.a.
3. Fully insured, non-affiliate sweep deposits.....	RCONMT91	<b>0</b>	M.1.h.3.
a. Fully insured, non-affiliate, retail sweep deposits.....	RCONMT92	<b>0</b>	M.1.h.3.a.
4. Not fully insured, non-affiliate sweep deposits.....	RCONMT93	<b>0</b>	M.1.h.4.
a. Not fully insured, non-affiliate, retail sweep deposits.....	RCONMT94	<b>0</b>	M.1.h.4.a.
i. Total sweep deposits that are not brokered deposits.....	RCONMT95	<b>97,857,000</b>	M.1.i.
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			M.2.
a. Savings deposits:			M.2.a.
1. Money market deposit accounts (MMDAs).....	RCON6810	<b>369,505,000</b>	M.2.a.1.
2. Other savings deposits (excludes MMDAs).....	RCON0352	<b>940,044,000</b>	M.2.a.2.
b. Total time deposits of less than \$100,000.....	RCON6648	<b>25,583,000</b>	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	RCONJ473	<b>23,519,000</b>	M.2.c.
d. Total time deposits of more than \$250,000.....	RCONJ474	<b>103,391,000</b>	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	RCONF233	<b>738,000</b>	M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:			M.3.
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of:			M.3.a.
1. Three months or less.....	RCONHK07	<b>14,443,000</b>	M.3.a.1.
2. Over three months through 12 months.....	RCONHK08	<b>31,066,000</b>	M.3.a.2.
3. Over one year through three years.....	RCONHK09	<b>3,291,000</b>	M.3.a.3.
4. Over three years.....	RCONHK10	<b>302,000</b>	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) <sup>3</sup> .....	RCONHK11	<b>45,472,000</b>	M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:			M.4.
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of:			M.4.a.
1. Three months or less.....	RCONHK12	<b>34,370,000</b>	M.4.a.1.
2. Over three months through 12 months.....	RCONHK13	<b>63,660,000</b>	M.4.a.2.
3. Over one year through three years.....	RCONHK14	<b>5,304,000</b>	M.4.a.3.
4. Over three years.....	RCONHK15	<b>57,000</b>	M.4.a.4.

2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.  
 3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.

Dollar amounts in thousands

b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>3</sup> .....	RCONK222	<b>98,030,000</b>	M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCONP752	<b>Yes</b>	M.5.
<i>Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets that answered "Yes" to Memorandum item 5 above.</i>			
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above): <sup>5</sup>			M.6.
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP753	<b>12,261,000</b>	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP754	<b>150,798,000</b>	M.6.b.
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			M.7.
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			M.7.a.
1. Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	RCONP756	<b>288,361,000</b>	M.7.a.1.
2. Deposits in all other MMDAs of individuals, partnerships, and corporations.....	RCONP757	<b>80,865,000</b>	M.7.a.2.
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			M.7.b.
1. Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	RCONP758	<b>531,756,000</b>	M.7.b.1.
2. Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	RCONP759	<b>395,399,000</b>	M.7.b.2.

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

Dollar amounts in thousands

Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	RCFNB553	<b>117,497,000</b>	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	RCFNB554	<b>2,626,000</b>	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	RCFN2625	<b>1,338,000</b>	3.
4. Foreign governments and official institutions (including foreign central banks).....	RCFN2650	<b>700,000</b>	4.
5. U.S. Government and states and political subdivisions in the U.S.....	RCFNB555	<b>102,000</b>	5.
6. Total.....	RCFN2200	<b>122,263,000</b>	6.
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	RCFNA245	<b>14,226,000</b>	M.1.

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

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

Dollar amounts in thousands

1. Accrued interest receivable <sup>2</sup> .....	RCFDB556	<b>7,801,000</b>	1.
2. Net deferred tax assets <sup>3</sup> .....	RCFD2148	<b>1,505,000</b>	2.
3. Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....	RCFDHT80	<b>0</b>	3.
4. Equity investments without readily determinable fair values <sup>5</sup> .....	RCFD1752	<b>6,830,000</b>	4.
5. Life insurance assets:			5.
a. General account life insurance assets.....	RCFDK201	<b>3,154,000</b>	5.a.
b. Separate account life insurance assets.....	RCFDK202	<b>20,993,000</b>	5.b.
c. Hybrid account life insurance assets.....	RCFDK270	<b>0</b>	5.c.
6. All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....	RCFD2168	<b>44,649,000</b>	6.
a. Prepaid expenses.....	RCFD2166	<b>0</b>	6.a.
b. Repossessed personal property (including vehicles).....	RCFD1578	<b>0</b>	6.b.
c. Derivatives with a positive fair value held for purposes other than trading.....	RCFDC010	<b>0</b>	6.c.
d. Not applicable			6.d.
e. Computer software.....	RCFDFT33	<b>0</b>	6.e.
f. Accounts receivable.....	RCFDFT34	<b>0</b>	6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans.....	RCFDFT35	<b>0</b>	6.g.
h. Disclose component and the dollar amount of that component:			6.h.
1. Describe component.....	TEXT3549	<b>NR</b>	6.h.1.
2. Amount of component.....	RCFD3549	<b>0</b>	6.h.2.
i. Disclose component and the dollar amount of that component:			6.i.
1. Describe component.....	TEXT3550	<b>NR</b>	6.i.1.
2. Amount of component.....	RCFD3550	<b>0</b>	6.i.2.
j. Disclose component and the dollar amount of that component:			6.j.
1. Describe component.....	TEXT3551	<b>NR</b>	6.j.1.
2. Amount of component.....	RCFD3551	<b>0</b>	6.j.2.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....	RCFD2160	<b>84,932,000</b>	7.

2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivables on financial assets that are reported elsewhere on the balance sheet.  
 3. See discussion of deferred income taxes in Glossary entry on "income taxes."  
 4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.  
 5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G - Other Liabilities(Form Type - 031)

Dollar amounts in thousands

1. Not available			1.
a. Interest accrued and unpaid on deposits in domestic offices <sup>6</sup> .....	RCON3645	<b>1,610,000</b>	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable).....	RCFD3646	<b>11,467,000</b>	1.b.
2. Net deferred tax liabilities <sup>2</sup> .....	RCFD3049	<b>170,000</b>	2.
3. Allowance for credit losses on off-balance sheet credit exposures <sup>7</sup> .....	RCFDB557	<b>1,209,000</b>	3.
4. All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....	RCFD2938	<b>31,362,000</b>	4.
a. Accounts payable.....	RCFD3066	<b>8,125,000</b>	4.a.
b. Deferred compensation liabilities.....	RCFDC011	<b>0</b>	4.b.
c. Dividends declared but not yet payable.....	RCFD2932	<b>0</b>	4.c.
d. Derivatives with a negative fair value held for purposes other than trading.....	RCFDC012	<b>0</b>	4.d.
e. Operating lease liabilities.....	RCFDLB56	<b>8,342,000</b>	4.e.
f. Disclose component and the dollar amount of that component:			4.f.
1. Describe component.....	TEXT3552	<b>NR</b>	4.f.1.
2. Amount of component.....	RCFD3552	<b>0</b>	4.f.2.
g. Disclose component and the dollar amount of that component:			4.g.
1. Describe component.....	TEXT3553	<b>NR</b>	4.g.1.
2. Amount of component.....	RCFD3553	<b>0</b>	4.g.2.
h. Disclose component and the dollar amount of that component:			4.h.
1. Describe component.....	TEXT3554	<b>NR</b>	4.h.1.
2. Amount of component.....	RCFD3554	<b>0</b>	4.h.2.
5. Total.....	RCFD2930	<b>45,818,000</b>	5.

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

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

7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.



## Schedule RC-H - Selected Balance Sheet Items for Domestic Offices(Form Type - 031)

To be completed only by banks with foreign offices.

Dollar amounts in thousands

1. Not applicable			1.
2. Not applicable			2.
3. Securities purchased under agreements to resell.....	RCONB989	<b>39,379,000</b>	3.
4. Securities sold under agreements to repurchase.....	RCONB995	<b>124,907,000</b>	4.
5. Other borrowed money.....	RCON3190	<b>59,605,000</b>	5.
<i>EITHER</i>			
6. Net due from own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2163	<b>83,978,000</b>	6.
<i>OR</i>			
7. Net due to own foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCON2941	<b>0</b>	7.
8. Total assets (excludes net due from foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON2192	<b>2,319,269,000</b>	8.
9. Total liabilities (excludes net due to foreign offices, Edge and Agreement subsidiaries, and IBFs).....	RCON3129	<b>2,167,041,000</b>	9.

Dollar amounts in thousands

	(Column A) Amortized Cost of Held-to-Maturity Securities		(Column B) Fair Value of Available-for-Sale Securities		
10. U.S. Treasury securities.....	RCON0211	<b>121,645,000</b>	RCON1287	<b>160,778,000</b>	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	RCON8492	<b>0</b>	RCON8495	<b>57,000</b>	11.
12. Securities issued by states and political subdivisions in the U.S.....	RCON8496	<b>10,000</b>	RCON8499	<b>4,563,000</b>	12.
13. Mortgage-backed securities (MBS):					13.
a. Mortgage pass-through securities:					13.a.
1. Issued or guaranteed by FNMA, FHLMC, or GNMA.....	RCONG389	<b>465,876,000</b>	RCONG390	<b>40,710,000</b>	13.a.1.
2. Other mortgage pass-through securities.....	RCON1709	<b>1,285,000</b>	RCON1713	<b>1,000</b>	13.a.2.
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					13.b.
1. Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	RCONG393	<b>4,848,000</b>	RCONG394	<b>3,599,000</b>	13.b.1.
2. All other mortgage-backed securities.....	RCON1733	<b>0</b>	RCON1736	<b>153,000</b>	13.b.2.
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	RCONG397	<b>886,000</b>	RCONG398	<b>14,553,000</b>	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	RCONG399	<b>0</b>	RCONG400	<b>5,375,000</b>	15.
16. Not applicable.					16.
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	RCON1754	<b>594,550,000</b>	RCON1773	<b>229,789,000</b>	17.

Dollar amounts in thousands

18. Equity investments not held for trading:			18.
a. Equity securities with readily determinable fair values <sup>4</sup> .....	RCONJA22	<b>313,000</b>	18.a.
b. Equity investments without readily determinable fair values.....	RCON1752	<b>6,795,000</b>	18.b.
<i>Items 19, 20 and 21 are to be completed by banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	RCON3545	<b>66,775,000</b>	19.
20. Total trading liabilities.....	RCON3548	<b>30,198,000</b>	20.
21. Total loans held for trading.....	RCONHT71	<b>6,923,000</b>	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to complete Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	RCONJF75	<b>4,421,000</b>	22.

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

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

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

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

Dollar amounts in thousands

1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12).....	RCFN2133	<b>10,076,000</b>	1.
2. Total IBF liabilities (component of Schedule RC, item 21).....	RCFN2898	<b>16,000</b>	2.

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

Dollar amounts in thousands

1. Interest-bearing balances due from depository institutions.....	RCFD3381	<b>369,558,000</b>	1.
2. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) <sup>2</sup> .....	RCFDB558	<b>231,075,000</b>	2.
3. Mortgage-backed securities <sup>2</sup> .....	RCFDB559	<b>507,808,000</b>	3.
4. All other debt securities and equity securities with readily determinable fair values not held for trading <sup>2</sup> .....	RCFDB560	<b>39,234,000</b>	4.
5. Federal funds sold and securities purchased under agreements to resell.....	RCFD3365	<b>30,857,000</b>	5.
6. Loans:			6.
a. Loans in domestic offices:			6.a.
1. Total loans.....	RCON3360	<b>928,203,000</b>	6.a.1.
2. Loans secured by real estate:			6.a.2.
a. Loans secured by 1-4 family residential properties.....	RCON3465	<b>243,067,000</b>	6.a.2.a.
b. All other loans secured by real estate.....	RCON3466	<b>80,410,000</b>	6.a.2.b.
3. Loans to finance agricultural production and other loans to farmers .....	RCON3386	<b>2,983,000</b>	6.a.3.
4. Commercial and industrial loans.....	RCON3387	<b>262,116,000</b>	6.a.4.
5. Loans to individuals for household, family, and other personal expenditures:			6.a.5.
a. Credit cards.....	RCONB561	<b>100,389,000</b>	6.a.5.a.
b. Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	RCONB562	<b>84,681,000</b>	6.a.5.b.
b. Total loans in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	RCFN3360	<b>104,359,000</b>	6.b.
<i>Item 7 is to be completed by banks with total trading assets of \$10 million or more in any of the four preceding calendar quarters and all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
7. Trading assets.....	RCFD3401	<b>105,456,000</b>	7.
8. Lease financing receivables (net of unearned income).....	RCFD3484	<b>19,470,000</b>	8.
9. Total assets <sup>4</sup> .....	RCFD3368	<b>2,532,186,000</b>	9.
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RCON3485	<b>257,160,000</b>	10.
11. Nontransaction accounts in domestic offices:			11.
a. Savings deposits (includes MMDAs).....	RCONB563	<b>1,315,540,000</b>	11.a.
b. Time deposits of \$250,000 or less.....	RCONHK16	<b>40,391,000</b>	11.b.
c. Time deposits of more than \$250,000.....	RCONHK17	<b>113,075,000</b>	11.c.
12. Interest-bearing deposits in foreign offices, EDGE and Agreement subsidiaries, and IBFs.....	RCFN3404	<b>104,072,000</b>	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....	RCFD3353	<b>140,723,000</b>	13.
14. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases).....	RCFD3355	<b>76,945,000</b>	14.

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

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

4. The quarterly average for total assets should reflect securities not held for trading as follows: a) Debt securities at amortized cost, b) Equity securities with readily determinable fair values at fair value, c) Equity investments without readily determinable fair values, their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

## Schedule RC-L - Derivatives and Off-Balance Sheet Items(Form Type - 031)

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

Dollar amounts in thousands

1. Unused commitments:			1.
a. Revolving, open-end lines secured by 1-4 family residential properties, i.e., home equity lines.....	RCFD3814	<b>45,123,000</b>	1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>			
1. Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices..	RCONHT72	<b>37,000</b>	1.a.1.
b. Credit card lines (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.).....	RCFD3815	<b>440,328,000</b>	1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines. (Sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>			
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only.</i>			
1. Unused consumer credit card lines.....	RCFDJ455	<b>389,993,000</b>	1.b.1.
2. Other unused credit card lines.....	RCFDJ456	<b>50,335,000</b>	1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:			1.c.
1. Secured by real estate:			1.c.1.
a. 1-4 family residential construction loan commitments.....	RCFDF164	<b>449,000</b>	1.c.1.a.
b. Commercial real estate, other construction loan, and land development loan commitments.....	RCFDF165	<b>8,824,000</b>	1.c.1.b.
2. Not secured by real estate.....	RCFD6550	<b>7,671,000</b>	1.c.2.
d. Securities underwriting.....	RCFD3817	<b>0</b>	1.d.
e. Other unused commitments:			1.e.
1. Commercial and industrial loans.....	RCFDJ457	<b>373,996,000</b>	1.e.1.
2. Loans to financial institutions.....	RCFDJ458	<b>74,286,000</b>	1.e.2.
3. All other unused commitments.....	RCFDJ459	<b>66,665,000</b>	1.e.3.
2. Financial standby letters of credit and foreign office guarantees.....	RCFD3819	<b>105,006,000</b>	2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.</i>			
a. Amount of financial standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3820	<b>74,997,000</b>	2.a.
3. Performance standby letters of credit and foreign office guarantees.....	RCFD3821	<b>5,968,000</b>	3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.</i>			
a. Amount of performance standby letters of credit conveyed to others <sup>1</sup> .....	RCFD3822	<b>1,961,000</b>	3.a.
4. Commercial and similar letters of credit.....	RCFD3411	<b>1,212,000</b>	4.
5. Not applicable			5.
6. Securities lent and borrowed:			6.
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	RCFD3433	<b>1,907,000</b>	6.a.
b. Securities borrowed.....	RCFD3432	<b>6,997,000</b>	6.b.

Dollar amounts in thousands

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:					7.
a. Notional amounts:					7.a.
1. Credit default swaps.....	RCFDC968	<b>172,997,000</b>	RCFDC969	<b>185,846,000</b>	7.a.1.
2. Total return swaps.....	RCFDC970	<b>15,799,000</b>	RCFDC971	<b>17,048,000</b>	7.a.2.
3. Credit options.....	RCFDC972	<b>21,551,000</b>	RCFDC973	<b>28,026,000</b>	7.a.3.
4. Other credit derivatives.....	RCFDC974	<b>0</b>	RCFDC975	<b>0</b>	7.a.4.
b. Gross fair values:					7.b.
1. Gross positive fair value.....	RCFDC219	<b>2,585,000</b>	RCFDC221	<b>1,367,000</b>	7.b.1.
2. Gross negative fair value.....	RCFDC220	<b>972,000</b>	RCFDC222	<b>2,981,000</b>	7.b.2.

Dollar amounts in thousands

c. Notional amounts by regulatory capital treatment: <sup>1</sup>				7.c.
1. Positions covered under the Market Risk Rule:				7.c.1.
a. Sold protection.....	RCFDG401	<b>192,380,000</b>		7.c.1.a.
b. Purchased protection.....	RCFDG402	<b>208,796,000</b>		7.c.1.b.
2. All other positions:				7.c.2.
a. Sold protection.....	RCFDG403	<b>17,967,000</b>		7.c.2.a.
b. Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	RCFDG404	<b>10,987,000</b>		7.c.2.b.
c. Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	RCFDG405	<b>11,137,000</b>		7.c.2.c.

Dollar amounts in thousands

	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							
1. Sold credit protection: <sup>2</sup>							
a. Investment grade.....	RCFDG406	<b>54,796,000</b>	RCFDG407	<b>92,623,000</b>	RCFDG408	<b>10,435,000</b>	7d1a.
b. Subinvestment grade.....	RCFDG409	<b>13,643,000</b>	RCFDG410	<b>36,955,000</b>	RCFDG411	<b>1,895,000</b>	7d1b.
2. Purchased credit protection: <sup>3</sup>							
a. Investment grade.....	RCFDG412	<b>54,595,000</b>	RCFDG413	<b>97,094,000</b>	RCFDG414	<b>12,605,000</b>	7d2a.
b. Subinvestment grade.....	RCFDG415	<b>23,070,000</b>	RCFDG416	<b>41,202,000</b>	RCFDG417	<b>2,354,000</b>	7d2b.

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

Dollar amounts in thousands

8. Spot foreign exchange contracts.....	RCFD8765	<b>322,216,000</b>	8.
9. All other off-balance sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD3430	<b>0</b>	9.
a. Not applicable			9.a.
b. Commitments to purchase when-issued securities.....	RCFD3434	<b>0</b>	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....	RCFDC978	<b>0</b>	9.c.
d. Disclose component and the dollar amount of that component:			9.d.
1. Describe component.....	TEXT3555	<b>NR</b>	9.d.1.
2. Amount of component.....	RCFD3555	<b>0</b>	9.d.2.
e. Disclose component and the dollar amount of that component:			9.e.
1. Describe component.....	TEXT3556	<b>NR</b>	9.e.1.
2. Amount of component.....	RCFD3556	<b>0</b>	9.e.2.
f. Disclose component and the dollar amount of that component:			9.f.
(TEXT3557) NR	RCFD3557	<b>0</b>	9.f.1.
10. All other off-balance sheet assets (exclude derivatives) (itemize and describe each component of this item over 25% of Schedule RC, item 27.a, "Total bank equity capital").....	RCFD5591	<b>0</b>	10.
a. Commitments to sell when-issued securities.....	RCFD3435	<b>0</b>	10.a.
b. Disclose component and the dollar amount of that component:			10.b.
1. Describe component.....	TEXT5592	<b>NR</b>	10.b.1.
2. Amount of component.....	RCFD5592	<b>0</b>	10.b.2.
c. Disclose component and the dollar amount of that component:			10.c.
1. Describe component.....	TEXT5593	<b>NR</b>	10.c.1.
2. Amount of component.....	RCFD5593	<b>0</b>	10.c.2.
d. Disclose component and the dollar amount of that component:			10.d.
1. Describe component.....	TEXT5594	<b>NR</b>	10.d.1.
2. Amount of component.....	RCFD5594	<b>0</b>	10.d.2.
e. Disclose component and the dollar amount of that component:			10.e.
1. Describe component.....	TEXT5595	<b>NR</b>	10.e.1.
2. Amount of component.....	RCFD5595	<b>0</b>	10.e.2.
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>			11.
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank.....	RCFDC223	<b>830,628,000</b>	11.a.
b. Sales for which the reporting bank is the agent bank with risk.....	RCFDC224	<b>0</b>	11.b.

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

Dollar amounts in thousands		(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts				
12. Gross amounts (e.g., notional amounts):						12.			
a. Futures contracts.....	RCFD8693	198,612,000	RCFD8694	1,073,000	RCFD8695	30,495,000	RCFD8696	5,564,000	12.a.
b. Forward contracts.....	RCFD8697	182,447,000	RCFD8698	2,945,063,000	RCFD8699	5,439,000	RCFD8700	67,642,000	12.b.
c. Exchange-traded option contracts:									12.c.
1. Written options.....	RCFD8701	42,327,000	RCFD8702	0	RCFD8703	103,225,000	RCFD8704	140,000	12.c1.
2. Purchased options.....	RCFD8705	49,640,000	RCFD8706	0	RCFD8707	101,687,000	RCFD8708	10,000	12.c2.
d. Over-the-counter option contracts:									12.d.
1. Written options.....	RCFD8709	1,371,031,000	RCFD8710	306,092,000	RCFD8711	109,308,000	RCFD8712	12,075,000	12.d1.
2. Purchased options.....	RCFD8713	1,319,610,000	RCFD8714	325,243,000	RCFD8715	119,019,000	RCFD8716	12,096,000	12.d2.
e. Swaps.....	RCFD3450	8,900,757,000	RCFD3826	1,348,301,000	RCFD8719	440,957,000	RCFD8720	29,396,000	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCFDA126	10,568,666,000	RCFDA127	4,723,916,000	RCFD8723	883,497,000	RCFD8724	126,374,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCFD8725	1,495,758,000	RCFD8726	201,856,000	RCFD8727	26,633,000	RCFD8728	549,000	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCFDA589	778,336,000							14.a.
15. Gross fair values of derivative contracts:									15.
a. Contracts held for trading:									15.a.
1. Gross positive fair value.....	RCFD8733	63,201,000	RCFD8734	66,571,000	RCFD8735	27,866,000	RCFD8736	2,904,000	15.a1.
2. Gross negative fair value.....	RCFD8737	47,155,000	RCFD8738	64,690,000	RCFD8739	33,307,000	RCFD8740	2,945,000	15.a2.
b. Contracts held for purposes other than trading:									15.b.
1. Gross positive fair value.....	RCFD8741	37,815,000	RCFD8742	2,025,000	RCFD8743	58,000	RCFD8744	0	15.b1.
2. Gross negative fair value.....	RCFD8745	42,192,000	RCFD8746	3,584,000	RCFD8747	58,000	RCFD8748	0	15.b2.

Dollar amounts in thousands		(Column A) Banks and Securities Firms	(Column B)	(Column C) Hedge Funds	(Column D) Sovereign Governments	(Column E) Corporations and All Other Counterparties				
Item 16 is to be completed only by banks with total assets of \$10 billion or more.							16.			
16. Over-the counter derivatives: <sup>1</sup>										
a. Net current credit exposure.....	RCFDG418	14,104,000		RCFDG420	877,000	RCFDG421	123,000	RCFDG422	31,993,000	16.a.
b. Fair value of collateral:									16.b.	
1. Cash - U.S. dollar.....	RCFDG423	10,862,000		RCFDG425	3,650,000	RCFDG426	0	RCFDG427	13,745,000	16.b.1.
2. Cash - Other currencies.....	RCFDG428	2,267,000		RCFDG430	24,000	RCFDG431	457,000	RCFDG432	1,073,000	16.b.2.
3. U.S. Treasury securities.....	RCFDG433	1,424,000		RCFDG435	1,005,000	RCFDG436	0	RCFDG437	2,176,000	16.b.3.
4. U.S. Government agency and U.S. Government-sponsored agency debt securities.....	RCFDG438	976,000		RCFDG440	0	RCFDG441	0	RCFDG442	337,000	16.b.4.
5. Corporate bonds.....	RCFDG443	360,000		RCFDG445	0	RCFDG446	0	RCFDG447	2,808,000	16.b.5.
6. Equity securities.....	RCFDG448	1,598,000		RCFDG450	232,000	RCFDG451	0	RCFDG452	8,409,000	16.b.6.
7. All other collateral.....	RCFDG453	4,453,000		RCFDG455	109,000	RCFDG456	0	RCFDG457	6,112,000	16.b.7.
8. Total fair value of collateral (sum of items 16.b.(1) through (7)).....	RCFDG458	21,940,000		RCFDG460	5,020,000	RCFDG461	457,000	RCFDG462	34,660,000	16.b.8.

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

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

Dollar amounts in thousands

1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:			1.
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....	RCFD6164	<b>7,024,000</b>	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....	RCFD6165	<b>9</b>	1.b.
2. Intangible assets:			2.
a. Mortgage servicing assets.....	RCFD3164	<b>720,000</b>	2.a.
1. Estimated fair value of mortgage servicing assets.....	RCFDA590	<b>720,000</b>	2.a.1.
b. Goodwill.....	RCFD3163	<b>57,344,000</b>	2.b.
c. All other intangible assets.....	RCFDJF76	<b>482,000</b>	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....	RCFD2143	<b>58,546,000</b>	2.d.
3. Other real estate owned:			3.
a. Construction, land development, and other land in domestic offices.....	RCON5508	<b>2,000</b>	3.a.
b. Farmland in domestic offices.....	RCON5509	<b>0</b>	3.b.
c. 1-4 family residential properties in domestic offices.....	RCON5510	<b>78,000</b>	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....	RCON5511	<b>0</b>	3.d.
e. Nonfarm nonresidential properties in domestic offices.....	RCON5512	<b>112,000</b>	3.e.
f. In foreign offices.....	RCFN5513	<b>0</b>	3.f.
g. Total (sum of items 3.a through 3.g) (must equal Schedule RC, item 7).....	RCFD2150	<b>192,000</b>	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) <sup>1</sup> .....	RCFDJA29	<b>0</b>	4.
5. Other borrowed money:			5.
a. Federal Home Loan Bank advances:			5.a.
1. Advances with a remaining maturity or next repricing date of: <sup>1</sup>			5.a.1.
a. One year or less.....	RCFDF055	<b>17,500,000</b>	5.a.1.a.
b. Over one year through three years.....	RCFDF056	<b>22,000</b>	5.a.1.b.
c. Over three years through five years.....	RCFDF057	<b>12,000</b>	5.a.1.c.
d. Over five years.....	RCFDF058	<b>41,000</b>	5.a.1.d.
2. Advances with a remaining maturity of one year or less (included in item 5.a.(1)(a) above) <sup>2</sup> .....	RCFD2651	<b>17,500,000</b>	5.a.2.
3. Structured advances (included in items 5.a.(1)(a) - (d) above).....	RCFDF059	<b>0</b>	5.a.3.
b. Other borrowings:			5.b.
1. Other borrowings with a remaining maturity or next repricing date of: <sup>3</sup>			5.b.1.
a. One year or less.....	RCFDF060	<b>11,740,000</b>	5.b.1.a.
b. Over one year through three years.....	RCFDF061	<b>32,134,000</b>	5.b.1.b.
c. Over three years through five years.....	RCFDF062	<b>1,528,000</b>	5.b.1.c.
d. Over five years.....	RCFDF063	<b>186,000</b>	5.b.1.d.
2. Other borrowings with a remaining maturity of one year or less (included in item 5.b.(1)(a) above) <sup>4</sup> .....	RCFDB571	<b>9,839,000</b>	5.b.2.
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....	RCFD3190	<b>63,163,000</b>	5.c.
6. Does the reporting bank sell private label or third party mutual funds and annuities?.....	RCFDB569	<b>Yes</b>	6.
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	RCFDB570	<b>0</b>	7.
8. Internet Web site addresses and physical office trade names:			8.
a. Uniform Resource Locator (URL) of the reporting institution's primary Internet Web site (home page), if any (Example: www.examplebank.com):.....	TEXT4087	<b>Click here for value</b>	8.a.

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

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

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

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

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

Dollar amounts in thousands

b. URLs of all other public-facing Internet Web sites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>1</sup>			8.b.
1. URL 1.....	TE01N528	www.ml.com	8.b.1.
2. URL 2.....	TE02N528	Click here for value	8.b.2.
3. URL 3.....	TE03N528	Click here for value	8.b.3.
4. URL 4.....	TE04N528	Click here for value	8.b.4.
5. URL 5.....	TE05N528	Click here for value	8.b.5.
6. URL 6.....	TE06N528	Click here for value	8.b.6.
7. URL 7.....	TE07N528	Click here for value	8.b.7.
8. URL 8.....	TE08N528	Click here for value	8.b.8.
9. URL 9.....	TE09N528	Click here for value	8.b.9.
10. URL 10.....	TE10N528	Click here for value	8.b.10.
c. Trade names other than the reporting institution's legal title used to identify one or more of the institution's physical offices at which deposits are accepted or solicited from the public, if any:			8.c.
1. Trade name 1.....	TE01N529	Click here for value	8.c.1.
2. Trade name 2.....	TE02N529	Click here for value	8.c.2.
3. Trade name 3.....	TE03N529	BofA	8.c.3.
4. Trade name 4.....	TE04N529	BofAML	8.c.4.
5. Trade name 5.....	TE05N529	Merrill	8.c.5.
6. Trade name 6.....	TE06N529	Click here for value	8.c.6.
<i>Item 9 is to be completed annually in the December report only.</i>			
9. Do any of the bank's Internet Web sites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the Web site?.....	RCFD4088	Yes	9.
10. Secured liabilities:			10.
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a).....	RCONF064	0	10.a.
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCFDF065	12,582,000	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	Yes	12.
13. Assets covered by loss-sharing agreements with the FDIC:.....	RCFDK192	0	13.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>			14.
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries <sup>2</sup> .....	RCFDK193	0	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>2</sup> .....	RCFDK194	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.
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).....	RCONL133	NR	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	RCONL135	NR	15.b.
<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.
16. International remittance transfers offered to consumers: <sup>1</sup>			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	RCONN523	2150269	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>			16.b.
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.....	RCONN524	19,945,000	16.b.1.

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

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

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



Dollar amounts in thousands

2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	RCONMM07	<b>21309</b>	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	RCONMQ52	<b>75786</b>	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF): <sup>3</sup>			17.
a. Number of PPP loans outstanding.....	RCONLG26	<b>9071</b>	17.a.
b. Outstanding balance of PPP loans.....	RCONLG27	<b>238,000</b>	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....	RCONLG28	<b>0</b>	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less.....	RCONLL59	<b>0</b>	17.d.1.
2. More than one year.....	RCONLL60	<b>0</b>	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	RCONLL57	<b>0</b>	17.e.

(TE01N529) Bank of America

(TE02N528) www.merrilledge.com

(TE02N529) Bank of America Merrill Lynch

(TE03N528) www.mymerrill.com

(TE04N528) privatebank.bankofamerica.com/

(TE05N528) promo.bankofamerica.com

(TE06N528) secure.bankofamerica.com

(TE06N529) Merrill Lynch

(TE07N528) about.bankofamerica.com

(TE08N528) promotions.bankofamerica.com

(TE09N528) benefits.ml.com

(TE10N528) olui2.fspl2.ml.com

(TEXT4087) www.bankofamerica.com

3. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)). The PPP was established by Section 1102 of the 2020 Coronavirus Aid, Relief, and Economic Security Act.



Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. 1-4 family residential construction loans.....	RCONK105	0	RCONK106	0	RCONK107	0	M1a1.
2. Other construction loans and all land development and other land loans.....	RCONK108	0	RCONK109	0	RCONK110	0	M1a2.
b. Loans secured by 1-4 family residential properties in domestic offices..	RCONF661	27,000	RCONF662	26,000	RCONF663	522,000	M1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	RCONK111	0	RCONK112	0	RCONK113	0	M1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							M1.d.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONK114	0	RCONK115	0	RCONK116	4,000	M1d1.
2. Loans secured by other nonfarm nonresidential properties.....	RCONK117	0	RCONK118	0	RCONK119	727,000	M1d2.
e. Commercial and industrial loans:							M1.e.
1. To U.S. addressees (domicile).....	RCFDK120	19,000	RCFDK121	7,000	RCFDK122	123,000	M1e1.
2. To non-U.S. addressees (domicile).....	RCFDK123	0	RCFDK124	0	RCFDK125	14,000	M1e2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....	RCFDK126	63,000	RCFDK127	48,000	RCFDK128	39,000	M1.f.
<i>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):</i>							
1. Loans secured by farmland in domestic offices.....	RCONK130	0	RCONK131	0	RCONK132	0	M1f1.
2. Not applicable							M1f2.
3. Loans to finance agricultural production and other loans to farmers.....	RCFDK138	0	RCFDK139	0	RCFDK140	0	M1f3.
4. Loans to individuals for household, family, and other personal expenditures:							M1f4.
a. Credit cards.....	RCFDK274	63,000	RCFDK275	48,000	RCFDK276	0	M1f4a.
b. Automobile loans.....	RCFDK277	0	RCFDK278	0	RCFDK279	0	M1f4b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	RCFDK280	0	RCFDK281	0	RCFDK282	0	M1f4c.
g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above and not reported in Schedule RC-C, Part I, Memorandum item 1 (sum of items Memorandum item 1.a.(1) through Memorandum item 1.f) <sup>1</sup> .....	RCFDHK26	109,000	RCFDHK27	81,000	RCFDHK28	1,429,000	M1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	RCFD6558	13,000	RCFD6559	0	RCFD6560	22,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	RCFD1248	2,000	RCFD1249	0	RCFD1250	25,000	M.3.
4. Not applicable							M.4.

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

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		
	RCFDC240	55,000	RCFDC241	17,000	RCFDC226	131,000	
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....							M.5.

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

Dollar amounts in thousands	
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>	
7. Additions to nonaccrual assets during the previous six months.....	RCFDC410 2,489,000 M.7.
8. Nonaccrual assets sold during the previous six months.....	RCFDC411 60,000 M.8.

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFDL183	NR	RCFDL184	NR	RCFDL185	NR	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Stament of Position 03-3): <sup>2</sup>							M.9.
a. Outstanding balance.....	RCFDL183	NR	RCFDL184	NR	RCFDL185	NR	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above.....	RCFDL186	NR	RCFDL187	NR	RCFDL188	NR	M.9.b.

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

## Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments(Form Type - 031)

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 6 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 6 through 18 on a fully consolidated basis.

Dollar amounts in thousands

1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	RCFDF236	<b>2,631,932,000</b>	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....	RCFDF237	<b>667,867,000</b>	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....	RCFNF234	<b>234,673,000</b>	3.
4. Average consolidated total assets for the calendar quarter.....	RCFDK652	<b>2,567,046,000</b>	4.
a. Averaging method used (for daily averaging, enter 1; for weekly averaging, enter 2).....	RCFDK653	<b>1</b>	4.a.
5. Average tangible equity for the calendar quarter <sup>1</sup> .....	RCFDK654	<b>187,636,000</b>	5.
6. Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....	RCFDK655	<b>30,000</b>	6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			7.
a. One year or less.....	RCFDG465	<b>4,650,000</b>	7.a.
b. Over one year through three years.....	RCFDG466	<b>27,660,000</b>	7.b.
c. Over three years through five years.....	RCFDG467	<b>696,000</b>	7.c.
d. Over five years.....	RCFDG468	<b>0</b>	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			8.
a. One year or less.....	RCFDG469	<b>0</b>	8.a.
b. Over one year through three years.....	RCFDG470	<b>0</b>	8.b.
c. Over three years through five years.....	RCFDG471	<b>0</b>	8.c.
d. Over five years.....	RCFDG472	<b>1,476,000</b>	8.d.
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....	RCONG803	<b>0</b>	9.
<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>			
a. Fully consolidated brokered reciprocal deposits.....	RCONL190	<b>NR</b>	9.a.
10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? If the answer to item 10 is "YES," complete items 10.a and 10.b.....	RCFDK656	<b>No</b>	10.
<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>			
a. Banker's bank deduction.....	RCFDK657	<b>NR</b>	10.a.
b. Banker's bank deduction limit.....	RCFDK658	<b>NR</b>	10.b.
11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? If the answer to item 11 is "YES," complete items 11.a and 11.b.....	RCFDK659	<b>Yes</b>	11.
<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.</i>			
a. Custodial bank deduction.....	RCFDK660	<b>923,984,000</b>	11.a.
b. Custodial bank deduction limit.....	RCFDK661	<b>556,000</b>	11.b.
1. Total deposit liabilities of the bank (including related interest accrued and unpaid) less allowable exclusions (including related interest accrued and unpaid) (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):			M.1.
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>			M.1.a.
1. Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF049	<b>875,038,000</b>	M.1.a.1.
2. Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....	RCONF050	<b>113402067</b>	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>			M.1.b.
1. Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF051	<b>1,048,042,000</b>	M.1.b.1.
2. Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....	RCONF052	<b>715424</b>	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>			M.1.c.
1. Amount of retirement deposit accounts of \$250,000 or less.....	RCONF045	<b>38,082,000</b>	M.1.c.1.
2. Number of retirement deposit accounts of \$250,000 or less.....	RCONF046	<b>4640790</b>	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>			M.1.d.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.  
 1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

Dollar amounts in thousands

1. Amount of retirement deposit accounts of more than \$250,000.....	RCONF047	<b>2,903,000</b>	M.1.d.1.
2. Number of retirement deposit accounts of more than \$250,000.....	RCONF048	<b>5054</b>	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.</i>			
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) <sup>3</sup> .....	RCON5597	<b>766,563,000</b>	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title.....	TEXTA545	<b>NR</b>	M.3.a.
b. FDIC Certificate Number.....	RCONA545	<b>0</b>	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches.....	RCFNGW43	<b>164,000</b>	M.4.
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....	RCFDMW53	<b>1,081,000</b>	M.5.
6. Criticized and classified items:			M.6.
a. Special mention.....	RCFDK663	<b>CONF</b>	M.6.a.
b. Substandard.....	RCFDK664	<b>CONF</b>	M.6.b.
c. Doubtful.....	RCFDK665	<b>CONF</b>	M.6.c.
d. Loss.....	RCFDK666	<b>CONF</b>	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans.....	RCFDN025	<b>CONF</b>	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	RCFDN026	<b>CONF</b>	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans.....	RCFDN027	<b>CONF</b>	M.8.a.
b. Securitizations of higher-risk consumer loans.....	RCFDN028	<b>CONF</b>	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities.....	RCFDN029	<b>CONF</b>	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	RCFDN030	<b>CONF</b>	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments.....	RCFDK676	<b>6,353,000</b>	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	RCFDK677	<b>0</b>	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	RCFDK669	<b>0</b>	M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d).....	RCONK678	<b>66,553,000</b>	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):			M.13.
a. Construction, land development, and other land loans secured by real estate.....	RCFDN177	<b>7,000</b>	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	RCFDN178	<b>0</b>	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDN179	<b>0</b>	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN180	<b>0</b>	M.13.d.
e. Commercial and industrial loans.....	RCFDN181	<b>0</b>	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	RCFDN182	<b>0</b>	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	RCFDN183	<b>0</b>	M.13.g.
h. Non-agency residential mortgage-backed securities.....	RCFDM963	<b>0</b>	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>			
14. Amount of the institution's largest counterparty exposure.....	RCFDK673	<b>CONF</b>	M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	RCFDK674	<b>CONF</b>	M.15.

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

Dollar amounts in thousands

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

16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1).....

RCFDL189	<b>43,000</b>	M.16.
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*Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.*

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

		M.17.
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a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....

RCFDL194	<b>NR</b>	M.17.a.
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b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....

RCFDL195	<b>NR</b>	M.17.b.
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c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....

RCFDL196	<b>NR</b>	M.17.c.
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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.....

RCONL197	<b>NR</b>	M.17.d.
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	(Column A) Two-Year Probability of Default (PD) <= 1%	(Column B) Two-Year Probability of Default (PD) 1.01-4%	(Column C) Two-Year Probability of Default (PD) 4.01-7%	(Column D) Two-Year Probability of Default (PD) 7.01-10%	(Column E) Two-Year Probability of Default (PD) 10.01-14%	(Column F) Two-Year Probability of Default (PD) 14.01-16%	(Column G) Two-Year Probability of Default (PD) 16.01-18%	(Column H) Two-Year Probability of Default (PD) 18.01-20%	(Column I) Two-Year Probability of Default (PD) 20.01-22%	(Column J) Two-Year Probability of Default (PD) 22.01-26%	(Column K) Two-Year Probability of Default (PD) 26.01-30%	(Column L) Two-Year Probability of Default (PD) > 30%	(Column M) Two-Year Probability of Default (PD) Unscoreable	(Column N) Two-Year Probability of Default (PD) Total	(Column O) PDs Were Derived Using	
Dollar amounts in thousands																
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:															M18	
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCFDM964 CONF	RCFDM965 CONF	RCFDM966 CONF	RCFDM967 CONF	RCFDM968 CONF	RCFDM969 CONF	RCFDM970 CONF	RCFDM971 CONF	RCFDM972 CONF	RCFDM973 CONF	RCFDM974 CONF	RCFDM975 CONF	RCFDM976 CONF	RCFDM977 CONF	RCFDM978 CONF	M18a
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCFDM979 CONF	RCFDM980 CONF	RCFDM981 CONF	RCFDM982 CONF	RCFDM983 CONF	RCFDM984 CONF	RCFDM985 CONF	RCFDM986 CONF	RCFDM987 CONF	RCFDM988 CONF	RCFDM989 CONF	RCFDM990 CONF	RCFDM991 CONF	RCFDM992 CONF	RCFDM993 CONF	M18b
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCFDM994 CONF	RCFDM995 CONF	RCFDM996 CONF	RCFDM997 CONF	RCFDM998 CONF	RCFDM999 CONF	RCFDN001 CONF	RCFDN002 CONF	RCFDN003 CONF	RCFDN004 CONF	RCFDN005 CONF	RCFDN006 CONF	RCFDN007 CONF	RCFDN008 CONF	RCFDN009 CONF	M18c
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCFDN010 CONF	RCFDN011 CONF	RCFDN012 CONF	RCFDN013 CONF	RCFDN014 CONF	RCFDN015 CONF	RCFDN016 CONF	RCFDN017 CONF	RCFDN018 CONF	RCFDN019 CONF	RCFDN020 CONF	RCFDN021 CONF	RCFDN022 CONF	RCFDN023 CONF	RCFDN024 CONF	M18d
e. Credit cards.....	RCFDN040 CONF	RCFDN041 CONF	RCFDN042 CONF	RCFDN043 CONF	RCFDN044 CONF	RCFDN045 CONF	RCFDN046 CONF	RCFDN047 CONF	RCFDN048 CONF	RCFDN049 CONF	RCFDN050 CONF	RCFDN051 CONF	RCFDN052 CONF	RCFDN053 CONF	RCFDN054 CONF	M18e
f. Automobile loans.....	RCFDN055 CONF	RCFDN056 CONF	RCFDN057 CONF	RCFDN058 CONF	RCFDN059 CONF	RCFDN060 CONF	RCFDN061 CONF	RCFDN062 CONF	RCFDN063 CONF	RCFDN064 CONF	RCFDN065 CONF	RCFDN066 CONF	RCFDN067 CONF	RCFDN068 CONF	RCFDN069 CONF	M18f
g. Student loans.....	RCFDN070 CONF	RCFDN071 CONF	RCFDN072 CONF	RCFDN073 CONF	RCFDN074 CONF	RCFDN075 CONF	RCFDN076 CONF	RCFDN077 CONF	RCFDN078 CONF	RCFDN079 CONF	RCFDN080 CONF	RCFDN081 CONF	RCFDN082 CONF	RCFDN083 CONF	RCFDN084 CONF	M18g
h. Other consumer loans and revolving credit plans other than credit cards.....	RCFDN085 CONF	RCFDN086 CONF	RCFDN087 CONF	RCFDN088 CONF	RCFDN089 CONF	RCFDN090 CONF	RCFDN091 CONF	RCFDN092 CONF	RCFDN093 CONF	RCFDN094 CONF	RCFDN095 CONF	RCFDN096 CONF	RCFDN097 CONF	RCFDN098 CONF	RCFDN099 CONF	M18h
i. Consumer leases.....	RCFDN100 CONF	RCFDN101 CONF	RCFDN102 CONF	RCFDN103 CONF	RCFDN104 CONF	RCFDN105 CONF	RCFDN106 CONF	RCFDN107 CONF	RCFDN108 CONF	RCFDN109 CONF	RCFDN110 CONF	RCFDN111 CONF	RCFDN112 CONF	RCFDN113 CONF	RCFDN114 CONF	M18i
j. Total.....	RCFDN115 CONF	RCFDN116 CONF	RCFDN117 CONF	RCFDN118 CONF	RCFDN119 CONF	RCFDN120 CONF	RCFDN121 CONF	RCFDN122 CONF	RCFDN123 CONF	RCFDN124 CONF	RCFDN125 CONF	RCFDN126 CONF	RCFDN127 CONF	RCFDN128 CONF		M18j



## Schedule RC-P - 1-4 Family Residential Mortgage Banking Activities in Domestic Offices(Form Type - 031)

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

Dollar amounts in thousands

1. Retail originations during the quarter of 1-4 family residential mortgage loans for sale <sup>1</sup> .....	RCONHT81	510,000	1.
2. Wholesale originations and purchases during the quarter of 1-4 family residential mortgage loans for sale <sup>2</sup> .....	RCONHT82	1,213,000	2.
3. 1-4 family residential mortgage loans sold during the quarter.....	RCONFT04	2,011,000	3.
4. 1-4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	RCONFT05	1,623,000	4.
5. Noninterest income for the quarter from the sale, securitization, and servicing of 1-4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIADHT85	-16,000	5.
6. Repurchases and indemnifications of 1-4 family residential mortgage loans during the quarter.....	RCONHT86	4,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			7.
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies..	RCONL191	CONF	7.a.
b. For representations and warranties made to other parties.....	RCONL192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b).....	RCONM288	14,000	7.c.

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading <sup>1</sup> .....	RCFDJA36 247,577,000	RCFDG474 0	RCFDG475 162,184,000	RCFDG476 85,289,000	RCFDG477 104,000	1.
2. Federal funds sold and securities purchased under agreements to resell.....	RCFDG478 3,519,000	RCFDG479 201,000	RCFDG480 0	RCFDG481 3,720,000	RCFDG482 0	2.
3. Loans and leases held for sale.....	RCFDG483 2,017,000	RCFDG484 0	RCFDG485 0	RCFDG486 1,895,000	RCFDG487 122,000	3.
4. Loans and leases held for investment.....	RCFDG488 3,549,000	RCFDG489 0	RCFDG490 0	RCFDG491 3,475,000	RCFDG492 74,000	4.
5. Trading assets:						5.
a. Derivative assets.....	RCFD3543 23,178,000	RCFDG493 144,332,000	RCFDG494 2,673,000	RCFDG495 162,745,000	RCFDG496 2,092,000	5.a.
b. Other trading assets.....	RCFDG497 68,357,000	RCFDG498 0	RCFDG499 29,759,000	RCFDG500 37,283,000	RCFDG501 1,315,000	5.b.
1. Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....	RCFDF240 7,366,000	RCFDF684 0	RCFDF692 2,009,000	RCFDF241 5,357,000	RCFDF242 0	5.b.1.
6. All other assets.....	RCFDG391 2,117,000	RCFDG392 36,530,000	RCFDG395 472,000	RCFDG396 37,211,000	RCFDG804 964,000	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	RCFDG502 350,314,000	RCFDG503 181,063,000	RCFDG504 195,088,000	RCFDG505 331,618,000	RCFDG506 4,671,000	7.
8. Deposits.....	RCFDF252 284,000	RCFDF686 0	RCFDF694 0	RCFDF253 284,000	RCFDF254 0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	RCFDG507 13,251,000	RCFDG508 201,000	RCFDG509 0	RCFDG510 13,452,000	RCFDG511 0	9.
10. Trading liabilities:						10.
a. Derivative liabilities.....	RCFD3547 24,914,000	RCFDG512 128,919,000	RCFDG513 2,091,000	RCFDG514 147,931,000	RCFDG515 3,811,000	10.a.
b. Other trading liabilities.....	RCFDG516 10,527,000	RCFDG517 0	RCFDG518 9,130,000	RCFDG519 1,390,000	RCFDG520 7,000	10.b.

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
11. Other borrowed money.....	RCFDG521 3,938,000	RCFDG522 0	RCFDG523 0	RCFDG524 3,938,000	RCFDG525 0	11.
12. Subordinated notes and debentures.....	RCFDG526 0	RCFDG527 0	RCFDG528 0	RCFDG529 0	RCFDG530 0	12.
13. All other liabilities.....	RCFDG805 372,000	RCFDG806 43,786,000	RCFDG807 0	RCFDG808 44,122,000	RCFDG809 36,000	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	RCFDG531 53,286,000	RCFDG532 172,906,000	RCFDG533 11,221,000	RCFDG534 211,117,000	RCFDG535 3,854,000	14.
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6):						M.1.
a. Mortgage servicing assets.....	RCFDG536 720,000	RCFDG537 0	RCFDG538 0	RCFDG539 0	RCFDG540 720,000	M.1.a.

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	
b. Nontrading derivative assets.....	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

Dollar amounts in thousands			
c. Disclose component and the dollar amount of that component:			M.1.c.
1. Describe component.....	TEXTG546	NR	M.1.c.1.

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

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

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

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

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

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

	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
Dollar amounts in thousands						
2. Amount of component.....	RCFDG561 0	RCFDG562 0	RCFDG563 0	RCFDG564 0	RCFDG565 0	M.1.f.2.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13):						M.2.
a. Loan commitments (not accounted for as derivatives).....	RCFDF261 0	RCFDF689 0	RCFDF697 0	RCFDF262 0	RCFDF263 0	M.2.a.
b. Nontrading derivative liabilities.....	RCFDG566 328,000	RCFDG567 43,786,000	RCFDG568 0	RCFDG569 44,078,000	RCFDG570 36,000	M.2.b.

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

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

Dollar amounts in thousands		
d. Disclose component and the dollar amount of that component:		M.2.d.
1. Describe component.....	TEXTG576	NR M.2.d.1.

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

Dollar amounts in thousands		
e. Disclose component and the dollar amount of that component:		M.2.e.
1. Describe component.....	TEXTG581	NR M.2.e.1.

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

Dollar amounts in thousands		
f. Disclose component and the dollar amount of that component:		M.2.f.
1. Describe component		M.2.f.1.
(TEXTG586) NR		

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

Dollar amounts in thousands	Consolidated Bank		
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			M.3.
a. Loans secured by real estate:			M.3.a.
1. Secured by 1-4 family residential properties.....	RCFDHT87	<b>1,839,000</b>	M.3.a.1.
2. All other loans secured by real estate.....	RCFDHT88	<b>235,000</b>	M.3.a.2.
b. Commercial and industrial loans.....	RCFDF585	<b>2,833,000</b>	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT89	<b>45,000</b>	M.3.c.
d. Other loans.....	RCFDF589	<b>614,000</b>	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			M.4.
a. Loans secured by real estate:			M.4.a.
1. Secured by 1-4 family residential properties.....	RCFDHT91	<b>1,961,000</b>	M.4.a.1.
2. All other loans secured by real estate.....	RCFDHT92	<b>231,000</b>	M.4.a.2.
b. Commercial and industrial loans.....	RCFDF597	<b>3,007,000</b>	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	RCFDHT93	<b>58,000</b>	M.4.c.
d. Other loans.....	RCFDF601	<b>614,000</b>	M.4.d.

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

Part I is to be completed on a consolidated basis.

Dollar amounts in thousands

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....	RCFAP742	<b>179,748,000</b>	1.
2. Retained earnings <sup>1</sup> .....	RCFAKW00	<b>72,141,000</b>	2.
<i>To be completed only by institutions that have adopted ASU 2016-13:</i>			
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....	RCOAJJ29	<b>2</b>	2.a.
3. Accumulated other comprehensive income (AOCI).....	RCFAB530	<b>-14,435,000</b>	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....	RCOAP838	<b>0</b>	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....	RCFAP839	<b>0</b>	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....	RCFAP840	<b>237,454,000</b>	5.
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....	RCFAP841	<b>57,183,000</b>	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....	RCFAP842	<b>363,000</b>	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....	RCFAP843	<b>100,000</b>	8.
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):			9.
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP844	<b>NR</b>	9.a.
b. Not applicable.			9.b.
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP846	<b>NR</b>	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP847	<b>NR</b>	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAP848	<b>NR</b>	9.e.
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a.).....	RCFAP849	<b>-8,157,000</b>	9.f.
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			10.
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....	RCFAQ258	<b>113,000</b>	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.	RCFAP850	<b>231,000</b>	10.b.

Dollar amounts in thousands		(Column A) Non-advanced Approaches Institutions	(Column B) Advanced Approaches Institutions	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....			RCFWP851	0 11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	RCFAP852	NR	RCFWP852	187,621,000 12.
13. Not available				13.
a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB58	NR		13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP853	0 13.b.
14. Not available				14.
a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	RCFALB59	NR		14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP854	0 14.b.
15. Not available				15.
a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	RCFALB60	NR		15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....			RCFWP855	0 15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....			RCFWP856	0 16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions.....	RCFAP857	NR	RCFWP857	0 17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>3</sup> .....	RCFAP858	NR	RCFWP858	0 18.
19. Common equity tier 1 capital (item 12 minus item 18).....	RCFAP859	NR	RCFWP859	187,621,000 19.

Dollar amounts in thousands				
20. Additional tier 1 capital instruments plus related surplus.....		RCFAP860		0 20.
21. Non-qualifying capital instruments subject to phase out from additional tier 1 capital .....		RCFAP861		0 21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....		RCFAP862		0 22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....		RCFAP863		0 23.
24. LESS: Additional tier 1 capital deductions.....		RCFAP864		0 24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....		RCFAP865		0 25.
26. Tier 1 capital <sup>1</sup> .....		RCFA8274		187,621,000 26.
27. Average total consolidated assets <sup>2</sup> .....		RCFAKW03		2,533,434,000 27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions) <sup>3</sup> .....		RCFAP875		57,877,000 28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....		RCFAB596		4,361,000 29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....		RCFAA224		2,471,196,000 30.
31. Leverage ratio (item 26 divided by 30).....		RCFA7204		7.5923% 31.
a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....		RCOALE74		0 31.a.
<i>Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.</i>				
b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No.) <sup>4</sup> .....		RCOANC99		NR 31.b.

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

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

Dollar amounts in thousands			
35. Unconditionally cancellable commitments.....	RCFAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions.....	RCFALB61	NR	36.
37. Allocated transfer risk reserve.....	RCFA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			38.
a. Loans and leases held for investment.....	RCFAJJ30	NR	38.a.
b. Held-to-maturity debt securities.....	RCFAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost.....	RCFAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus.....	RCFAP866	1,476,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	RCFAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	RCFAP868	0	41.
42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			42.
a. Allowance for loan and lease losses includable in tier 2 capital <sup>3</sup> .....	RCFA5310	12,835,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW5310	3,078,000	42.b.
43. Not applicable.			43.
44. Tier 2 capital before deductions			44.
a. Tier 2 capital before deductions (sum of items 39 through 42).....	RCFAP870	14,311,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFWP870	4,554,000	44.b.
45. LESS: Tier 2 capital deductions.....	RCFAP872	0	45.
46. Tier 2 capital			46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....	RCFA5311	14,311,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....	RCFW5311	4,554,000	46.b.
47. Total capital			47.
a. Total capital (sum of items 26 and 46.a).....	RCFA3792	201,932,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....	RCFW3792	192,175,000	47.b.
48. Total risk-weighted assets			48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....	RCFAA223	1,394,763,000	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).....	RCFWA223	1,114,090,000	48.b.

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

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

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

3. Beginning with the June 30, 2020, report date, 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.

4. For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter "1" in item 31.b.



Dollar amounts in thousands		(Column A) Percentage		(Column B) Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	RCFAP793	<b>13.4518%</b>	RCFWP793	<b>16.8407%</b>	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	RCFA7206	<b>13.4518%</b>	RCFW7206	<b>16.8407%</b>	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	RCFA7205	<b>14.4779%</b>	RCFW7205	<b>17.2495%</b>	51.

Dollar amounts in thousands				
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				52.
a. Capital conservation buffer.....	RCFAH311	<b>6.4779%</b>		52.a.
b. Advanced approaches institutions and institutions subject to Category III capital standards only: Total applicable capital buffer.....	RCFWH312	<b>2.5000%</b>		52.b.
53. Eligible retained income <sup>1</sup> .....	RCFAH313	<b>NR</b>		53.
54. Distributions and discretionary bonus payments during the quarter <sup>2</sup> .....	RCFAH314	<b>NR</b>		54.
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				55.
a. Total leverage exposure <sup>3</sup> .....	RCFAH015	<b>2,909,746,000</b>		55.a.
b. Supplementary leverage ratio.....	RCFAH036	<b>6.4480%</b>		55.b.

1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.

3. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.

1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).

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

## Schedule RC-R Part II - Risk-Weighted Assets(Form Type - 031)

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

	(Column A) Totals from Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
1. Cash and balances due from depository institutions.....	RCFDD957 322,796,000	RCFDS396 -7,000	RCFDD958 300,348,000				RCFDD959 18,591,000	RCFDS397 3,057,000	RCFDD960 418,000	RCFDS398 389,000	1.
2. Securities:											2.
a. Held-to-maturity securities <sup>3</sup> .....	RCFDD961 594,503,000	RCFDS399 -36,000	RCFDD962 169,579,000	RCFDHJ74 11,000	RCFDHJ75 0		RCFDD963 423,374,000	RCFDD964 0	RCFDD965 1,575,000	RCFDS400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFDJA21 237,393,000	RCFDS402 -104,000	RCFDD967 206,207,000	RCFDHJ76 0	RCFDHJ77 0		RCFDD968 21,680,000	RCFDD969 3,141,000	RCFDD970 6,469,000	RCFDS403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											3.
a. Federal funds sold in domestic offices.....	RCOND971 0		RCOND972 0				RCOND973 0	RCONS410 0	RCOND974 0	RCONS411 0	3.a.
b. Securities purchased under agreements to resell.....	RCFDH171 53,520,000	RCFDH172 53,520,000									3.b.
4. Loans and leases held for sale:											4.
a. Residential mortgage exposures.....	RCFDS413 1,596,000	RCFDS414 0	RCFDH173 0				RCFDS415 19,000	RCFDS416 1,428,000	RCFDS417 149,000		4.a.
b. High volatility commercial real estate exposures.....	RCFDS419 0	RCFDS420 0	RCFDH174 0				RCFDH175 0	RCFDH176 0	RCFDH177 0	RCFDS421 0	4.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCFDS423 130,000	RCFDS424 -49,000	RCFDS425 0	RCFDHJ78 0	RCFDHJ79 0		RCFDS426 0	RCFDS427 0	RCFDS428 0	RCFDS429 179,000	4.c.

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

3. Institutions that have adopted ASU 2016-13 should report as a negative number allowances eligible for inclusion in tier 2 capital in Column B, which excludes PC D allowances.  
 3. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

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



	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands										
4. Loans and leases held for sale (continued):										4.
d. All other exposures.....								RCFDH279 0	RCFDH280 0	4.d.
5. Loans and leases held for investment:										5.
a. Residential mortgage exposures.....								RCFDH281 0	RCFDH282 0	5.a.
b. High volatility commercial real estate exposures.....								RCFDH283 0	RCFDH284 0	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>11</sup> ....								RCFDH285 0	RCFDH286 0	5.c.
d. All other exposures.....								RCFDH287 1,574,000	RCFDH288 470,000	5.d.
6. LESS: Allowance for loan and lease losses										6.
7. Trading assets.....	RCFDH289 0	RCFDH186 0	RCFDH290 0	RCFDH187 0				RCFDH291 0	RCFDH292 0	7.
8. All other assets <sup>12</sup> .....	RCFDH293 767,000	RCFDH188 0	RCFDS470 0	RCFDS471 0				RCFDH294 6,439,000	RCFDH295 4,521,000	8.
a. Separate account bank-owned life insurance.....								RCFDH296 21,006,000	RCFDH297 5,329,000	8.a.
b. Default fund contributions to central counterparties.....								RCFDH298 2,812,000	RCFDH299 1,034,000	8.b.

6. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 7. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 8. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.  
 11. For loans and leases, net of unearned income, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.  
 12. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Exposure Amount 1,250%	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology SSFA	(Column U) Total Risk-Weighted Asset Amount by Calculation Methodology Gross-Up	
Dollar amounts in thousands						
9. On-balance sheet securitization exposures:						9.
a. Held-to-maturity securities.....	RCFDS475 11,000	RCFDS476 11,000	RCFDS477 0	RCFDS478 16,000	RCFDS479 0	9.a.
b. Available-for-sale securities.....	RCFDS480 10,184,000	RCFDS481 10,184,000	RCFDS482 0	RCFDS483 2,161,000	RCFDS484 0	9.b.
c. Trading assets.....	RCFDS485 136,000	RCFDS486 133,000	RCFDS487 3,000	RCFDS488 3,000	RCFDS489 0	9.c.
d. All other on-balance sheet securitization exposures.....	RCFDS490 86,126,000	RCFDS491 86,125,000	RCFDS492 1,000	RCFDS493 18,239,000	RCFDS494 0	9.d.
10. Off-balance sheet securitization exposures.....	RCFDS495 36,396,000	RCFDS496 36,396,000	RCFDS497 0	RCFDS498 7,007,000	RCFDS499 0	10.

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
11. Total balance sheet assets <sup>14</sup>	RCFDD2170 2,540,116,000	RCFDS500 279,725,000	RCFDD987 705,900,000	RCFDHJ90 1,123,000	RCFDHJ91 0		RCFDD988 503,906,000	RCFDD989 226,150,000	RCFDD990 780,789,000	RCFDS503 9,921,000

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount
Dollar amounts in thousands								
11. Total balance sheet assets <sup>14</sup>	RCFDS504 767,000	RCFDS505 0	RCFDS506 0	RCFDS507 0			RCFDS510 4,000	RCFDH300 31,831,000

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
12. Financial standby letters of credit	RCFDD991 36,360,000	RCFDD992 36,360,000	RCFDD993 375,000	RCFDHJ92 457,000	RCFDHJ93 0		RCFDD994 9,171,000	RCFDD995 4,989,000	RCFDD996 21,267,000	RCFDS511 101,000
13. Performance standby letters of credit and transaction-related contingent items	RCFDD997 5,906,000	RCFDD998 2,953,000	RCFDD999 92,000				RCFDG603 959,000	RCFDG604 32,000	RCFDG605 1,866,000	RCFDS512 4,000
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFDG606 865,000	RCFDG607 173,000	RCFDG608 2,000	RCFDHJ94 0	RCFDHJ95 0		RCFDG609 45,000	RCFDG610 0	RCFDG611 126,000	RCFDS513 0
15. Retained recourse on small business obligations sold with recourse	RCFDG612 0	RCFDG613 0	RCFDG614 0				RCFDG615 0	RCFDG616 0	RCFDG617 0	RCFDS514 0

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%
Dollar amounts in thousands										
16. Repo-style transactions <sup>21</sup>	RCFDS515 9,329,000	RCFDS516 9,329,000	RCFDS517 358,000	RCFDS518 1,458,000	RCFDS519 0		RCFDS520 699,000	RCFDS521 646,000	RCFDS522 4,642,000	RCFDS523 0
17. All other off-balance sheet liabilities	RCFDG618 5,530,000	RCFDG619 5,530,000	RCFDG620 223,000				RCFDG621 147,000	RCFDG622 88,000	RCFDG623 5,072,000	RCFDS524 0
18. Unused commitments: <sup>*</sup>										
a. Original maturity of one year or less	RCFDS525 58,965,000	RCFDS526 11,793,000	RCFDS527 8,000	RCFDHJ96 641,000	RCFDHJ97 0		RCFDS528 214,000	RCFDS529 272,000	RCFDS530 10,653,000	RCFDS531 5,000

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

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

\*. Excludes unused commitments to asset-backed commercial paper conduits.

	(Column A) Face, Notional, or Other Amount	(Column B) Credit Equivalent Amount	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands											
b. Original maturity exceeding one year.....	RCFDG624 436,872,000	RCFDG625 218,436,000	RCFDG626 772,000	RCFDHJ98 2,989,000	RCFDHJ99 0		RCFDG627 9,907,000	RCFDG628 5,594,000	RCFDG629 199,039,000	RCFDS539 135,000	18.b.
19. Unconditionally cancelable commitments.....	RCFDS540 501,153,000	RCFDS541 0									19.
20. Over-the-counter derivatives.....		RCFDS542 77,932,000	RCFDS543 9,278,000	RCFDHK00 0	RCFDHK01 0	RCFDS544 0	RCFDS545 16,451,000	RCFDS546 2,261,000	RCFDS547 49,903,000	RCFDS548 29,000	20.
21. Centrally cleared derivatives.....		RCFDS549 13,350,000	RCFDS550 0	RCFDS551 3,036,000	RCFDS552 10,309,000		RCFDS554 0	RCFDS555 0	RCFDS556 5,000	RCFDS557 0	21.
22. Unsettled transactions (failed trades) <sup>22</sup> .....	RCFDH191 88,000		RCFDH193 0				RCFDH194 4,000	RCFDH195 0	RCFDH196 78,000	RCFDH197 0	22.

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



	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
Dollar amounts in thousands						
16. Repo-style transactions <sup>24</sup> .....				RCFDH301 1,526,000	RCFDH302 669,000	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments: <sup>*</sup>						18.
a. Original maturity of one year or less.....				RCFDH303 0	RCFDH304 0	18.a.
b. Original maturity exceeding one year.....				RCFDH307 0	RCFDH308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives.....				RCFDH309 10,000	RCFDH310 10,000	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) <sup>25</sup> .....	RCFDH198 0	RCFDH199 0	RCFDH200 6,000			22.

24. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
 \*. Excludes unused commitments to asset-backed commercial paper conduits.  
 25. For item 22, the sum of columns C through Q must equal column A.

	(Column C) Allocation by Risk-Weight Category 0%	(Column D) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
Dollar amounts in thousands									
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFDG630 717,008,000	RCFDS558 9,704,000	RCFDS559 10,309,000	RCFDS560 0	RCFDG631 541,503,000	RCFDG632 240,032,000	RCFDG633 1,073,440,000	RCFDS561 10,195,000	23.
24. Risk weight factor									24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDG634 0	RCFDS569 194,000	RCFDS570 412,000	RCFDS571 0	RCFDG635 108,301,000	RCFDG636 120,016,000	RCFDG637 1,073,440,000	RCFDS572 15,293,000	25.

	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	
Dollar amounts in thousands								
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFDS562 767,000	RCFDS563 0	RCFDS564 0	RCFDS565 0	RCFDS566 0	RCFDS567 0	RCFDS568 10,000	23.
24. Risk weight factor								24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFDS573 1,918,000	RCFDS574 0	RCFDS575 0	RCFDS576 0	RCFDS577 0	RCFDS578 0	RCFDS579 125,000	25.

Dollar amounts in thousands

26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold.....	RCFDS580	<b>1,359,158,000</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rule).....	RCFDS581	<b>35,605,000</b>	27.
28. Risk-weighted assets before deductions for excess allowance of loan and lease losses and allocated risk transfer risk reserve <sup>27</sup> .....	RCFDB704	<b>1,394,763,000</b>	28.
29. LESS: Excess allowance for loan and lease losses.....	RCFDA222	<b>0</b>	29.
30. LESS: Allocated transfer risk reserve.....	RCFD3128	<b>0</b>	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	RCFDG641	<b>1,394,763,000</b>	31.
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	RCFDG642	<b>31,890,000</b>	M.1.

Dollar amounts in thousands

	(Column A) With a remaining maturity of One year or less	(Column B) With a remaining maturity of Over one year through five years	(Column C) With a remaining maturity of Over five years	
2. Notional principal amounts of over-the-counter derivative contracts:				M.2.
a. Interest rate.....	RCFDS582 <b>1,626,735,000</b>	RCFDS583 <b>2,232,729,000</b>	RCFDS584 <b>1,508,621,000</b>	M.2.a.
b. Foreign exchange rate and gold.....	RCFDS585 <b>3,867,411,000</b>	RCFDS586 <b>501,582,000</b>	RCFDS587 <b>310,389,000</b>	M.2.b.
c. Credit (investment grade reference asset).....	RCFDS588 <b>39,815,000</b>	RCFDS589 <b>148,099,000</b>	RCFDS590 <b>16,863,000</b>	M.2.c.
d. Credit (non-investment grade reference asset).....	RCFDS591 <b>23,529,000</b>	RCFDS592 <b>44,088,000</b>	RCFDS593 <b>7,322,000</b>	M.2.d.
e. Equity.....	RCFDS594 <b>517,630,000</b>	RCFDS595 <b>177,661,000</b>	RCFDS596 <b>12,693,000</b>	M.2.e.
f. Precious metals (except gold).....	RCFDS597 <b>61,626,000</b>	RCFDS598 <b>12,499,000</b>	RCFDS599 <b>0</b>	M.2.f.
g. Other.....	RCFDS600 <b>33,705,000</b>	RCFDS601 <b>10,775,000</b>	RCFDS602 <b>483,000</b>	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:				M.3.
a. Interest rate.....	RCFDS603 <b>2,992,210,000</b>	RCFDS604 <b>2,493,969,000</b>	RCFDS605 <b>1,504,652,000</b>	M.3.a.
b. Foreign exchange rate and gold.....	RCFDS606 <b>135,730,000</b>	RCFDS607 <b>1,955,000</b>	RCFDS608 <b>0</b>	M.3.b.
c. Credit (investment grade reference asset).....	RCFDS609 <b>26,298,000</b>	RCFDS610 <b>95,113,000</b>	RCFDS611 <b>11,550,000</b>	M.3.c.
d. Credit (non-investment grade reference asset).....	RCFDS612 <b>5,096,000</b>	RCFDS613 <b>25,425,000</b>	RCFDS614 <b>4,786,000</b>	M.3.d.
e. Equity.....	RCFDS615 <b>177,964,000</b>	RCFDS616 <b>58,021,000</b>	RCFDS617 <b>1,980,000</b>	M.3.e.
f. Precious metals (except gold).....	RCFDS618 <b>8,022,000</b>	RCFDS619 <b>0</b>	RCFDS620 <b>0</b>	M.3.f.
g. Other.....	RCFDS621 <b>345,000</b>	RCFDS622 <b>0</b>	RCFDS623 <b>0</b>	M.3.g.

Dollar amounts in thousands

4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>			M.4.
a. Loans and leases held for investment.....	RCFDJJ30	<b>1,000</b>	M.4.a.
b. Held-to-maturity debt securities.....	RCFDJJ31	<b>0</b>	M.4.b.
c. Other financial assets measured at amortized cost.....	RCFDJJ32	<b>0</b>	M.4.c.

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

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

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

	(Column A) 1-4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
Dollar amounts in thousands								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFDB705 336,000	RCFDB706 0	RCFDB707 0	RCFDB708 0	RCFDB709 27,000	RCFDB710 5,174,000	RCFDB711 24,483,000	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFDHU09 0	RCFDHU10 0	RCFDHU11 0	RCFDHU12 0	RCFDHU13 0	RCFDHU14 222,000	RCFDHU15 504,000	2.
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets.</i>								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1 <sup>1</sup> .....	RCFDB726 0	RCFDB727 0	RCFDB728 0	RCFDB729 0	RCFDB730 0	RCFDB731 114,000	RCFDB732 0	3.
4. Past due loan amounts included in item 1:								4.
a. 30-89 days past due.....	RCFDB733 18,000	RCFDB734 0	RCFDB735 0	RCFDB736 0	RCFDB737 2,000	RCFDB738 0	RCFDB739 0	4.a.
b. 90 days or more past due.....	RCFDB740 3,000	RCFDB741 0	RCFDB742 0	RCFDB743 0	RCFDB744 1,000	RCFDB745 0	RCFDB746 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):								5.
a. Charge-offs.....	RIADB747 1,000	RIADB748 0	RIADB749 0	RIADB750 0	RIADB751 0	RIADB752 0	RIADB753 0	5.a.
b. Recoveries.....	RIADB754 0	RIADB755 0	RIADB756 0	RIADB757 0	RIADB758 0	RIADB759 0	RIADB760 0	5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.</i>								
6. Total amount of ownership (or seller's) interest carried as securities or loans <sup>1</sup> .....		RCFDHU16 0	RCFDHU17 0			RCFDHU18 0		6.
7. Not applicable								7.
8. Not applicable								8.
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....	RCFDB776 0			RCFDB779 0	RCFDB780 0	RCFDB781 7,000	RCFDB782 333,000	9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.</i>								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures <sup>1</sup> .....	RCFDB783 0			RCFDB786 0	RCFDB787 0	RCFDB788 8,000	RCFDB789 1,374,000	10.
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....	RCFDB790 35,000						RCFDB796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11....	RCFDB797 35,000						RCFDB803 0	12.

1. The \$100 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.  
 1. The \$10 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

Dollar amounts in thousands

1. Not applicable			M.1.
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			M.2.
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	RCFDB804	<b>18,000</b>	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	RCFDB805	<b>83,899,000</b>	M.2.b.
c. Other financial assets (includes home equity lines) <sup>1</sup> .....	RCFDA591	<b>297,000</b>	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	RCFDF699	<b>1,075,000</b>	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets.</i>			
3. Asset-backed commercial paper conduits: <sup>2</sup>			M.3.
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			M.3.a.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB806	<b>0</b>	M.3.a.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB807	<b>0</b>	M.3.a.2.
b. Unused commitments to provide liquidity to conduit structures:			M.3.b.
1. Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	RCFDB808	<b>0</b>	M.3.b.1.
2. Conduits sponsored by other unrelated institutions.....	RCFDB809	<b>0</b>	M.3.b.2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>2</sup> .....	RCFDC407	<b>0</b>	M.4.

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

Dollar amounts in thousands

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

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Non-Managed Assets		(Column C) Number of Managed Accounts		(Column D) Number of Non-Managed Accounts		
4. Personal trust and agency accounts.....	RCFDB868	<b>93,067,000</b>	RCFDB869	<b>37,367,000</b>	RCFDB870	<b>44282</b>	RCFDB871	<b>2113</b>	4.
5. Employee benefit and retirement-related trust and agency accounts:									5.
a. Employee benefit - defined contribution.....	RCFDB872	<b>411,000</b>	RCFDB873	<b>207,772,000</b>	RCFDB874	<b>162</b>	RCFDB875	<b>1554</b>	5.a.
b. Employee benefit - defined benefit.....	RCFDB876	<b>7,615,000</b>	RCFDB877	<b>24,213,000</b>	RCFDB878	<b>681</b>	RCFDB879	<b>487</b>	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFDB880	<b>33,361,000</b>	RCFDB881	<b>3,546,000</b>	RCFDB882	<b>48244</b>	RCFDB883	<b>1171</b>	5.c.
6. Corporate trust and agency accounts.....	RCFDB884	<b>0</b>	RCFDB885	<b>166,000</b>	RCFDC001	<b>0</b>	RCFDC002	<b>11</b>	6.
7. Investment management and investment advisory agency accounts.....	RCFDB886	<b>234,202,000</b>	RCFDJ253	<b>8,709,000</b>	RCFDB888	<b>92369</b>	RCFDJ254	<b>1730</b>	7.
8. Foundation and endowment trust and agency accounts.....	RCFDJ255	<b>68,447,000</b>	RCFDJ256	<b>1,223,000</b>	RCFDJ257	<b>16098</b>	RCFDJ258	<b>116</b>	8.
9. Other fiduciary accounts.....	RCFDB890	<b>152,000</b>	RCFDB891	<b>1,033,000</b>	RCFDB892	<b>121</b>	RCFDB893	<b>32</b>	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFDB894	<b>437,255,000</b>	RCFDB895	<b>284,029,000</b>	RCFDB896	<b>201957</b>	RCFDB897	<b>7214</b>	10.
11. Custody and safekeeping accounts.....			RCFDB898	<b>105,990,000</b>			RCFDB899	<b>7212</b>	11.
12. Fiduciary accounts held in foreign offices (included in items 10 and 11).....	RCFNB900	<b>0</b>	RCFNB901	<b>1,820,000</b>	RCFNB902	<b>0</b>	RCFNB903	<b>45</b>	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFDJ259	<b>31,766,000</b>	RCFDJ260	<b>1,677,000</b>	RCFDJ261	<b>48127</b>	RCFDJ262	<b>1040</b>	13.

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

Dollar amounts in thousands

14. Personal trust and agency accounts.....	RIADB904	<b>569,000</b>	14.
15. Employee benefit and retirement-related trust and agency accounts:			15.
a. Employee benefit - defined contribution.....	RIADB905	<b>8,000</b>	15.a.
b. Employee benefit - defined benefit.....	RIADB906	<b>15,000</b>	15.b.
c. Other employee benefit and retirement-related accounts.....	RIADB907	<b>262,000</b>	15.c.
16. Corporate trust and agency accounts.....	RIADA479	<b>32,000</b>	16.
17. Investment management and investment advisory agency accounts.....	RIADJ315	<b>983,000</b>	17.
18. Foundation and endowment trust and agency accounts.....	RIADJ316	<b>276,000</b>	18.
19. Other fiduciary accounts.....	RIADA480	<b>1,000</b>	19.
20. Custody and safekeeping accounts.....	RIADB909	<b>48,000</b>	20.
21. Other fiduciary and related services income.....	RIADB910	<b>0</b>	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....	RIAD4070	<b>2,194,000</b>	22.
a. Fiduciary and related services income - foreign offices (included in item 22).....	RIADB912	<b>19,000</b>	22.a.
23. Less: Expenses.....	RIADC058	<b>1,954,000</b>	23.
24. Less: Net losses from fiduciary and related services.....	RIADA488	<b>12,000</b>	24.
25. Plus: Intracompany income credits for fiduciary and related services.....	RIADB911	<b>354,000</b>	25.
26. Net fiduciary and related services income.....	RIADA491	<b>582,000</b>	26.

Dollar amounts in thousands

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts	(Column C) All Other Accounts				
1. Managed assets held in fiduciary accounts:				M.1.			
a. Noninterest-bearing deposits.....	RCFDJ263	<b>-4,000</b>	RCFDJ264	<b>53,000</b>	RCFDJ265	<b>47,000</b>	M.1.a.
b. Interest-bearing deposits.....	RCFDJ266	<b>5,406,000</b>	RCFDJ267	<b>289,000</b>	RCFDJ268	<b>686,000</b>	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	RCFDJ269	<b>34,229,000</b>	RCFDJ270	<b>3,534,000</b>	RCFDJ271	<b>8,282,000</b>	M.1.c.
d. State, county, and municipal obligations.....	RCFDJ272	<b>38,280,000</b>	RCFDJ273	<b>82,000</b>	RCFDJ274	<b>123,000</b>	M.1.d.
e. Money market mutual funds.....	RCFDJ275	<b>23,245,000</b>	RCFDJ276	<b>1,265,000</b>	RCFDJ277	<b>2,746,000</b>	M.1.e.
f. Equity mutual funds.....	RCFDJ278	<b>66,997,000</b>	RCFDJ279	<b>13,974,000</b>	RCFDJ280	<b>18,773,000</b>	M.1.f.
g. Other mutual funds.....	RCFDJ281	<b>16,178,000</b>	RCFDJ282	<b>5,602,000</b>	RCFDJ283	<b>6,214,000</b>	M.1.g.
h. Common trust funds and collective investment funds.....	RCFDJ284	<b>2,877,000</b>	RCFDJ285	<b>0</b>	RCFDJ286	<b>3,780,000</b>	M.1.h.
i. Other short-term obligations.....	RCFDJ287	<b>879,000</b>	RCFDJ288	<b>6,000</b>	RCFDJ289	<b>401,000</b>	M.1.i.
j. Other notes and bonds.....	RCFDJ290	<b>7,494,000</b>	RCFDJ291	<b>4,461,000</b>	RCFDJ292	<b>5,562,000</b>	M.1.j.
k. Investments in unregistered funds and private equity investments.....	RCFDJ293	<b>3,807,000</b>	RCFDJ294	<b>102,000</b>	RCFDJ295	<b>1,067,000</b>	M.1.k.
l. Other common and preferred stocks.....	RCFDJ296	<b>113,788,000</b>	RCFDJ297	<b>11,687,000</b>	RCFDJ298	<b>19,179,000</b>	M.1.l.
m. Real estate mortgages.....	RCFDJ299	<b>83,000</b>	RCFDJ300	<b>0</b>	RCFDJ301	<b>1,000</b>	M.1.m.
n. Real estate.....	RCFDJ302	<b>7,103,000</b>	RCFDJ303	<b>62,000</b>	RCFDJ304	<b>1,328,000</b>	M.1.n.
o. Miscellaneous assets.....	RCFDJ305	<b>6,907,000</b>	RCFDJ306	<b>270,000</b>	RCFDJ307	<b>410,000</b>	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	RCFDJ308	<b>327,269,000</b>	RCFDJ309	<b>41,387,000</b>	RCFDJ310	<b>68,599,000</b>	M.1.p.

Dollar amounts in thousands

	(Column A) Managed Assets	(Column B) Number of Managed Accounts			
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds.....	RCFDJ311	<b>0</b>	RCFDJ312	<b>0</b>	M.1.q.

Dollar amounts in thousands		(Column A) Number of Issues	(Column B) Principal Amount Outstanding		
2. Corporate trust and agency accounts:				M.2.	
a. Corporate and municipal trusteeships.....	RCFDB927	32	RCFDB928	776,000	M.2.a.
1. Issues reported in Memorandum item 2.a that are in default.....	RCFDJ313	0	RCFDJ314	0	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency.....	RCFDB929	0			M.2.b.

Dollar amounts in thousands		(Column A) Number of Funds	(Column B) Market Value of Fund Assets		
<i>Memoranda items 3.a through 3.g are to be completed by banks with collective investment funds and common trust funds with a total market value of \$1 billion or more as of the preceding December 31.</i>				M.3.	
3. Collective investment funds and common trust funds:					
a. Domestic equity.....	RCFDB931	11	RCFDB932	3,175,000	M.3.a.
b. International/Global equity.....	RCFDB933	2	RCFDB934	1,032,000	M.3.b.
c. Stock/Bond blend.....	RCFDB935	0	RCFDB936	0	M.3.c.
d. Taxable bond.....	RCFDB937	4	RCFDB938	1,655,000	M.3.d.
e. Municipal bond.....	RCFDB939	3	RCFDB940	796,000	M.3.e.
f. Short term investments/Money market.....	RCFDB941	0	RCFDB942	0	M.3.f.
g. Specialty/Other.....	RCFDB943	0	RCFDB944	0	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g).....	RCFDB945	20	RCFDB946	6,658,000	M.3.h.

Dollar amounts in thousands		(Column A) Gross Losses Managed Accounts	(Column B) Gross Losses Non-Managed Accounts	(Column C) Recoveries			
4. Fiduciary settlements, surcharges, and other losses:					M.4.		
a. Personal trust and agency accounts.....	RIADB947	2,000	RIADB948	0	RIADB949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts.....	RIADB950	0	RIADB951	1,000	RIADB952	0	M.4.b.
c. Investment management agency accounts.....	RIADB953	2,000	RIADB954	0	RIADB955	0	M.4.c.
d. Other fiduciary accounts and related services.....	RIADB956	1,000	RIADB957	6,000	RIADB958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24).....	RIADB959	5,000	RIADB960	7,000	RIADB961	0	M.4.e.

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

Dollar amounts in thousands		(Column A) Securitization Vehicles	(Column B) Other VIEs		
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:				1.	
a. Cash and balances due from depository institutions.....	RCFDJ981	89,000	RCFDJF84	1,000	1.a.
b. Securities not held for trading.....	RCFDHU20	52,000	RCFDHU21	0	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	RCFDHU22	16,278,000	RCFDHU23	1,035,000	1.c.
d. Other real estate owned.....	RCFDK009	0	RCFDJF89	0	1.d.
e. Other assets.....	RCFDJF91	3,158,000	RCFDJF90	86,000	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:				2.	
a. Other borrowed money.....	RCFDJF92	7,825,000	RCFDJF85	67,000	2.a.
b. Other liabilities.....	RCFDJF93	19,000	RCFDJF86	0	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a. through 1.e. above).....	RCFDK030	0	RCFDJF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b. above).....	RCFDK033	2,957,000	RCFDJF88	1,000	4.

Dollar amounts in thousands				
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....		RCFDJF77	0	5.
6. Total liabilities of ABCP conduit VIEs.....		RCFDJF78	0	6.

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

Dollar amounts in thousands

1. Comments?.....	RCON6979	<b>Yes</b>	1.
2. Bank Management Statement.....	TEXT6980	<b>Click here for value</b>	2.

**(TEXT6980)** Securitized credit card receivables and Auto Securitization loans, included in Schedule RC-V, lines 1.c.Col. A are legally isolated from BANA and other affiliates and are not available to satisfy obligations of such entities.