

**RESOLUTION NO. 82-23**  
**CITY OF CENTERVILLE, OHIO**

SPONSORED BY COUNCILMEMBER Duke Lunsford ON  
THE 18<sup>th</sup> DAY OF September, 2023.

**A RESOLUTION DESIGNATING THE PUBLIC  
DEPOSITORIES FOR FUNDS OF THE CITY OF  
CENTERVILLE, OHIO AND AUTHORIZING THE CITY  
MANAGER TO ENTER INTO AGREEMENTS WITH SAID  
DEPOSITORIES.**

WHEREAS, pursuant to Section 135.12 Ohio Revised Code, the Council of the City of Centerville, Ohio must meet in open session and designate a public depository, on the basis of written applications received, for deposit of inactive and/or active and/or interim funds for the period commencing October 1, 2023 and ending September 30, 2028.

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in inactive deposits at the beginning of the period of designation to be up to Five Hundred Thousand Dollars (\$500,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Three Million Dollars (\$3,000,000.00); and

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in active deposits at the beginning of the period of designation to be up to Seven Million, Five Hundred Thousand Dollars (\$7,500,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Fifteen Million Dollars (\$15,000,000.00); and

WHEREAS, the Council of the City of Centerville, Ohio estimates the probable amount of public monies to be deposited in interim deposits at the beginning of the period of designation to be up to Seven Million, Five Hundred Thousand Dollars (\$7,500,000.00), and the probable maximum amount to be so deposited at any one time during such period shall be up to Ten Million Dollars (\$10,000,000.00); and

WHEREAS, written applications for inactive, interim, and active deposits have been received from Chase Bank, Fifth Third Bank, Huntington, and US Bank in accordance with the provisions of the Uniform Depository Act of the State of Ohio; and

NOW THEREFORE, THE MUNICIPALITY OF CENTERVILLE  
HEREBY RESOLVES:

SECTION 1: That deposit of active, inactive, and interim deposits of the City, up to the maximum amounts set forth above, as determined by Council, be awarded to US Bank, N.A., which shall become a depository for the monies of the City for a period of five years by written Memorandum of Agreement to be executed by the City with said depository.

SECTION 2: That the City Manager is authorized to execute the Memorandum of Agreement with each of the depositories in terms acceptable to the City and compliant with Ohio Revised Code Chapter 135.

SECTION 3: This resolution is to take effect at the earliest time allowed by law.

PASSED this 18<sup>th</sup> day of September, 2023.

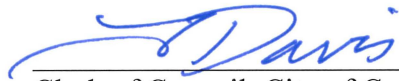
  
\_\_\_\_\_  
Mayor of the City of Centerville, Ohio

ATTEST:

  
\_\_\_\_\_  
Clerk of the Council, City of Centerville, Ohio

CERTIFICATE

The undersigned, Clerk of Council of the City of Centerville, Ohio, hereby certifies the foregoing to be a true and correct copy of Resolution Number 82-23, passed by the Council of the City of Centerville, Ohio, on the 18<sup>th</sup> day of September, 2023.

  
\_\_\_\_\_  
Clerk of Council, City of Centerville, Ohio

Approved as to form, consistency  
with existing ordinances, the  
charter & constitutional provisions.  
Department of Law  
Scott A. Liberman  
Municipal Attorney

**APPLICATION FOR DEPOSIT OF PUBLIC FUNDS**

**TO: CITY OF CENTERVILLE**

**MONTGOMERY COUNTY, OHIO**

**U. S. Bank, N.A.** which is located and doing business in **MONTGOMERY COUNTY, Ohio** through an office in **CENTERVILLE, Ohio** hereby applies to be designated as a depository for Active and Interim/Inactive Funds belonging to the **CITY OF CENTERVILLE** from **OCTOBER 1, 2023 through SEPTEMBER 30, 2028** inclusive.

1. The total amount applied for as specified below will be **ALL ELIGIBLE DEPOSITS** which amount, in addition to those public funds held under Sections 135.01 through 135.40 of the Ohio Revised Code, is not in excess of thirty percent (30%) of its total assets of \$669,902,786,000.00 as revealed by the financial statements attached hereto.

The maximum amount of public moneys which the applicant desires to receive and have on deposit as active funds at any one time during the period covered by this offer is **ALL ELIGIBLE DEPOSITS**.

The maximum amount of such public moneys which the applicant desires to receive and have on hand as interim/inactive deposits at any one time during the period is a total of **ALL ELIGIBLE DEPOSITS**.

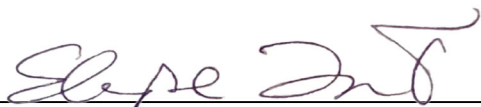
For interim deposits the bank will issue Certificates of Deposit during the period of designation in the amount desired. Interest will be payable at the maturity thereof, or at the time of withdrawal prior thereto. Interest rates are subject to change from time to time. Current interest rate quotations are available from the bank during normal business hours.

This application is accompanied by the required financial statement of the applicant under the oath of Lisa R. Stark, E.V.P. and Controller and in such detail to show the assets and the capital funds of the applicant as of the date of its latest report to the Office of the Comptroller of the Currency adjusted to show any changes therein made after the report, but prior to the date of this application.

U S Bank, N.A., if subsequently designated as a depository, will comply in all respects with the laws, regulations and rules of Ohio and the United States relative to the deposit of such funds and will furnish, at the bank's option, security for funds as provided under either Section 135.18 or 135.181.

**U. S. Bank, N.A.**

By:



Elyse Trout, Vice President

**MEMORANDUM OF AGREEMENT FOR DEPOSIT OF PUBLIC FUNDS**

This is an agreement between **U. S. Bank, N.A.**, a National bank located and doing business in **MONTGOMERY COUNTY** through an office located in **CENTERVILLE, Ohio** and the whereby the **CITY OF CENTERVILLE** accepts the bank's offer to serve as public depository during the period from **OCTOBER 1, 2023 through SEPTEMBER 30, 2028** inclusive. Under this agreement the sub-division will appoint U S Bank, N.A. as its depositories and will deposit funds as enumerated below:

A) **CITY OF CENTERVILLE** will deposit and the bank will accept a maximum of **ALL ELIGIBLE DEPOSITS** or any part thereof. For the service of making active funds accessible by demand, check, draft or other similar instrument, the bank may charge a reasonable fee as enumerated under Section 135.16 of the Ohio Revised Code.

b) **CITY OF CENTERVILLE** will deposit and the bank will accept as interim/inactive deposits a maximum **ALL ELIGIBLE DEPOSITS** or any part thereof. The bank will issue Certificates of Deposit during the period of designation in the amount desired. U S Bank, N.A., will bid competitive rates of the customer's interim deposits.

For interim deposits, the interest payable on Certificates of Deposit will be at the maturity thereof or at the time of withdrawal prior thereto. Also, for interim deposits, the interest rates are subject to change from time to time. If a deposit is renewed, it shall carry the then prevailing interest rate at that time on that type of deposit.

The total amount thus awarded under this agreement totals **ALL ELIGIBLE DEPOSITS** which does not exceed the limitations set forth under Chapter 135 of thirty percent (30%) of total assets.

The bank will secure all public deposits at the bank's option under Sections 135.01 through 135.40, in an amount sufficient to meet the requirements of Chapter 135.

On the last business day of each month during the period that any funds awarded pursuant to this agreement are on deposit with the bank, the bank will furnish a statement showing the balance of such active moneys in its possession. The bank may charge a reasonable fee for providing monthly statements under this agreement.

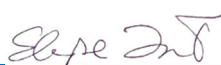
The bank agrees that it will comply with all the requirements of the Ohio Revised Code, Chapter 135 and any amendments thereto. The bank also further agrees that it will abide by any state and federal laws, rules or regulations or any amendments thereunder. If any such laws, rules or regulations are changed or amended during the terms of the designation as public depository, and if the change of laws, rules or regulations will cause this agreement to become unlawful, at the bank's option, this agreement shall be limited so as not to extend beyond the date when such change becomes effective.

As part of this agreement, the depositor agrees to be subject to the rules which govern the account in which the depositors' funds are deposited. Also, the depositor agrees to provide the bank the names and signatures of those persons authorized to execute drafts on and to make withdrawals from the accounts, and to provide such documentation establishing these persons authority as the bank may request.

**CITY OF CENTERVILLE**

**U.S. Bank, N.A.**

By: \_\_\_\_\_



\_\_\_\_\_  
Elyse D Trout  
Vice President

By: \_\_\_\_\_

Federal Financial Institutions Examination Council



# Consolidated Reports of Condition and Income for a Bank with Domestic and Foreign Offices—FFIEC 031

## Report at the close of business June 30, 2023

20230630  
(RCON 9999)

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

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of \$100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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 nonmember 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

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

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

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

**July 28, 2023**

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

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

### Submission of Reports

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

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.

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

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.

### U.S. Bank National Association

\_\_\_\_\_  
Legal Title of Bank (RSSD 9017)

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).

### Cincinnati

\_\_\_\_\_  
City (RSSD 9130)

FDIC Certificate Number

**6548**

(RSSD 9050)

**OH**

\_\_\_\_\_  
State Abbreviation (RSSD 9200)

**45202**

\_\_\_\_\_  
Zip Code (RSSD 9220)

\_\_\_\_\_  
Legal Entity Identifier (LEI)

**6BYL5QZYBDK8S7L73M02**

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

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



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

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

## Contact Information for the Reports of Condition and Income

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

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

**CONF**

Name (TEXT C490)

**CONF**

Title (TEXT C491)

**CONF**

E-mail Address (TEXT C492)

**CONF**

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)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

**CONF**

Name (TEXT FT42)

**CONF**

E-mail Address (TEXT FT44)

**CONF**

Area Code / Phone Number / Extension (TEXT FT43)

**CONF**

Area Code / FAX Number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

**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 C445)

### Third Contact

**CONF**

Name (TEXT C870)

**CONF**

Title (TEXT C871)

**CONF**

E-mail Address (TEXT C872)

**CONF**

Area Code/ Phone Number/ Extension (TEXT C873)

### Fourth Contact

**CONF**

Name (TEXT C875)

**CONF**

Title (TEXT C876)

**CONF**

E-mail Address (TEXT C877)

**CONF**

Area Code/ Phone Number/ Extension (TEXT C878)



# Consolidated Report of Income for the period January 1, 2023–June 30, 2023

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

## Schedule RI—Income Statement

	Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:				
a. Interest and fee income on loans:				
(1) In domestic offices:				
(a) Loans secured by real estate:				
(1) Loans secured by 1–4 family residential properties.....	4435		2,672,792	1.a.(1)(a)(1)
(2) All other loans secured by real estate.....	4436		1,593,855	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers.....	4024		38,516	1.a.(1)(b)
(c) Commercial and industrial loans.....	4012		3,336,094	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:				
(1) Credit cards.....	B485		1,622,341	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486		743,865	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions.....	4056		0	1.a.(1)(e)
(f) All other loans in domestic offices.....	B487		735,723	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4059		6,015	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)).....	4010		10,749,201	1.a.(3)
b. Income from lease financing receivables.....	4065		202,607	1.b.
c. Interest income on balances due from depository institutions <sup>(1)</sup> .....	4115		1,141,150	1.c.
d. Interest and dividend income on securities:				
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488		320,394	1.d.(1)
(2) Mortgage-backed securities.....	B489		1,465,658	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060		359,292	1.d.(3)
e. Interest income from trading assets.....	4069		7,422	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020		852	1.f.
g. Other interest income.....	4518		99,376	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g.).....	4107		14,345,952	1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Interest on deposits in domestic offices:				
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508		350,966	2.a.(1)(a)
(b) Nontransaction accounts:				
(1) Savings deposits (includes MMDAs).....	0093		2,599,900	2.a.(1)(b)(1)
(2) Time deposits of \$250,000 or less.....	HK03		297,282	2.a.(1)(b)(2)
(3) Time deposits of more than \$250,000.....	HK04		242,602	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs.....	4172		113,167	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180		16,624	2.b.
c. Interest on trading liabilities and other borrowed money.....	4185		1,316,793	2.c.

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

## Schedule RI—Continued

	Dollar Amounts in Thousands		Year-to-date		
			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures.....	4200			78,301	2.d.
e. Total interest expense (sum of items 2.a through 2.d).....	4073			<b>5,015,635</b>	2.e.
3. Net interest income (item 1.h minus 2.e).....	4074			<b>9,330,317</b>	3.
4. Provision for loan and lease losses <sup>(1)</sup> .....	JJ33			<b>1,250,671</b>	4.
5. Noninterest income:					
a. Income from fiduciary activities <sup>(2)</sup> .....	4070			934,577	5.a.
b. Service charges on deposit accounts.....	4080			534,603	5.b.
c. Trading revenue <sup>(3)</sup> .....	A220			198,528	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage.....	C886			170,053	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions.....	C888			102,010	5.d.(2)
(3) Fees and commissions from annuity sales.....	C887			0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities.....	C386			156	5.d.(4)
(5) Income from other insurance activities.....	C387			108	5.d.(5)
e. Venture capital revenue.....	B491			0	5.e.
f. Net servicing fees.....	B492			133,550	5.f.
g. Net securitization income.....	B493			0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases.....	5416			97,948	5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415			2,085	5.j.
k. Net gains (losses) on sales of other assets <sup>(4)</sup> .....	B496			1,927	5.k.
l. Other noninterest income*.....	B497			<b>2,902,017</b>	5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079			<b>5,077,562</b>	5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....	3521			0	6.a.
b. Realized gains (losses) on available-for-sale debt securities.....	3196			(28,709)	6.b.
7. Noninterest expense:					
a. Salaries and employee benefits.....	4135			5,107,837	7.a.
b. Expenses of premises and fixed assets (net of rental income (excluding salaries and employee benefits and mortgage interest).....	4217			626,323	7.b.
c. (1) Goodwill impairment losses.....	C216			0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets.....	C232			318,248	7.c.(2)
d. Other noninterest expense*.....	4092			<b>2,834,950</b>	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093			<b>8,887,358</b>	7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....	HT69			<b>4,241,141</b>	8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading <sup>(5)</sup> .....	HT70			11	8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b).....	4301			<b>4,241,152</b>	8.c.
9. Applicable income taxes (on item 8.c).....	4302			931,208	9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300			<b>3,309,944</b>	10.
11. Discontinued operations, net of applicable income taxes*.....	FT28			0	11.

\* Describe on Schedule RI-E—Explanations.

- Institutions that have adopted ASU-2016-13 should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
- 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.
- 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.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
- Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

## Schedule RI—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	3,309,944		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).....	G103	18,825		13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	3,291,119		14.

### Memoranda

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....		4513	41,830	M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets <sup>(1)</sup></i>				
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8).....		8431	226,809	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....		4313	152,710	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....		4507	158,169	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number).....			Number 4150	M.5.
6. Not applicable				
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>(2)</sup> .....		RIAD 9106	Date 00000000	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):				
<i>Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of \$10 million or more for any quarter of the preceding calendar year.</i>				
		RIAD	Amount	
a. Interest rate exposures.....		8757	101,009	M.8.a.
b. Foreign exchange exposures.....		8758	99,097	M.8.b.
c. Equity security and index exposures.....		8759	0	M.8.c.
d. Commodity and other exposures.....		8760	0	M.8.d.
e. Credit exposures.....		F186	(1,578)	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. <sup>(1)</sup></i>				
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):				
(1) Gross credit valuation adjustment (CVA).....		FT36	(8,560)	M.8.f.(1)
(2) CVA hedge.....		FT37	(5,200)	M.8.f.(2)

1. The asset-size tests are based on the total assets reported on the June 30, 2022, Report of Condition.

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

## Schedule RI—Continued

### Memoranda—Continued

Dollar Amounts in Thousands

	Year-to-date		
	RIAD	Amount	
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA).....	FT38	(15,422)	M.8.g.(1)
(2) DVA hedge.....	FT39	(357)	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA.....	FT40	105,151	M.8.h.
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets (1)</i>			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading.....	C889	1,866	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	C890	(14,836)	M.9.b.
10. Credit losses on derivatives (see instructions).....	A251	0	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIAD	Yes	No
	A530		X
<i>Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.</i>			
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1)).....	RIAD	Amount	
	F228	0	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:			
a. Net gains (losses) on assets.....	F551	(132,251)	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	0	M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553	0	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)(2).....	J321	NA	M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets (1) 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):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	102,504	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	73,136	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	18,771	M.15.c.
d. All other service charges on deposit accounts.....	H035	340,192	M.15.d.

1. The asset-size tests are based on the total assets reported on the June 30, 2022, Report of Condition.

2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

## Schedule RI-A— Changes in Bank Equity Capital

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2022</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	44,080,326	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	45,996	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	44,126,322	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	3,291,119	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	0	5.
6. Treasury stock transactions, net.....	B510	0	6.
7. Changes incident to business combinations, net.....	4356	15,100,661	7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0	8.
9. LESS: Cash dividends declared on common stock.....	4460	2,500,000	9.
10. Other comprehensive income <sup>(1)</sup> .....	B511	698,078	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	(168,829)	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	60,547,351	12.

\* Describe on Schedule RI-E—Explanations

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

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

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

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

Dollar Amounts in Thousands	(Column A) Charge-offs <sup>(1)</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....	C891	15	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	C893	1,700	C894	84	1.a.(2)
b. Secured by farmland in domestic offices.....	3584	867	3585	9	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5411	4,367	5412	5,222	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	C234	124,388	C217	11,812	1.c.(2)(a)
(b) Secured by junior liens.....	C235	640	C218	1,856	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3588	30,634	3589	221	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	95	C896	206	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	C897	120,830	C898	11,048	1.e.(2)
f. In foreign offices.....	B512	0	B513	0	1.f.

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

## Schedule RI-B—Continued

### Part I—Continued

	(Column A) Charge-offs <sup>(1)</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers.....	4655	1,146	4665	270	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	4645	154,780	4617	28,871	4.a.
b. To non-U.S. addressees (domicile).....	4646	30	4618	31	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	456,620	B515	82,553	5.a.
b. Automobile loans.....	K129	219,924	K133	25,203	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K205	82,510	K206	21,654	5.c.
6. Loans to foreign governments and official institutions.....	4643	0	4627	0	6.
7. All other loans.....	4644	2,871	4628	471	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures.....	F185	8,455	F187	6,464	8.a.
b. All other leases.....	C880	13,806	F188	5,627	8.b.
9. Total (sum of items 1 through 8).....	4635	<b>1,223,678</b>	4605	<b>201,602</b>	9.

### Memoranda

	(Column A) Charge-offs <sup>(1)</sup>		(Column B) Recoveries		
	Calendar Year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities ( <i>not secured by real estate</i> ) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	198	5410	59	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	192	4662	0	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>(2)</sup> .....	C388	102,109	M.4.

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).

## Schedule RI-B—Continued

### Part II. Changes in Allowances for Credit Losses <sup>(1)</sup>

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities <sup>(2)</sup>		(Column C) Available-for-Sale Debt Securities <sup>(2)</sup>		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
	1. Balance most recently reported for the <i>December 31, 2022</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	B522	6,108,069	JH88	0	JH94	
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	201,602	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	914,267	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets <sup>(3)</sup> .....	5523	309,411	JJ00	0	JJ01	0	4.
5. Provisions for credit losses <sup>(4,5)</sup> .....	4230	1,185,685	JH90	0	JH96	1	5.
6. Adjustments* (see instructions for this schedule).....	C233	892,419	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	7,164,097	JH93	0	JH99	494	7.

\* Describe on Schedule RI-E—Explanations.

- Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 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.
- 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.
- For institutions that have adopted ASU 2016-13, the sum of item 5, columns A through C, plus Schedule RI-B, Part II, Memorandum items 5 and 7, below must equal Schedule RI, item 4.

#### Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	0	M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	99,329	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	C390	0	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A above) <sup>(2)</sup> .....	C781	NA	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>(3)</sup> .....	JJ02	2,220	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>(3)</sup> .....	RCFD		
	JJ03	9,702	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>(3)</sup> .....	RIAD		
	MG93	62,765	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) <sup>(3)</sup> .....	MG94	409,000	M.8.

- 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.
- Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
- Memorandum items 5, 6, 7, and 8 are to be completed only by institutions that have adopted ASU 2016-13.



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

### Part I. Disaggregated Data on the Allowance for Loan and Lease Losses <sup>(1)</sup>

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

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

- Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.
- The \$1 billion asset-size test is based on the total assets reported on the *June 30, 2022*, Report of Condition.
- 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.
- 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—Continued

### Part II. Disaggregated Data on the Allowances for Credit Losses <sup>(1)</sup>

Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets. <sup>(2)</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCFD	Amount	RCFD	Amount	
	Loans and Leases Held for Investment:				
1. Real estate loans:					
a. Construction loans.....	JJ04	11,581,744	JJ12	433,429	1.a.
b. Commercial real estate loans.....	JJ05	42,774,824	JJ13	980,751	1.b.
c. Residential real estate loans.....	JJ06	114,449,023	JJ14	899,255	1.c.
2. Commercial loans <sup>(3)</sup> .....	JJ07	136,775,104	JJ15	1,830,604	2.
3. Credit cards.....	JJ08	26,625,655	JJ16	2,185,103	3.
4. Other consumer loans.....	JJ09	47,221,347	JJ17	834,955	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a. through 5) <sup>(4)</sup> .....	JJ11	<b>379,427,697</b>	JJ19	<b>7,164,097</b>	6.

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

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

## Schedule RI-D—Income from Foreign Offices

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

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
1. Total interest income in foreign offices.....		C899	0	1.
2. Total interest expense in foreign offices.....		C900	0	2.
3. Provision for loan and lease losses in foreign offices <sup>(1)</sup> .....		KW02	0	3.
4. Noninterest income in foreign offices:				
a. Trading revenue.....		C902	0	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions.....		C903	0	4.b.
c. Net securitization income.....		C904	0	4.c.
d. Other noninterest income.....		C905	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 .....		JA28	0	5.
6. Total noninterest expense in foreign offices.....		C907	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.....		C908	0	7.
8. Applicable income taxes (on items 1 through 7).....		C909	0	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices.....		GW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9).....		C911	0	10.
11. Not applicable				
12. Eliminations arising from the consolidation of foreign offices with domestic offices.....		C913	0	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12).....		C914	0	13.

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

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

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

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.i)						
Itemize and describe amounts greater than \$100,000 that exceed 7 percent of Schedule RI, item 5.i:						
a.	Income and fees from the printing and sale of checks.....	C013	0			1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0			1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0			1.c.
d.	Rent and other income from other real estate owned.....	4042	0			1.d.
e.	Safe deposit box rent.....	C015	0			1.e.
f.	Bank card and credit card interchange fees.....	F555	781,877			1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0			1.g.
h.	<small>TEXT</small> 4461 Merchant processing services	4461	822,928			1.h.
i.	<small>TEXT</small> 4462 Corporate payment products revenue	4462	375,684			1.i.
j.	<small>TEXT</small> 4463	4463	0			1.j.
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:						
a.	Data processing expenses.....	C017	292,876			2.a.
b.	Advertising and marketing expenses.....	0497	204,355			2.b.
c.	Directors' fees.....	4136	0			2.c.
d.	Printing, stationery, and supplies.....	C018	0			2.d.
e.	Postage.....	8403	0			2.e.
f.	Legal fees and expenses.....	4141	0			2.f.
g.	FDIC deposit insurance assessments.....	4146	CONF			2.g.
h.	Accounting and auditing expenses.....	F556	0			2.h.
i.	Consulting and advisory expenses.....	F557	220,568			2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0			2.j.
k.	Telecommunications expenses.....	F559	0			2.k.
l.	Other real estate owned expenses.....	Y923	0			2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0			2.m.
n.	<small>TEXT</small> 4464 Capitalized computer software expense	4464	499,079			2.n.
o.	<small>TEXT</small> 4467 Merger and integration charges	4467	554,000			2.o.
p.	<small>TEXT</small> 4468	4468	0			2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11) (itemize and describe each discontinued operation):						
a.	(1) <small>TEXT</small> FT29	FT29	0			3.a.(1)
	(2) Applicable income tax effect.....	FT30	0			3.a.(2)
b.	(1) <small>TEXT</small> FT31	FT31	0			3.b.(1)
	(2) Applicable income tax effect.....	FT32	0			3.b.(2)

## Schedule RI-E—Continued

		Year-to-date		
		RIAD	Amount	
Dollar Amounts in Thousands				
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.		JJ26	NA	4.a.
b.	<b>Not applicable</b>			
c.	<small>TEXT B526</small> Effect of adoption of ASU 2022-02	B526	45,996	4.c.
d.	<small>TEXT B527</small>	B527	0	4.d.
5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	<small>TEXT 4498</small> Dividend of subsidiary to parent holding company	4498	(168,829)	5.a.
b.	<small>TEXT 4499</small>	4499	0	5.b.
6. Adjustments to allowances for credit losses <sup>(3)</sup> (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets on or after the effective date of ASU 2016-13 <sup>(1)</sup> .....	JJ27	NA	6.a.
b.	Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>(1,2)</sup> .....	JJ28	NA	6.b.
c.	<small>TEXT 4521</small> Foreign currency translation	4521	137	6.c.
d.	<small>TEXT 4522</small> Effect of adoption of ASU 2022-02	4522	(61,906)	6.d.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	Yes	No
		4769	x	

Other explanations (please type or print clearly):

(TEXT 4769)

Two additional adjustments for RIE Line 6. \$126,588 MUB Q1 Change in allowances for credit losses related to Union Bank post purchase accounting adjustments. \$827,600 MUB 2022 RIB Part II Line 1

- Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.
- An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.
- Institutions that have not adopted ASU 2016-13 should report adjustments to allowance for loan and lease losses in items 6.c and 6.d, if applicable.

## Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2023

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

### Schedule RC—Balance Sheet

				Dollar Amounts in Thousands	RCFD	Amount		
<b>Assets</b>								
1. Cash and balances due from depository institutions (from Schedule RC-A):								
a. Noninterest-bearing balances and currency and coin <sup>(1)</sup> .....					0081	5,829,349	1.a.	
b. Interest-bearing balances <sup>(2)</sup> .....					0071	64,635,520	1.b.	
2. Securities:								
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>(3)</sup> .....					JJ34	<b>86,937,847</b>	2.a.	
b. Available-for-sale debt securities (from Schedule RC-B, column D).....					1773	<b>68,550,839</b>	2.b.	
c. Equity securities with readily determinable fair values not held for trading <sup>(4)</sup> .....					JA22	34,741	2.c.	
3. Federal funds sold and securities purchased under agreements to resell:								
a. Federal funds sold in domestic offices.....				RCON	B987	56,756	3.a.	
b. Securities purchased under agreements to resell <sup>(5,6)</sup> .....				RCFD	B989	0	3.b.	
4. Loans and lease financing receivables (from Schedule RC-C):								
a. Loans and leases held for sale.....					RCFD	5369	2,361,061	4.a.
b. Loans and leases held for investment.....				RCFD	B528	379,427,697	4.b.	
c. LESS: Allowance for loan and lease losses <sup>(7)</sup> .....				RCFD	3123	<b>7,164,097</b>	4.c.	
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....					B529	<b>372,263,600</b>	4.d.	
5. Trading assets (from Schedule RC-D).....					3545	<b>4,172,801</b>	5.	
6. Premises and fixed assets (including capitalized leases).....					2145	3,693,966	6.	
7. Other real estate owned (from Schedule RC-M).....					2150	<b>24,582</b>	7.	
8. Investments in unconsolidated subsidiaries and associated companies.....					2130	237,469	8.	
9. Direct and indirect investments in real estate ventures.....					3656	0	9.	
10. Intangible assets (from Schedule RC-M).....					2143	<b>18,945,459</b>	10.	
11. Other assets (from Schedule RC-F) <sup>(6)</sup> .....					2160	<b>42,158,796</b>	11.	
12. Total assets (sum of items 1 through 11).....					2170	<b>669,902,786</b>	12.	

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

2. Includes time certificates of deposit not held for trading.

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

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

5. Includes all securities resale agreements, regardless of maturity.

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

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

## Schedule RC—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<b>Liabilities</b>						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I).....				2200	<b>526,741,722</b>	13.a.
(1) Noninterest-bearing <sup>(1)</sup> .....		RCON	6631	108,528,285		13.a.(1)
(2) Interest-bearing.....		RCON	6636	418,213,437		13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs (from Schedule RC-E, Part II).....				RCFN		
(1) Noninterest-bearing.....				2200	<b>7,780,991</b>	13.b.
(2) Interest-bearing.....		RCFN	6631	97,573		13.b.(1)
		RCFN	6636	7,683,418		13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices <sup>(2)</sup> .....				RCON	B993	284,845
b. Securities sold under agreements to repurchase <sup>(3)</sup> .....				RCFD	B995	326,614
15. Trading liabilities (from Schedule RC-D).....				RCFD	3548	<b>7,590,146</b>
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)....				RCFD	3190	<b>44,485,819</b>
17. and 18. Not applicable				RCFD		
19. Subordinated notes and debentures <sup>(4)</sup> .....				3200	4,600,000	19.
20. Other liabilities (from Schedule RC-G).....				2930	<b>16,910,687</b>	20.
21. Total liabilities (sum of items 13 through 20).....				2948	<b>608,720,824</b>	21.
22. Not applicable						
<b>Equity Capital</b>						
<b>Bank Equity Capital</b>						
23. Perpetual preferred stock and related surplus.....				3838	0	23.
24. Common stock.....				3230	18,200	24.
25. Surplus (exclude all surplus related to preferred stock).....				3839	29,949,237	25.
26. a. Retained earnings.....				3632	41,121,399	26.a.
b. Accumulated other comprehensive income <sup>(5)</sup> .....				B530	(10,541,485)	26.b.
c. Other equity capital components <sup>(6)</sup> .....				A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....				3210	<b>60,547,351</b>	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....				3000	634,611	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....				G105	<b>61,181,962</b>	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....				3300	<b>669,902,786</b>	29.

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

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

3. Includes all securities repurchase agreements, regardless of maturity.

4. Includes limited-life preferred stock and related surplus.

5. 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.

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



## Schedule RC—Continued

### Memoranda

#### To be reported with the March Report of Condition.

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

RCFD	Number
6724	NA

M.1.

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

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

#### To be reported with the March Report of Condition.

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

RCON	Date
8678	NA

M.2.

## Schedule RC-A—Cash and Balances Due from Depository Institutions

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices			
	RCFD	Amount	RCON	Amount		
	0022	4,099,436				
1. Cash items in process of collection, unposted debits, and currency and coin						
a. Cash items in process of collection and unposted debits.....			0020	1,157,259		1.a.
b. Currency and coin.....			0080	2,942,177		1.b.
2. Balances due from depository institutions in the U.S.....	0082	1,075,749	0082	1,075,749		2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	7,551,500	0070	175,168		3.
4. Balances due from Federal Reserve Banks.....	0090	57,738,184	0090	57,738,184		4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b).....	0010	<b>70,464,869</b>	0010	<b>63,088,537</b>		5.

## Schedule RC-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities.....	0211	1,344,588	0213	1,286,822	1286	14,609,169	1287	13,493,271	1.
2. U.S. Government agency and sponsored agency obligations (exclude mort- gage-backed securities) <sup>(1)</sup> .....	HT50	0	HT51	0	HT52	6,007,590	HT53	4,856,575	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	0	8497	0	8498	11,090,815	8499	9,943,991	3.

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

### Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	19,760,418	G301	18,515,611	G302	5,009,289	G303	4,709,396	4.a.(1)
(2) Issued by FNMA and FHLMC.....	G304	63,717,388	G305	54,394,474	G306	11,562,122	G307	10,227,241	4.a.(2)
(3) Other pass-through securities.....	G308	0	G309	0	G310	59	G311	59	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	G312	420,310	G313	410,408	G314	11,625,962	G315	10,672,746	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	0	K145	0	4.c.(1)(a)
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	K150	491,544	K151	484,619	K152	553,541	K153	463,341	4.c.(2)(a)
(b) All other commercial MBS.....	K154	0	K155	0	K156	7,012	K157	6,432	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	6,654,010	C027	6,614,393	5.a.
b. Structured financial products.....	HT58	1,203,599	HT59	1,193,083	HT60	8,997,663	HT61	7,559,617	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	4,000	1746	3,777	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments <sup>(2)</sup> .....					MG95	(1,134)			7.
8. Total (sum of items 1 through 7) <sup>(3)</sup> .....	1754	<b>86,937,847</b>	1771	<b>76,285,017</b>	1772	<b>76,120,098</b>	1773	<b>68,550,839</b>	8.

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

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

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

## Schedule RC-B—Continued

### Memoranda

	Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities <sup>(1)</sup> .....		0416	21,263,556	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):				
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: <sup>(2),(3)</sup>				
(1) Three months or less.....	A549		1,145,328	M.2.a.(1)
(2) Over three months through 12 months.....	A550		229,007	M.2.a.(2)
(3) Over one year through three years.....	A551		1,200,805	M.2.a.(3)
(4) Over three years through five years.....	A552		6,335,576	M.2.a.(4)
(5) Over five years through 15 years.....	A553		29,647,134	M.2.a.(5)
(6) Over 15 years.....	A554		6,460,856	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),(4)</sup>				
(1) Three months or less.....	A555		51,929	M.2.b.(1)
(2) Over three months through 12 months.....	A556		5,606	M.2.b.(2)
(3) Over one year through three years.....	A557		116,303	M.2.b.(3)
(4) Over three years through five years.....	A558		851,545	M.2.b.(4)
(5) Over five years through 15 years.....	A559		8,342,033	M.2.b.(5)
(6) Over 15 years.....	A560		89,047,086	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>				
(1) Three years or less.....	A561		1,318,575	M.2.c.(1)
(2) Over three years.....	A562		10,735,798	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248		23,227	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778		0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):				
a. Amortized cost.....	8782		0	M.4.a.
b. Fair value.....	8783		0	M.4.b.

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

## Schedule RC-B—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with \$10 billion or more in total assets. <sup>(1)</sup></i>									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables.....	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines.....	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans.....	B846	0	B847	0	B848	6,654,010	B849	6,614,393	M.5.c.
d. Other consumer loans.....	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans.....	B854	0	B855	0	B856	0	B857	0	M.5.e.
f. Other.....	B858	0	B859	0	B860	0	B861	0	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
a. Trust preferred securities issued by financial institutions.....	G348	0	G349	0	G350	0	G351	0	M.6.a.
b. Trust preferred securities issued by real estate investment trusts.....	G352	0	G353	0	G354	0	G355	0	M.6.b.
c. Corporate and similar loans.....	G356	0	G357	0	G358	832,761	G359	836,729	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs).....	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products.....	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets.....	G372	1,203,599	G373	1,193,083	G374	8,164,902	G375	6,722,888	M.6.g.

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

## Schedule RC-C—Loans and Lease Financing Receivables

### Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: <sup>(2)</sup> .....	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans.....	F158	3,522,157	F158	3,522,157	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F159	7,317,568	F159	7,317,568	1.a.(2)
b. Secured by farmland (including farm residential and other improvements).....	1420	801,595	1420	801,595	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	1797	11,089,124	1797	11,089,124	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens.....	5367	116,729,422	5367	116,729,422	1.c.(2)(a)
(b) Secured by junior liens.....	5368	1,709,665	5368	1,709,665	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties.....	1460	12,389,591	1460	12,389,591	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F160	9,972,781	F160	9,972,781	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F161	18,339,368	F161	18,339,368	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.....			B531	41,183	2.a.
(1) To U.S. branches and agencies of foreign banks.....	B532	0			2.a.(1)
(2) To other commercial banks in the U.S.....	B533	41,183			2.a.(2)
b. To other depository institutions in the U.S.....	B534	6,024	B534	6,024	2.b.
c. To banks in foreign countries:			B535	25,550	2.c.
(1) To foreign branches of other U.S. banks.....	B536	0			2.c.(1)
(2) To other banks in foreign countries.....	B537	29,624			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers.....	1590	1,069,673	1590	1,069,673	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile).....	1763	100,377,301	1763	100,377,301	4.a.
b. To non-U.S. addressees (domicile).....	1764	1,764,140	1764	1,327,778	4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards.....	B538	26,625,655	B538	26,625,648	6.a.
b. Other revolving credit plans.....	B539	3,796,650	B539	3,796,650	6.b.
c. Automobile loans.....	K137	11,536,535	K137	11,536,535	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans).....	K207	14,417,291	K207	14,417,291	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks).....	2081	0	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....	2107	8,684,573	2107	8,684,573	8.

1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

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



## Schedule RC-C—Continued

### Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:.....	1563	22,530,888			9.
a. Loans to nondepository financial institutions.....			J454	13,911,882	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured).....			1545	1,220,195	9.b.(1)
(2) All other loans (exclude consumer loans).....			J451	7,398,811	9.b.(2)
10. Lease financing receivables (net of unearned income): .....			2165	9,035,758	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	4,637,111			10.a.
b. All other leases.....	F163	4,400,839			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale <sup>(1)</sup> (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b).....	2122	381,788,758	2122	381,346,123	12.

### Memoranda

Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans.....			K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....			K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices.....			F576	556,571	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....			K160	624	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	4,500	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....			K162	38,203	M.1.d.(2)
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile).....			K163	140,489	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....			K164	0	M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	335,295	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.....	RCON				
(2) Not applicable	K166	0			M.1.f.(1)
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD				
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card.....	K168	0			M.1.f.(3)
(b) Automobile loans.....					
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K098	125,044			M.1.f.(4)(a)
(b) Automobile loans.....	K203	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K204	0			M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f).....			HK25	1,075,682	M.1.g.

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

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>(1)</sup> <sup>(2)</sup>				
(1) Three months or less .....	A564		2,628,404	M.2.a.(1)
(2) Over three months through 12 months .....	A565		1,939,037	M.2.a.(2)
(3) Over one year through three years .....	A566		2,042,023	M.2.a.(3)
(4) Over three years through five years.....	A567		7,146,126	M.2.a.(4)
(5) Over five years through 15 years .....	A568		44,940,519	M.2.a.(5)
(6) Over 15 years .....	A569		57,826,143	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: <sup>(1)</sup> <sup>(3)</sup>		RCFD		
(1) Three months or less.....	A570		193,438,594	M.2.b.(1)
(2) Over three months through 12 months.....	A571		7,102,054	M.2.b.(2)
(3) Over one year through three years.....	A572		15,340,346	M.2.b.(3)
(4) Over three years through five years.....	A573		19,705,778	M.2.b.(4)
(5) Over five years through 15 years.....	A574		18,861,705	M.2.b.(5)
(6) Over 15 years.....	A575		9,777,023	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....	A247		58,566,182	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> .....	2746		14,831,539	M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	RCON			
	5370		49,210,742	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate).....	RCFD			
	B837		257,338	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>				
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A.....	C391		780,659	M.6.
<i>Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only.</i> <sup>(5)</sup>				
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):				
a. Outstanding balance.....	C779		NA	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9.....	C780		NA	M.7.b.

- Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
- Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
- Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
- Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.
- Memorandum item 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	
<i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>						
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:						
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....						
		F230	162,313			M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).</i>						
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....						
		F231	168,373			M.8.b.
c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above.....						
		F232	0			M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....						
		F577	928,469			M.9.
10. and 11. Not applicable						

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<i>Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: <sup>(1)</sup>							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.

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

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>			
13. Construction, land development, and other land loans in domestic offices with interest reserves:			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2)).....	RIAD G377	0	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	RCFD G378	212,415,191	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J466	NA	M.15.a.(1)
(2) Proprietary reverse mortgages.....	J467	NA	M.15.a.(2)
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J468	NA	M.15.b.(1)
(2) Proprietary reverse mortgages.....	J469	NA	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages.....	J470	NA	M.15.c.(1)
(2) Proprietary reverse mortgages.....	J471	NA	M.15.c.(2)
<i>Memorandum item 16 is to be completed by all banks.</i>			
16. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	821,000	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding.....	LG24	CONF	M.17.a.
b. Outstanding balance of Section 4013 loans.....	LG25	CONF	M.17.b.

## Schedule RC-C—Continued

### Part II. Loans to Small Businesses and Small Farms

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

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

#### Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
3. Number and amount <i>currently outstanding</i> 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 (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5564	954	5565	41,669	3.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5566	3,565	5567	421,258	3.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5568	8,273	5569	3,317,189	3.c.
4. Number and amount <i>currently outstanding</i> of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5570	1,260,993	5571	7,974,287	4.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5572	27,477	5573	2,000,588	4.b.
c. With <i>original amounts</i> of more than \$250,000 through \$1,000,000.....	5574	9,634	5575	2,224,434	4.c.

## Schedule RC-C—Continued

### Part II—Continued

#### Agricultural Loans to Small Farms

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount <i>currently outstanding</i> of “Loans secured by farmland (including farm residential and other improvements)” in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5578	2,705	5579	72,132	7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5580	1,739	5581	129,451	7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5582	540	5583	87,389	7.c.
8. Number and amount <i>currently outstanding</i> of “Loans to finance agricultural production and other loans to farmers” in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With <i>original amounts</i> of \$100,000 or less.....	5584	1,693	5585	38,316	8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000.....	5586	375	5587	36,466	8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000.....	5588	187	5589	38,421	8.c.

## Schedule RC-D—Trading Assets and Liabilities

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

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
<b>Assets</b>			
1. U.S. Treasury securities.....	3531	0	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities).....	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.....	3533	24,033	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA.....	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> (include CMOs, REMICs, and stripped MBS).....	G380	0	4.b.
c. All other residential MBS.....	G381	0	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(1)</sup> .....	K197	0	4.d.
e. All other commercial MBS.....	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products.....	HT62	0	5.a.
b. All other debt securities.....	G386	0	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties.....	HT63	0	6.a.(1)
(2) All other loans secured by real estate.....	HT64	0	6.a.(2)
b. Commercial and industrial loans.....	F614	90,614	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT65	0	6.c.
d. Other loans.....	F618	0	6.d.
7. and 8. Not applicable			
9. Other trading assets.....	3541	68	9.
10. Not applicable			
11. Derivatives with a positive fair value.....	3543	4,058,086	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5).....	3545	4,172,801	12.
<b>Liabilities</b>			
13. a. Liability for short positions.....	3546	0	13.a.
b. Other trading liabilities.....	F624	0	13.b.
14. Derivatives with a negative fair value.....	3547	7,590,146	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15).....	3548	7,590,146	15.

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

## Schedule RC-D—Continued

### Memoranda

	Consolidated Bank				
	RCFD	Amount			
Dollar Amounts in Thousands					
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):					
a. Loans secured by real estate:					
(1) Loans secured by 1 - 4 family residential properties.....	HT66	0	M.1.a.(1)		
(2) All other loans secured by real estate.....	HT67	0	M.1.a.(2)		
b. Commercial and industrial loans.....	F632	90,614	M.1.b.		
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68	0	M.1.c.		
d. Other loans.....	F636	0	M.1.d.		
<i>Memorandum items 2 through 10 are to be completed by banks with \$10 billion or more in total trading assets. (1)</i>					
2. Loans measured at fair value that are past due 90 days or more:					
a. Fair value.....	F639	NA	M.2.a.		
b. Unpaid principal balance.....	F640	NA	M.2.b.		
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):					
a. Trust preferred securities issued by financial institutions.....	G299	NA	M.3.a.		
b. Trust preferred securities issued by real estate investment trusts.....	G332	NA	M.3.b.		
c. Corporate and similar loans.....	G333	NA	M.3.c.		
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs).....	G334	NA	M.3.d.		
e. 1-4 family residential MBS not issued or guaranteed by GSEs.....	G335	NA	M.3.e.		
f. Diversified (mixed) pools of structured financial products.....	G651	NA	M.3.f.		
g. Other collateral or reference assets.....	G652	NA	M.3.g.		
4. Pledged trading assets:					
a. Pledged securities.....	G387	NA	M.4.a.		
b. Pledged loans.....	G388	NA	M.4.b.		
5. Asset-backed securities:					
a. Credit card receivables.....	F643	NA	M.5.a.		
b. Home equity lines.....	F644	NA	M.5.b.		
c. Automobile loans.....	F645	NA	M.5.c.		
d. Other consumer loans.....	F646	NA	M.5.d.		
e. Commercial and industrial loans.....	F647	NA	M.5.e.		
f. Other.....	F648	NA	M.5.f.		
6. Not applicable					
7. Equity securities (included in Schedule RC-D, item 9, above):					
a. Readily determinable fair values.....	F652	NA	M.7.a.		
b. Other.....	F653	NA	M.7.b.		
8. Loans pending securitization.....	F654	NA	M.8.		
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than \$1,000,000 and exceed 25 percent of the item): (2)					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F655</td></tr></table> .....	TEXT	F655	F655	0	M.9.a.
TEXT					
F655					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F656</td></tr></table> .....	TEXT	F656	F656	0	M.9.b.
TEXT					
F656					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F657</td></tr></table> .....	TEXT	F657	F657	0	M.9.c.
TEXT					
F657					
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than \$1,000,000 and exceed 25 percent of the item):					
a. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F658</td></tr></table> .....	TEXT	F658	F658	0	M.10.a.
TEXT					
F658					
b. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F659</td></tr></table> .....	TEXT	F659	F659	0	M.10.b.
TEXT					
F659					
c. <table border="1" style="display: inline-table; vertical-align: middle;"><tr><td>TEXT</td></tr><tr><td>F660</td></tr></table> .....	TEXT	F660	F660	0	M.10.c.
TEXT					
F660					

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

2. Exclude equity securities.



## Schedule RC-E—Deposit Liabilities

### Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>(1)</sup> (Included In Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations.....	B549	68,601,911			B550	437,489,738	1.
2. U.S. Government.....	2202	59,216			2520	190,045	2.
3. States and political subdivisions in the U.S.....	2203	3,980,308			2530	15,420,074	3.
4. Commercial banks and other depository institutions in the U.S.....	B551	836,223			B552	5,355	4.
5. Banks in foreign countries.....	2213	125,449			2236	13,213	5.
6. Foreign governments and official institutions (including foreign central banks).....	2216	20,190			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	<b>73,623,297</b>	2210	61,381,145	2385	<b>453,118,425</b>	7.

### Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	3,232,604	M.1.a.
b. Total brokered deposits.....	2365	35,030,270	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>(2)</sup> .....	HK05	33,542,902	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	33,542,902	M.1.d.(1)
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b above).....	K220	1,487,368	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law (to be completed for the December report only).....	5590	NA	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	2,352,660	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. <sup>(3)</sup></i>			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits.....	MT87	1,194,429	M.1.h.(1)
(a) Fully insured, affiliate, retail sweep deposits.....	MT88	1,194,429	M.1.h.(1)(a)
(2) Not fully insured, affiliate sweep deposits.....	MT89	655,713	M.1.h.(2)
(a) Not fully insured, affiliate, retail sweep deposits.....	MT90	655,713	M.1.h.(2)(a)
(3) Fully insured, non-affiliate sweep deposits.....	MT91	34,481,150	M.1.h.(3)
(a) Fully insured, non-affiliate, retail sweep deposits.....	MT92	34,481,150	M.1.h.(3)(a)
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	1,690,162	M.1.h.(4)
(a) Not fully insured, non-affiliate, retail sweep deposits.....	MT94	1,690,162	M.1.h.(4)(a)
i. Total sweep deposits that are not brokered deposits.....	MT95	13,104,513	M.1.i.

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

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

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

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs).....	6810	349,396,066			M.2.a.(1)
(2) Other savings deposits (excludes MMDAs).....	0352	53,778,978			M.2.a.(2)
b. Total time deposits of less than \$100,000.....	6648	23,031,052			M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473	11,161,481			M.2.c.
d. Total time deposits of more than \$250,000.....	J474	15,750,848			M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....	F233	994,488			M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>(1), (2)</sup>					
(1) Three months or less.....	HK07	6,327,631			M.3.a.(1)
(2) Over three months through 12 months.....	HK08	19,528,495			M.3.a.(2)
(3) Over one year through three years.....	HK09	7,852,796			M.3.a.(3)
(4) Over three years.....	HK10	483,611			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> .....	HK11	25,840,651			M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>(1), (4)</sup>					
(1) Three months or less.....	HK12	4,749,450			M.4.a.(1)
(2) Over three months through 12 months.....	HK13	8,643,819			M.4.a.(2)
(3) Over one year through three years.....	HK14	2,260,930			M.4.a.(3)
(4) Over three years.....	HK15	96,649			M.4.a.(4)
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) <sup>(3)</sup> .....	K222	13,391,427			M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?.....	RCON	Yes	No		
	P752	x			M.5.

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

	Dollar Amounts in Thousands		RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):					
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P753	1,988,442			M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use.....	P754	4,159,279			M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
- Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
- 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.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- The \$1 billion asset-size test is based on the total assets reported on the June 30, 2022, Report of Condition.

## Schedule RC-E—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use.....	P756	108,841,590	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations.....	P757	226,313,810	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use.....	P758	52,293,392	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations.....	P759	1,455,470	M.7.b.(2)

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

Items 1 through 6 are to be completed by banks with \$10 billion or more in total assets. <sup>(1)</sup>

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks).....	B553	7,722,563	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions.....	B554	0	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs).....	2625	58,428	3.
4. Foreign governments and official institutions (including foreign central banks).....	2650	0	4.
5. U.S. Government and states and political subdivisions in the U.S.....	B555	0	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b).....	2200	7,780,991	6.

#### Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b).....	A245	2,025,904	M.1.

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

## Schedule RC-F—Other Assets <sup>(1)</sup>

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Accrued interest receivable <sup>(2)</sup> .....			B556	2,114,284	1.
2.	Net deferred tax assets <sup>(3)</sup> .....			2148	5,565,853	2.
3.	Interest-only strips receivable (not in the form of a security) <sup>(4)</sup> .....			HT80	0	3.
4.	Equity investments without readily determinable fair values <sup>(5)</sup> .....			1752	2,516,222	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	1,896,644	5.a.
b.	Separate account life insurance assets.....			K202	5,220,489	5.b.
c.	Hybrid account life insurance assets.....			K270	499,133	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2168	<b>24,346,171</b>	6.
a.	Prepaid expenses.....	2166	0			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	0			6.c.
d.	FDIC loss-sharing indemnification assets.....	J448	0			6.d.
e.	Computer software.....	FT33	0			6.e.
f.	Accounts receivable.....	FT34	0			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	<small>TEXT</small> 3549.....	3549	0			6.h.
i.	<small>TEXT</small> 3550.....	3550	0			6.i.
j.	<small>TEXT</small> 3551.....	3551	0			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11).....			2160	<b>42,158,796</b>	7.

## Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1.	a. Interest accrued and unpaid on deposits in domestic offices <sup>(6)</sup> .....			3645	455,735	1.a.
	b. Other expenses accrued and unpaid (includes accrued income taxes payable).....			RCFD		
				3646	4,801,822	1.b.
2.	Net deferred tax liabilities <sup>(3)</sup> .....			3049	0	2.
3.	Allowance for credit losses on off-balance-sheet credit exposures <sup>(7)</sup> .....			B557	530,798	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item).....			2938	<b>11,122,332</b>	4.
a.	Accounts payable.....	3066	0			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	<small>TEXT</small> 3552.....	3552	0			4.f.
g.	<small>TEXT</small> 3553.....	3553	0			4.g.
h.	<small>TEXT</small> 3554.....	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	<b>16,910,687</b>	5.

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
- Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
- For savings banks, include "dividends" accrued and unpaid on deposits.
- Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

To be completed only by banks with foreign offices.

	Dollar Amounts in Thousands		Domestic Offices	
	RCON	Amount	RCON	Amount
1. and 2. Not applicable				
3. Securities purchased under agreements to resell.....	B989	0		3.
4. Securities sold under agreements to repurchase <sup>(1)</sup> .....	B995	326,614		4.
5. Other borrowed money..... EITHER	3190	44,485,730		5.
6. Net due from own foreign offices, Edge and agreement subsidiaries, and IBFs..... OR	2163	208,689		6.
7. Net due to own foreign offices, Edge and agreement subsidiaries, and IBFs.....	2941	0		7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs).....	2192	660,592,960		8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs).....	3129	599,619,687		9.

	Dollar Amounts in Thousands				
	(Column A) Amortized Cost of Held-to-Maturity Securities <sup>(2)</sup>		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities.....	0211	1,344,588	1287	13,493,271	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities).....	8492	0	8495	4,856,574	11.
12. Securities issued by states and political subdivisions in the U.S.....	8496	0	8499	9,943,991	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	G389	83,477,806	G390	14,936,637	13.a.(1)
(2) Other mortgage pass-through securities.....	1709	0	1713	59	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>(3)</sup> .....	G393	911,853	G394	11,136,087	13.b.(1)
(2) All other mortgage-backed securities.....	1733	0	1736	6,432	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities).....	G397	1,203,599	G398	14,174,009	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities).....	G399	0	G400	3,777	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15).....	1754	86,937,846	1773	68,550,837	17.

	RCON		Amount	
	RCON	Amount	RCON	Amount
18. Equity investments not held for trading:				
a. Equity securities with readily determinable fair values <sup>(4)</sup> .....	JA22	34,741		18.a.
b. Equity investments without readily determinable fair values.....	1752	2,516,087		18.b.

- Institutions that have adopted ASU 2016-13 should report item 4 amounts net of any applicable allowance for credit losses.
- For institutions that have adopted ASU 2016-13, allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.
- 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).
- Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

## Schedule RC-H—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>			
19. Total trading assets.....	3545	4,172,801	19.
20. Total trading liabilities.....	3548	7,590,146	20.
21. Total loans held for trading.....	HT71	90,614	21.
<i>Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.</i>			
22. Total amount of fair value option loans held for investment and held for sale.....	JF75	2,280,399	22.

## Schedule RC-I—Assets and Liabilities of IBFs

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

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

## Schedule RC-K—Quarterly Averages <sup>(1)</sup>

	Dollar Amounts in Thousands	RCFD	Amount	
<b>Assets</b>				
1. Interest-bearing balances due from depository institutions.....		3381	51,830,895	1.
2. U.S. Treasury securities and U.S. Government agency obligations <sup>(2)</sup> (excluding mortgage-backed securities).....		B558	21,135,871	2.
3. Mortgage-backed securities <sup>(2)</sup> .....		B559	113,309,438	3.
4. All other debt securities <sup>(2)</sup> and equity securities with readily determinable fair values not held for trading <sup>(3)</sup> .....		B560	24,540,527	4.
5. Federal funds sold and securities purchased under agreements to resell.....		3365	25,232	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans.....		3360	381,734,445	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties.....		3465	132,765,886	6.a.(2)(a)
(b) All other loans secured by real estate.....		3466	53,292,025	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers.....		3386	1,098,174	6.a.(3)
(4) Commercial and industrial loans.....		3387	104,758,185	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards.....		B561	26,045,465	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....		B562	34,530,979	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3360	435,036	6.b.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.</i>				
7. Trading assets.....		RCFD 3401	3,842,870	7.
8. Lease financing receivables (net of unearned income).....		RCFD 3484	9,216,380	8.
9. Total assets <sup>(4)</sup> .....		RCFD 3368	670,386,869	9.
<b>Liabilities</b>				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....		RCON 3485	26,109,712	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs).....		B563	320,977,089	11.a.
b. Time deposits of \$250,000 or less.....		HK16	27,312,311	11.b.
c. Time deposits of more than \$250,000.....		HK17	13,967,495	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs.....		RCFN 3404	8,335,857	12.
13. Federal funds purchased and securities sold under agreements to repurchase.....		RCFD 3353	803,865	13.
14. Other borrowed money (includes mortgage indebtedness).....		RCFD 3355	62,663,963	14.

1. For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
4. The quarterly average for total assets should reflect securities not held for trading as follows:
  - a) Debt securities at amortized cost.
  - b) Equity securities with readily determinable fair values at fair value.
  - c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

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

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

		Dollar Amounts in Thousands		RCFD	Amount	
1.	Unused commitments:					
a.	Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home equity lines.....			3814	25,908,649	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.....			RCON HT72	NA	1.a.(1)
				RCFD		
b.	Credit card lines.....			3815	163,094,140	1.b.
	<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b.)</i>					
	(1) Unused consumer credit card lines .....			J455	129,478,023	1.b.(1)
	(2) Other unused credit card lines .....			J456	33,616,117	1.b.(2)
c.	Commitments to fund commercial real estate, construction, and land development loans:					
	(1) Secured by real estate:					
	(a) 1–4 family residential construction loan commitments.....			F164	3,461,037	1.c.(1)(a)
	(b) Commercial real estate, other construction loan, and land development loan commitments.....			F165	9,163,084	1.c.(1)(b)
	(2) NOT secured by real estate.....			6550	17,508,919	1.c.(2)
d.	Securities underwriting.....			3817	0	1.d.
e.	Other unused commitments:					
	(1) Commercial and industrial loans .....			J457	123,140,530	1.e.(1)
	(2) Loans to financial institutions .....			J458	14,125,137	1.e.(2)
	(3) All other unused commitments .....			J459	41,435,907	1.e.(3)
2.	Financial standby letters of credit.....			3819	10,145,826	2.
	<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
	a. Amount of financial standby letters of credit conveyed to others.....	3820	624,967			2.a.
3.	Performance standby letters of credit.....			3821	1,521,816	3.
	<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets. (1)</i>					
	a. Amount of performance standby letters of credit conveyed to others.....	3822	337,796			3.a.
4.	Commercial and similar letters of credit.....			3411	548,029	4.
5.	Not applicable					
6.	Securities lent and borrowed:					
	a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....			3433	8,859,159	6.a.
	b. Securities borrowed.....			3432	0	6.b.
7.	Credit derivatives:					
	a. Notional amounts:					
	(1) Credit default swaps.....	C968	160,000	C969	907,000	7.a.(1)
	(2) Total return swaps.....	C970	0	C971	0	7.a.(2)
	(3) Credit options.....	C972	0	C973	0	7.a.(3)
	(4) Other credit derivatives.....	C974	9,747,802	C975	3,390,777	7.a.(4)

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



## Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		RCFD	Amount		
	RCFD	Amount	RCFD	Amount				
7. b. Gross fair values:								
(1) Gross positive fair value.....	C219	705	C221	1,248			7.b.(1)	
(2) Gross negative fair value.....	C220	6,725	C222	932			7.b.(2)	
7. c. Notional amounts by regulatory capital treatment: <sup>(1)</sup>					RCFD	Amount		
(1) Positions covered under the Market Risk Rule:								
(a) Sold protection.....	G401	0					7.c.(1)(a)	
(b) Purchased protection.....	G402	0					7.c.(1)(b)	
(2) All other positions:								
(a) Sold protection.....	G403	9,907,802					7.c.(2)(a)	
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes.....	G404	3,390,777					7.c.(2)(b)	
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes.....	G405	907,000					7.c.(2)(c)	
	Remaining Maturity of:							
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years			
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount		
7. d. Notional amounts by remaining maturity:								
(1) Sold credit protection: <sup>(2)</sup>								
(a) Investment grade.....	G406	942,722	G407	7,844,728	G408	951,041	7.d.(1)(a)	
(b) Subinvestment grade.....	G409	0	G410	97,364	G411	71,947	7.d.(1)(b)	
(2) Purchased credit protection: <sup>(3)</sup>								
(a) Investment grade.....	G412	377,966	G413	3,164,477	G414	451,395	7.d.(2)(a)	
(b) Subinvestment grade.....	G415	0	G416	136,251	G417	167,688	7.d.(2)(b)	
8. Spot foreign exchange contracts.....					RCFD	Amount	8.	
					8765	5,587,809		
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					3430	17,901,020	9.	
a. Not applicable								
b. Commitments to purchase when-issued securities.....			3434	0			9.b.	
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf.....			C978	17,901,020			9.c.	
d. <small>TEXT 3555</small>			3555	0			9.d.	
e. <small>TEXT 3556</small>			3556	0			9.e.	
f. <small>TEXT 3557</small>			3557	0			9.f.	
10. All other off-balance-sheet assets (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital").....					5591	0	10.	
a. Commitments to sell when-issued securities.....			3435	0			10.a.	
b. <small>TEXT 5592</small>			5592	0			10.b.	
c. <small>TEXT 5593</small>			5593	0			10.c.	
d. <small>TEXT 5594</small>			5594	0			10.d.	
e. <small>TEXT 5595</small>			5595	0			10.e.	

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

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

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

## Schedule RC-L—Continued

Dollar Amounts in Thousands		RCFD	Amount		
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>					
11. Year-to-date merchant credit card sales volume:					
a. Sales for which the reporting bank is the acquiring bank.....		C223	214,500,863	11.a.	
b. Sales for which the reporting bank is the agent bank with risk.....		C224	326,464	11.b.	
Dollar Amounts in Thousands	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
<b>Derivatives Position Indicators</b>					
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
RCFD 8693                      RCFD 8694                      RCFD 8695                      RCFD 8696					
a. Futures contracts.....	575,800	0	0	0	12.a.
RCFD 8697                      RCFD 8698                      RCFD 8699                      RCFD 8700					
b. Forward contracts.....	10,332,655	90,994,210	0	58,638	12.b.
c. Exchange-traded option contracts:					
RCFD 8701                      RCFD 8702                      RCFD 8703                      RCFD 8704					
(1) Written options.....	200,000	0	0	0	12.c.(1)
RCFD 8705                      RCFD 8706                      RCFD 8707                      RCFD 8708					
(2) Purchased options.....	810,000	0	0	0	12.c.(2)
d. Over-the-counter option contracts:					
RCFD 8709                      RCFD 8710                      RCFD 8711                      RCFD 8712					
(1) Written options.....	119,413,760	1,027,058	0	0	12.d.(1)
RCFD 8713                      RCFD 8714                      RCFD 8715                      RCFD 8716					
(2) Purchased options.....	124,601,227	1,027,058	0	0	12.d.(2)
RCFD 3450                      RCFD 3826                      RCFD 8719                      RCFD 8720					
e. Swaps.....	1,381,461,154	34,911,338	212,159	3,294,211	12.e.
13. Total gross notional amount of derivative contracts held for trading.....					
RCFD A126                      RCFD A127                      RCFD 8723                      RCFD 8724					
	1,558,034,436	125,177,290	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....					
RCFD 8725                      RCFD 8726                      RCFD 8727                      RCFD 8728					
	79,360,160	2,782,374	212,159	3,352,849	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....					
RCFD A589					
	0				14.a.

**Schedule RC-L—Continued**

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

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		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Derivatives Position Indicators</b>										
15. Gross fair values of derivative contracts:										
a. Contracts held for trading:										
(1) Gross positive fair value.....										
		8733	4,504,048	8734	2,534,989	8735	0	8736	0	15.a.(1)
		8737	8,166,518	8738	2,134,210	8739	0	8740	0	15.a.(2)
b. Contracts held for purposes other than trading:										
(1) Gross positive fair value.....										
		8741	297,345	8742	1,071	8743	1,536	8744	54,219	15.b.(1)
		8745	142,705	8746	11,713	8747	870	8748	188,459	15.b.(2)

Dollar Amounts in Thousands		(Column A) Banks and Securities Firms		(Column B) Not applicable		(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
		RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:												
a. Net current credit exposure.....												
		G418	1,722,073			G420	0	G421	0	G422	97,322	16.a.
b. Fair value of collateral:												
(1) Cash—U.S. dollar.....												
		G423	0			G425	0	G426	0	G427	0	16.b.(1)
		G428	0			G430	0	G431	0	G432	0	16.b.(2)
		G433	0			G435	0	G436	0	G437	0	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities.....												
		G438	0			G440	0	G441	0	G442	0	16.b.(4)
		G443	0			G445	0	G446	0	G447	0	16.b.(5)
		G448	0			G450	0	G451	0	G452	0	16.b.(6)
		G453	0			G455	0	G456	0	G457	0	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....												
		G458	0			G460	0	G461	0	G462	0	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

		Dollar Amounts in Thousands	RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....					
			6164	50,686	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....					
		Number	6165	4	1.b.
2. Intangible assets:					
a. Mortgage servicing assets.....					
			3164	3,632,855	2.a.
(1) Estimated fair value of mortgage servicing assets.....					
	A590	3,632,855			2.a.(1)
b. Goodwill.....					
			3163	12,326,535	2.b.
c. All other intangible assets.....					
			JF76	2,986,069	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....					
			2143	<b>18,945,459</b>	2.d.
3. Other real estate owned:					
a. Construction, land development, and other land in domestic offices.....					
			5508	254	3.a.
b. Farmland in domestic offices.....					
			5509	0	3.b.
c. 1-4 family residential properties in domestic offices.....					
			5510	24,328	3.c.
d. Multifamily (5 or more) residential properties in domestic offices.....					
			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices.....					
			5512	0	3.e.
f. In foreign offices.....					
			RCFN		
			5513	0	3.f.
			RCFD		
			2150	<b>24,582</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> .....					
			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: <sup>(2)</sup>					
(a) One year or less.....					
			F055	20,500,000	5.a.(1)(a)
(b) Over one year through three years.....					
			F056	1,023,327	5.a.(1)(b)
(c) Over three years through five years.....					
			F057	883,060	5.a.(1)(c)
(d) Over five years.....					
			F058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) <sup>(3)</sup> .....					
			2651	17,500,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....					
			F059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: <sup>(4)</sup>					
(a) One year or less.....					
			F060	19,451,446	5.b.(1)(a)
(b) Over one year through three years.....					
			F061	2,061,784	5.b.(1)(b)
(c) Over three years through five years.....					
			F062	73,943	5.b.(1)(c)
(d) Over five years.....					
			F063	492,259	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>(5)</sup> .....					
			B571	12,113,234	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16).....					
			3190	<b>44,485,819</b>	5.c.

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

# Schedule RC-M—Continued

Dollar Amounts in Thousands

	RCFD	Yes	No
6. Does the reporting bank sell private label or third-party mutual funds and annuities?.....	B569	x	

	RCFD	Amount
7. Assets under the reporting bank's management in proprietary mutual funds and annuities.....	B570	136,722,873

8. Internet website addresses and physical office trade names:

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

TEXT 4087	http:// www.usbank.com	8.a.
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b. URLs of all other public-facing Internet websites that the reporting institution uses to accept or solicit deposits from the public, if any (Example: www.examplebank.biz): <sup>(1)</sup>

(1)	TE01 N528	http:// _____	8.b.(1)
(2)	TE02 N528	http:// _____	8.b.(2)
(3)	TE03 N528	http:// _____	8.b.(3)
(4)	TE04 N528	http:// _____	8.b.(4)
(5)	TE05 N528	http:// _____	8.b.(5)
(6)	TE06 N528	http:// _____	8.b.(6)
(7)	TE07 N528	http:// _____	8.b.(7)
(8)	TE08 N528	http:// _____	8.b.(8)
(9)	TE09 N528	http:// _____	8.b.(9)
(10)	TE10 N528	http:// _____	8.b.(10)

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

(1)	TE01 N529	_____	8.c.(1)
(2)	TE02 N529	_____	8.c.(2)
(3)	TE03 N529	_____	8.c.(3)
(4)	TE04 N529	_____	8.c.(4)
(5)	TE05 N529	_____	8.c.(5)
(6)	TE06 N529	_____	8.c.(6)

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

	RCFD	Yes	No
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....	4088		

10. Secured liabilities:

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

RCON	Amount
F064	0

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

RCFD	Amount
F065	3,455,607

	RCON	Yes	No
11. Does the bank act as a trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	G463	x	

	RCFD	Yes	No
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	G464	x	

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

### Schedule RC-M—Continued

	Dollar Amounts in Thousands	RCON	Amount	
<b>13. Assets covered by loss-sharing agreements with the FDIC:</b>				
<b>a. Loans and leases (included in Schedule RC, items 4.a and 4.b):</b>				
<b>(1) Loans secured by real estate in domestic offices:</b>				
<b>(a) Construction, land development, and other land loans:</b>				
(1) 1–4 family residential construction loans.....		K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans.....		K170	0	13.a.(1)(a)(2)
<b>(b) Secured by farmland.....</b>		K171	0	13.a.(1)(b)
<b>(c) Secured by 1–4 family residential properties:</b>				
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....		K172	0	13.a.(1)(c)(1)
<b>(2) Closed-end loans secured by 1–4 family residential properties:</b>				
(a) Secured by first liens.....		K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens.....		K174	0	13.a.(1)(c)(2)(b)
<b>(d) Secured by multifamily (5 or more) residential properties.....</b>		K175	0	13.a.(1)(d)
<b>(e) Secured by nonfarm nonresidential properties:</b>				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....		K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties.....		K177	0	13.a.(1)(e)(2)
(2)-(4) Not applicable		RCFD		
(5) All other loans and all leases.....		K183	0	13.a.(5)
<b>b. Other real estate owned (included in Schedule RC, item 7):</b>				
(1) Construction, land development, and other land in domestic offices.....		K187	0	13.b.(1)
(2) Farmland in domestic offices.....		K188	0	13.b.(2)
(3) 1-4 family residential properties in domestic offices.....		K189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices.....		K190	0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices.....		K191	0	13.b.(5)
		RCFN		
(6) In foreign offices.....		K260	0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements.....		RCFD		
		K192	0	13.b.(7)
<b>c. Debt securities (included in Schedule RC, items 2.a and 2.b).....</b>		J461	0	13.c.
<b>d. Other assets (exclude FDIC loss-sharing indemnification assets).....</b>		J462	0	13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
<b>14. Captive insurance and reinsurance subsidiaries:</b>				
a. Total assets of captive insurance subsidiaries <sup>(1)</sup> .....		K193	NA	14.a.
b. Total assets of captive reinsurance subsidiaries <sup>(1)</sup> .....		K194	NA	14.b.

*Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.*

<b>15. Qualified Thrift Lender (QTL) test:</b>				
<b>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).....</b>				
	RCON	Number		
	L133		NA	15.a.
<b>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?.....</b>				
	L135	Yes	No	15.b.

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

**Schedule RC-M—Continued**

	Dollar Amounts in Thousands	RCON	Number	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>				
16. International remittance transfers offered to consumers: <sup>(1)</sup>				
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....		N523	NA	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>				
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			Amount	
(1) Estimated dollar value of international remittance transfers.....		N524	NA	16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....		MM07	NA	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....		MQ52	NA	16.b.(3)
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans <sup>(2)</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):				
a. Number of PPP loans outstanding.....		LG26	2,154	17.a.
b. Outstanding balance of PPP loans.....		LG27	107,885	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF.....		LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:				
(1) One year or less.....		LL59	0	17.d.(1)
(2) More than one year.....		LL60	0	17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL57	0	17.e.
18. Money Market Mutual Fund Liquidity Facility (MMLF):				
a. Outstanding balance of assets purchased under the MMLF.....		LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....		LL58	0	18.b.

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

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

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

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans.....	F172	1,497	F174	975	F176	3,249	1.a.(1)
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	66,781	1.a.(2)
b. Secured by farmland in domestic offices.....	3493	596	3494	237	3495	1,664	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	5398	58,091	5399	28,954	5400	95,619	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens.....	C236	684,495	C237	2,143,898	C229	207,170	1.c.(2)(a)
(b) Secured by junior liens.....	C238	2,057	C239	357	C230	8,002	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices.....	3499	2,889	3500	0	3501	72,372	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	16,366	F180	0	F182	73,353	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	F179	50,346	F181	0	F183	187,587	1.e.(2)
RCFN.....	RCFN		RCFN		RCFN		
f. In foreign offices.....	B572	0	B573	0	B574	0	1.f.
2. Loans to depository institutions and acceptances of other banks:							
a. To U.S. banks and other U.S. depository institutions.....	RCFD		RCFD		RCFD		
5377.....	5377	0	5378	0	5379	0	2.a.
b. To foreign banks.....	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers.....	1594	954	1597	8	1583	875	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile).....	1251	274,069	1252	60,394	1253	200,312	4.a.
b. To non-U.S. addressees (domicile).....	1254	5,366	1255	109	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	306,545	B576	270,942	B577	0	5.a.
b. Automobile loans.....	K213	88,480	K214	7,882	K215	6,209	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans).....	K216	64,648	K217	15,747	K218	10,681	5.c.
6. Loans to foreign governments and official institutions.....	5389	0	5390	0	5391	0	6.
7. All other loans.....	5459	17,267	5460	0	5461	71,528	7.



## Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures.....	F166	21,830	F167	1,525	F168	8,480	8.a.
b. All other leases.....	F169	49,791	F170	0	F171	27,124	8.b.
9. Total loans and leases (sum of items 1 through 8.b).....	1406	<b>1,645,287</b>	1407	<b>2,531,028</b>	1403	<b>1,041,006</b>	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	3,123	3506	0	3507	1,215	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss- sharing agreements with the FDIC.....	K036	560,488	K037	2,057,447	K038	53,581	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....	K039	3,153	K040	0	K041	35,913	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....	K042	556,037	K043	2,057,447	K044	0	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans.....	RCON K045	0	RCON K046	0	RCON K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans.....	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland.....	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit.....	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens.....	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens.....	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties.....	K063	0	K064	0	K065	0	12.a.(4)

**Schedule RC-N—Continued**

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

## Schedule RC-N—Continued

### Memoranda

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	46,564	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices.....	F661	106,346	F662	22,776	F663	13,826	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices.....	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	4,042	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties.....	K117	0	K118	0	K119	64	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile).....	K120	6,624	K121	3,244	K122	20,921	M.1.e.(1)
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.(2)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures).....	K126	37,009	K127	15,689	K128	15,203	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 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.....	RCON		RCON		RCON		
	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers.....	RCFD		RCFD		RCFD		
	K138	0	K139	0	K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	33,958	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.(4)(c)

## Schedule RC-N—Continued

### Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands							
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) <sup>(1)</sup> .....	HK26	149,979	HK27	41,709	HK28	100,620	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	610	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240	1,276	C241	2,192	C226	755	M.5.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
6. Derivative contracts: Fair value of amounts carried as assets.....	3529	76	3530	1	M.6.

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months.....	C410	632,892	M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	15,604	M.8.

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

- Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.
- Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-O—Other Data for Deposit Insurance Assessments

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

		Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	540,453,337	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits).....		F237	8,588,623	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above).....		RCFN		
			F234	7,792,001	3.
4.	Average consolidated total assets for the calendar quarter.....		RCFD		
	a. Averaging method used (for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a.
			Amount		
5.	Average tangible equity for the calendar quarter <sup>(1)</sup> .....		K654	58,406,619	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	0	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
	a. One year or less.....		G465	10,672,924	7.a.
	b. Over one year through three years.....		G466	7,950,901	7.b.
	c. Over three years through five years.....		G467	0	7.c.
	d. Over five years.....		G468	0	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):				
	a. One year or less.....		G469	0	8.a.
	b. Over one year through three years.....		G470	0	8.b.
	c. Over three years through five years.....		G471	0	8.c.
	d. Over five years.....		G472	4,600,000	8.d.
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b).....		RCON		
			G803	0	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
	a. Fully consolidated brokered reciprocal deposits.....		L190	NA	9.a.
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?.....		RCFD	Yes	No
			K656		x
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				
			Amount		
	a. Banker's bank deduction.....		K657	NA	10.a.
	b. Banker's bank deduction limit.....		K658	NA	10.b.
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....			Yes	No
			K659	x	
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b. <sup>(2)</sup></i>				
			Amount		
	a. Custodial bank deduction.....		K660	151,243,828	11.a.
	b. Custodial bank deduction limit.....		K661	16,867,627	11.b.

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

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

**Schedule RC-O—Continued**

**Memoranda**

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	219,878,253	M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number F050 43,626,193			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>(1)</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....			F051	308,748,786	M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number F052 170,008			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	2,994,879	M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number F046 188,473			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>(1)</sup>					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	242,796	M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000.....		Number F048 650			M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets. <sup>(2)</sup></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> .....					
			5597	266,327,083	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:					
			RCON	FDIC Cert. No.	
TEXT A545			A545	0	M.3.
4. Dually payable deposits in the reporting institution's foreign branches.....					
			RCFN		
			GW43	0	M.4.

1. The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.  
 2. The \$1 billion asset-size test is based on the total assets reported on the *June 30, 2022*, Report of Condition.  
 3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

## Schedule RC-O—Continued

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

### Memoranda — Continued

	Dollar Amounts in Thousands		RCFD	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>					
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment .....	MW53	802,023			M.5.
6. Criticized and classified items:					
a. Special mention.....	K663	CONF			M.6.a.
b. Substandard.....	K664	CONF			M.6.b.
c. Doubtful.....	K665	CONF			M.6.c.
d. Loss.....	K666	CONF			M.6.d.
7. "Nontraditional 1–4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:					
a. Nontraditional 1-4 family residential mortgage loans.....	N025	CONF			M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans.....	N026	CONF			M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk consumer loans.....	N027	CONF			M.8.a.
b. Securitizations of higher-risk consumer loans.....	N028	CONF			M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:					
a. Higher-risk commercial and industrial loans and securities.....	N029	CONF			M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities.....	N030	CONF			M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank					
a. Total unfunded commitments.....	K676	10,058,891			M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC).....	K677	4,799			M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements).....	K669	1,447			M.11.
12. Nonbrokered time deposits of more than \$250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d).....	RCON K678	15,745,848			M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>					
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD				
a. Construction, land development, and other land loans secured by real estate.....	N177	20,201			M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties.....	N178	NA			M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties.....	N179	NA			M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	N180	NA			M.13.d.
e. Commercial and industrial loans.....	N181	NA			M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures.....	N182	NA			M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures.....	N183	NA			M.13.g.
h. Non-agency residential mortgage-backed securities.....	M963	NA			M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.</i>					
14. Amount of the institution's largest counterparty exposure.....	K673	CONF			M.14.
15. Total amount of the institution's 20 largest counterparty exposures.....	K674	CONF			M.15.

**Schedule RC-O—Continued**

**Memoranda — Continued**

Dollar Amounts in Thousands	RCFD	Amount	
<i>Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.</i>			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1) .....	L189	464,596	M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....	L194	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) .....	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less.....	L196	NA	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid.....	RCON L197	NA	M.17.d.



### Schedule RC-O—Continued

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

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

## Schedule RC-O—Continued

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

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

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

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

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

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale <sup>(1)</sup> .....	HT81	2,630,088	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale <sup>(1)</sup> .....	HT82	4,708,430	2.
3. 1–4 family residential mortgage loans sold during the quarter.....	FT04	11,285,431	3.
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5).....	FT05	2,280,399	4.
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i).....	RIAD		
	HT85	113,457	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> .....	HT86	23,063	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies .....	L191	CONF	7.a.
b. For representations and warranties made to other parties .....	L192	CONF	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....	M288	<b>14,480</b>	7.c.

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

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

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

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

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
<b>Assets</b>											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	<b>68,585,580</b>	G474	0	G475	13,528,000	G476	55,057,188	G477	392	1.
2. Federal funds sold and securities purchased under agreements to resell.....	G478	<b>0</b>	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale.....	G483	<b>2,280,399</b>	G484	0	G485	0	G486	2,280,399	G487	0	3.
4. Loans and leases held for investment.....	G488	<b>0</b>	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	<b>4,058,086</b>	G493	3,028,924	G494	0	G495	5,774,916	G496	1,312,094	5.a.
b. Other trading assets.....	G497	<b>114,715</b>	G498	0	G499	0	G500	114,715	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above).....	F240	<b>0</b>	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets.....	G391	<b>3,675,237</b>	G392	<b>265,739</b>	G395	<b>2,424</b>	G396	<b>275,107</b>	G804	<b>3,663,445</b>	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	<b>78,714,017</b>	G503	<b>3,294,663</b>	G504	<b>13,530,424</b>	G505	<b>63,502,325</b>	G506	<b>4,975,931</b>	7.

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

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	<b>Liabilities</b>										
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Federal funds purchased and securities sold under agreements to repurchase.....	G507	0	G508	0	G509	0	G510	0	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities.....	3547	7,590,146	G512	2,764,238	G513	0	G514	5,739,141	G515	4,615,243	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. Other borrowed money.....	G521	0	G522	0	G523	0	G524	0	G525	0	11.
12. Subordinated notes and debentures.....	G526	0	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities.....	G805	18,729	G806	278,781	G807	0	G808	150,162	G809	147,348	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	7,608,875	G532	3,043,019	G533	0	G534	5,889,303	G535	4,762,591	14.

Memoranda

1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets.....	G536	3,632,855	G537	0	G538	0	G539	0	G540	3,632,855	M.1.a.
b. Nontrading derivative assets.....	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. <small>TEXT</small> G546	G546	0	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. <small>TEXT</small> G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. <small>TEXT</small> G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. <small>TEXT</small> G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives).....	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities.....	G566	18,729	G567	278,781	G568	0	G569	150,162	G570	147,348	M.2.b.
c. <small>TEXT</small> G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. <small>TEXT</small> G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. <small>TEXT</small> G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. <small>TEXT</small> G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

## Schedule RC-Q—Continued

### Memoranda—Continued

	Consolidated Bank		
	RCFD	Amount	
Dollar Amounts in Thousands			
3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT87	2,280,399	M.3.a.(1)
(2) All other loans secured by real estate.....	HT88	0	M.3.a.(2)
b. Commercial and industrial loans.....	F585	0	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT89	0	M.3.c.
d. Other loans.....	F589	0	M.3.d.
4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3):			
a. Loans secured by real estate:			
(1) Secured by 1–4 family residential properties.....	HT91	2,277,481	M.4.a.(1)
(2) All other loans secured by real estate.....	HT92	0	M.4.a.(2)
b. Commercial and industrial loans.....	F597	0	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT93	0	M.4.c.
d. Other loans.....	F601	0	M.4.d.

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCFA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742	29,967,437	1.
2. Retained earnings <sup>(1)</sup> .....		KW00	41,923,422	2.
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.).....				
		RCOA		
		JJ29	2	2.a.
3. Accumulated other comprehensive income (AOCI).....		RCFA	Amount	
		B530	(10,541,486)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.).....				
		0=No	RCOA	
		1=Yes	P838	1
				3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital.....		RCFA	Amount	
		P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4).....		P840	61,349,373	5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs).....		P841	11,347,738	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs.....		P842	2,477,247	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs.....		P843	438,830	8.
9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):				
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value) .....				
		P844	(5,642,881)	9.a.
b. Not applicable				
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P846	(293,679)	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P847	(940,885)	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P848	(3,737,841)	9.e.
f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value).....				
		P849	NA	9.f.

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

**Schedule RC-R—Continued**

**Part I—Continued**

	Dollar Amounts in Thousands		RCFA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:					
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value).....			Q258	55,736	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions.....			P850	0	10.b.

	Dollar Amounts in Thousands		(Column A) Non-advanced Approaches Institutions <sup>(1)</sup>		(Column B) Advanced Approaches Institutions <sup>(1)</sup>		
	RCFA	Amount	RCFW	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments.....					P851	NA	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11).....	P852	57,645,108	P852	NA			12.
13. a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12.....	LB58	0					13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....					P853	NA	13.b.
14. a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12.....	LB59	0					14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....					P854	NA	14.b.
15. a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12.....	LB60	0					15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold.....					P855	NA	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold.....					P856	NA	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital <sup>(2)</sup> to cover deductions.....	P857	0	P857	NA			17.
18. Total adjustments and deductions for common equity tier 1 capital <sup>(3)</sup> .....	P858	0	P858	NA			18.
19. Common equity tier 1 capital (item 12 minus item 18).....	P859	57,645,108	P859	NA			19.

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

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

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



# Schedule RC-R—Continued

## Part I—Continued

Dollar Amounts in Thousands

	RCFA	Amount	
<b>Additional Tier 1 Capital</b>			
20. Additional tier 1 capital instruments plus related surplus.....	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital.....	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital.....	P862	450,125	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22).....	P863	<b>450,125</b>	23.
24. LESS: Additional tier 1 capital deductions.....	P864	14,354	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero).....	P865	<b>435,771</b>	25.

### Tier 1 Capital

26. Tier 1 capital <sup>(1)</sup> .....	8274	<b>58,080,879</b>	26.
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### Total Assets for the Leverage Ratio

27. Average total consolidated assets <sup>(2)</sup> .....	KW03	<b>671,188,892</b>	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital <sup>(3)</sup> .....	P875	14,278,169	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes.....	B596	(940,314)	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29).....	A224	<b>657,851,037</b>	30.

### Leverage Ratio\*

	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30).....	7204	<b>8.8289%</b>	31.

a. Does your institution have a community bank leverage ratio (CBLR) framework election in effect as of the quarter-end report date? (enter "1" for Yes; enter "0" for No).....	0=No	RCOA	31.a.
	1=Yes	LE74	

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

*Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio.*

b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No).....		RCOA	31.b.
	1=Yes	NC99	

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

1. All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

# Schedule RC-R—Continued

## Part I—Continued

### Qualifying Criteria and Other Information for CBLR Institutions\*

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

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

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

Dollar Amounts in Thousands	RCFA	Amount	
<b>Tier 2 Capital</b> <sup>(2)</sup>			
39. Tier 2 capital instruments plus related surplus.....	P866	4,600,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital.....	P867	0	40.
41. Total capital minority interest that is not included in tier 1 capital.....	P868	0	41.
42. a. Allowance for loan and lease losses includable in tier 2 capital <sup>(3,4)</sup> .....	5310	5,821,230	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital.....	RCFW 5310	NA	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a).....	P870	10,421,230	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b).....	RCFW P870	NA	44.b.

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

- Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13
- An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 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.
- Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions.....		P872	0	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero).....		5311	10,421,230	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero).....		RCFW		
		5311	NA	46.b.
<b>Total Capital</b>		RCFA		
47. a. Total capital (sum of items 26 and 46.a).....		3792	68,502,109	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b).....		RCFW		
		3792	NA	47.b.
<b>Total Risk-Weighted Assets</b>		RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31).....		A223	466,515,997	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60).....		RCFW		
		A223	NA	48.b.

### Risk-Based Capital Ratios \*

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b).....	P793	12.3565%	P793	NA	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b).....	7206	12.4499%	7206	NA	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b).....	7205	14.6838%	7205	NA	51.

### Capital Buffer \*

	RCFA	Percentage	
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer.....	H311	6.4499%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer.....	RCFW		
	H312	2.5000%	52.b.

	Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income <sup>(1)</sup> .....		H313	NA	53.
54. Distributions and discretionary bonus payments during the quarter <sup>(2)</sup> .....		H314	NA	54.
<b>Supplementary Leverage Ratio*</b>				
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure <sup>(3)</sup> .....		H015	803,696,210	55.a.
			Percentage	
b. Supplementary leverage ratio.....		H036	7.2267%	55.b.

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

- Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
- Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.
- 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—Continued

### Part II. Risk-Weighted Assets

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

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
<b>Balance Sheet Asset Categories</b> <sup>(2)</sup>												
1. Cash and balances due from depository institutions.....	RCFD D957 <b>70,464,869</b>	RCFD S396 0	RCFD D958 67,004,465				RCFD D959 3,440,922	RCFD S397 17,856	RCFD D960 1,460	RCFD S398 166		1.
2. Securities:												
a. Held-to-maturity securities <sup>(3)</sup> .....	RCFD D961 <b>86,937,847</b>	RCFD S399 (5,003,893)	RCFD D962 23,247,369	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 68,694,371	RCFD D964 0	RCFD D965 0	RCFD S400 0		2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading.....	RCFD JA21 <b>61,141,796</b>	RCFD S402 (7,569,259)	RCFD D967 27,732,832	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 36,825,116	RCFD D969 4,068,366	RCFD D970 84,741	RCFD S403 0		2.b.
3. Federal funds sold and securities purchased under agreements to resell:												
a. Federal funds sold in domestic offices.....	RCON D971 <b>56,756</b>		RCON D972 0				RCON D973 56,756	RCON S410 0	RCON D974 0	RCON S411 0		3.a.
b. Securities purchased under agreements to resell.....	RCFD H171 <b>0</b>	RCFD H172 0										3.b.
4. Loans and leases held for sale:												
a. Residential mortgage exposures.....	RCFD S413 <b>2,277,121</b>	RCFD S414 0	RCFD H173 0				RCFD S415 794,426	RCFD S416 971,739	RCFD S417 510,956			4.a.
b. High volatility commercial real estate exposures.....	RCFD S419 <b>0</b>	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0		4.b.

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

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

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

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

**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual <sup>(1)</sup> .....	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429
	3,279	0	0	0	0		0	0	3,279	0
d. All other exposures.....	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437
	80,661	0	0	0	0		0	0	80,661	0
5. Loans and leases held for investment: <sup>(2)</sup>										
a. Residential mortgage exposures.....	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443	
	126,867,636	0	0				6,712,632	105,397,291	14,757,713	
b. High volatility commercial real estate exposures.....	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447
	1,271,065	0	0				0	0	0	1,271,065
c. Exposures past due 90 days or more or on nonaccrual <sup>(3)</sup> .....	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455
	1,454,873	0	0	0	0		0	0	372,741	1,082,132
d. All other exposures.....	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463
	235,356,834	0	1,751,725	0	0		6,851,600	6,713,362	220,040,147	0
6. LESS: Allowance for loan and lease losses <sup>(4)</sup> .....	RCFD 3123	RCFD 3123								
	7,164,097	7,164,097								

- 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.
- Institutions that have adopted ASU 2016-13 should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
- For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
- Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

**Schedule RC-R—Continued**

**Part II—Continued**

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

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
3. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467
7. Trading assets.....	<b>4,172,801</b>	4,171,553	0	0	0		0	0	1,248	0
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185
8. All other assets <sup>(1, 2, 3)</sup> .....	<b>64,569,143</b>	12,599,522	8,088,505	0	0		3,557,968	316,655	28,497,886	16,467
a. Separate account bank-owned life insurance.....										
b. Default fund contributions to central counterparties.....										

- 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.
- Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.
- Institutions that have adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.



**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches <sup>(1)</sup>	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292
7. Trading assets.....	NA	0	0	0				0	0
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295
8. All other assets <sup>(2)</sup> .....	6,149,771	0	0	0				0	0
a. Separate account bank-owned life insurance.....								RCFD H296	RCFD H297
								5,309,311	1,421,025
b. Default fund contributions to central counterparties.....								RCFD H298	RCFD H299
								33,058	5,163

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

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

**Schedule RC-R—Continued**  
**Part II—Continued**

	(Column A)	(Column B)	(Column Q)	(Column T)	(Column U)	
	Totals	Adjustments to Totals Reported in Column A	Allocation by Risk-Weight Category (Exposure Amount)	Total Risk-Weighted Asset Amount by Calculation Methodology		
	Amount	Amount	1250% Amount	SSFA <sup>(1)</sup> Amount	Gross-Up Amount	
Dollar Amounts in Thousands						
<b>Securitization Exposures: On- and Off-Balance Sheet</b>						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities <sup>(2)</sup> .....	0	0	0	0	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities.....	<b>7,443,784</b>	7,443,784	0	1,499,261	0	9.b.
	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	
c. Trading assets.....	0	0	0	0	0	9.c.
	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures.....	<b>14,968,418</b>	14,962,118	6,300	3,282,928	0	9.d.
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures.....	<b>3,610,215</b>	3,609,209	1,006	824,131	0	10.

1. Simplified Supervisory Formula Approach.

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
			Allocation by Risk-Weight Category							
			0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>(1)</sup> .....	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503
	<b>669,902,786</b>	<b>19,439,728</b>	<b>127,824,896</b>	<b>0</b>	<b>0</b>		<b>126,933,791</b>	<b>117,485,269</b>	<b>264,350,832</b>	<b>2,369,830</b>

11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
								Application of Other Risk-Weighting Approaches
								Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets <sup>(1)</sup> .....	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300
	<b>6,149,771</b>	<b>0</b>	<b>0</b>	<b>0</b>			<b>6,300</b>	<b>5,342,369</b>

11.

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Amount		Amount	Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) <sup>(3)</sup></b>												
12. Financial standby letters of credit.....	RCFD D991	1.0	RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93	RCFD D994	RCFD D995	RCFD D996	RCFD S511		
	<b>10,128,825</b>		<b>10,128,825</b>	434,307	0	0	3,786,518	329,371	5,578,629		0 12.	
13. Performance standby letters of credit and transaction-related contingent items.....	RCFD D997	0.5	RCFD D998	RCFD D999			RCFD G603	RCFD G604	RCFD G605	RCFD S512		
	<b>1,517,266</b>		<b>758,633</b>	90,015			231,331	5,183	431,665		439 13.	
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCFD G606	0.2	RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95	RCFD G609	RCFD G610	RCFD G611	RCFD S513		
	<b>390,930</b>		<b>78,186</b>	0	0	0	28,218	0	49,968		0 14.	
15. Retained recourse on small business obligations sold with recourse.....	RCFD G612	1.0	RCFD G613	RCFD G614			RCFD G615	RCFD G616	RCFD G617	RCFD S514		
	<b>1,329</b>		<b>1,329</b>	0			1,329	0	0		0 15.	

1. Credit conversion factor.

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

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>(1)</sup>	(Column B) Credit Equivalent Amount <sup>(2)</sup>	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
16. Repo-style transactions <sup>(3)</sup> .....	RCFD S515		RCFD S516	RCFD S517	RCFD S518	RCFD S519		RCFD S520	RCFD S521	RCFD S522	RCFD S523
	<b>8,859,159</b>	1.0	<b>8,859,159</b>	8,083,352	0	0		0	0	775,807	0
17. All other off-balance sheet liabilities.....	RCFD G618		RCFD G619	RCFD G620				RCFD G621	RCFD G622	RCFD G623	RCFD S524
	<b>97,039</b>	1.0	<b>97,039</b>	0				0	23,918	73,121	0
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):											
a. Original maturity of one year or less.....	RCFD S525		RCFD S526	RCFD S527	RCFD HJ96	RCFD HJ97		RCFD S528	RCFD S529	RCFD S530	RCFD S531
	<b>28,487,465</b>	0.2	<b>5,697,493</b>	63,826	0	0		235,549	85,513	5,266,004	46,601
b. Original maturity exceeding one year.....	RCFD G624		RCFD G625	RCFD G626	RCFD HJ98	RCFD HJ99		RCFD G627	RCFD G628	RCFD G629	RCFD S539
	<b>149,783,702</b>	0.5	<b>74,891,851</b>	597,735	0	0		1,365,417	1,594,145	71,178,329	156,225
19. Unconditionally cancelable commitments.....	RCFD S540		RCFD S541								
	216,135,679	0.0	<b>0</b>								
20. Over-the-counter derivatives.....			RCFD S542	RCFD S543	RCFD HK00	RCFD HK01	RCFD S544	RCFD S545	RCFD S546	RCFD S547	RCFD S548
			<b>10,651,547</b>	2,178,556	2,442	0	0	3,967,691	0	4,502,858	0
21. Centrally cleared derivatives.....			RCFD S549	RCFD S550	RCFD S551	RCFD S552		RCFD S554	RCFD S555	RCFD S556	RCFD S557
			<b>2,359,843</b>	0	2,359,843	0		0	0	0	0
22. Unsettled transactions (failed trades) <sup>(4)</sup> .....	RCFD H191			RCFD H193				RCFD H194	RCFD H195	RCFD H196	RCFD H197
	<b>0</b>			0				0	0	0	0

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

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>(1)</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>(2)</sup> .....				RCFD H301	RCFD H302	16.
				0	0	
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less.....				RCFD H303	RCFD H304	18.a.
				0	0	
b. Original maturity exceeding one year.....				RCFD H307	RCFD H308	18.b.
				0	0	
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCFD H309	RCFD H310	20.
				0	0	
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) <sup>(3)</sup> .....	RCFD H198	RCFD H199	RCFD H200			22.
	0	0	0			

1. Includes, for example, exposures collateralized by securitization exposures or mutual funds.  
2. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.  
3. For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
Allocation by Risk-Weight Category										
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....										
	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561		
	<b>139,272,687</b>	<b>2,362,285</b>	<b>0</b>	<b>0</b>	<b>136,549,844</b>	<b>119,523,399</b>	<b>352,207,213</b>	<b>2,573,095</b>		23.
24. Risk weight factor.....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%		24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....										
	RCFD G634	RCFD S569	RCFD S570	RCFD S571	RCFD G635	RCFD G636	RCFD G637	RCFD S572		
	<b>0</b>	<b>47,246</b>	<b>0</b>	<b>0</b>	<b>27,309,969</b>	<b>59,761,700</b>	<b>352,207,213</b>	<b>3,859,643</b>		25.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
Allocation by Risk-Weight Category								
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22).....	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	23.
	<b>6,149,771</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,306</b>	
24. Risk weight factor.....	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24).....	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	25.
	<b>15,374,428</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>91,325</b>	

Dollar Amounts in Thousands	Totals		
	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold <sup>(1)</sup> .....	S580	<b>465,698,386</b>	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	1,571,139	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve <sup>(2,3)</sup> .....	B704	<b>467,255,171</b>	28.
29. LESS: Excess allowance for loan and lease losses <sup>(4,5)</sup> .....	A222	<b>739,174</b>	29.
30. LESS: Allocated transfer risk reserve.....	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	<b>466,515,997</b>	31.

- For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.
- 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).
- For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.
- Institutions that have adopted ASU 2016-13 should report the excess AACL.
- Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.



**Schedule RC-R—Continued**

**Part II—Continued**

**Memoranda**

	Dollar Amounts in Thousands		RCFD	Amount
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules.....	G642			7,353,957

	With a remaining maturity of					
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
	RCFD	Amount	RCFD	Amount	RCFD	Amount
2. Notional principal amounts of over-the-counter derivative contracts:						
a. Interest rate.....	S582	90,598,241	S583	160,558,078	S584	60,242,861
b. Foreign exchange rate and gold.....	S585	77,207,158	S586	36,490,799	S587	11,203,896
c. Credit (investment grade reference asset).....	S588	1,320,688	S589	10,706,205	S590	1,402,436
d. Credit (non-investment grade reference asset).....	S591	0	S592	233,615	S593	239,635
e. Equity.....	S594	212,159	S595	0	S596	0
f. Precious metals (except gold).....	S597	0	S598	0	S599	0
g. Other.....	S600	817,977	S601	2,534,872	S602	0
3. Notional principal amounts of centrally cleared derivative contracts:						
a. Interest rate.....	S603	1,205,805,856	S604	0	S605	0
b. Foreign exchange rate and gold.....	S606	0	S607	0	S608	0
c. Credit (investment grade reference asset).....	S609	0	S610	303,000	S611	0
d. Credit (non-investment grade reference asset).....	S612	0	S613	0	S614	0
e. Equity.....	S615	0	S616	0	S617	0
f. Precious metals (except gold).....	S618	0	S619	0	S620	0
g. Other.....	S621	0	S622	0	S623	0

	Dollar Amounts in Thousands		RCFD	Amount
4. Amount of allowances for credit losses on purchased credit-deteriorated assets <sup>(1)</sup> :				
a. Loans and leases held for investment.....	JJ30			107,058
b. Held-to-maturity debt securities.....	JJ31			0
c. Other financial assets measured at amortized cost.....	JJ32			0

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

	(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	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
<b>Bank Securitization Activities</b>								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	1.
	0	0	0	0	0	0	0	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1.....	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	2.
	0	0	0	0	0	0	0	
<i>Item 3 is to be completed by banks with \$100 billion or more in total assets (1).</i>								
3. Reporting bank’s unused commitments to provide liquidity to structures reported in item 1.....	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	3.
	0	0	0	0	0	0	0	
4. Past due loan amounts included in item 1:	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due.....	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due.....	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs.....	0	0	0	0	0	0	0	5.a.
b. Recoveries.....	0	0	0	0	0	0	0	5.b.

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

**Schedule RC-S—Continued**

	(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	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans.....		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0	
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements.....							
	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 64,677	RCFD B782 6,432
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets. (1)</i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures.....							
	RCFD B783 0			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.....							
	RCFD B790 23,919						RCFD B796 1,329
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11.....							
	RCFD B797 23,919						RCFD B803 1,329

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

## Schedule RC-S—Continued

### Memoranda

	Dollar Amounts in Thousands		RCFD	Amount	
1. Not applicable					
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):					
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....	B804	23,919			M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....	B805	251,548,452			M.2.b.
c. Other financial assets (includes home equity lines) <sup>(1)</sup> .....	A591	9,470,792			M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....	F699	508,787			M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets <sup>(2)</sup>.</i>					
3. Asset-backed commercial paper conduits:					
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B806	0			M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions.....	B807	0			M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:					
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....	B808	0			M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions.....	B809	0			M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C <sup>(2), (3)</sup> .....	C407	0			M.4.

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

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

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

## Schedule RC-T—Fiduciary and Related Services

	RCFD	Yes		No	
1. Does the institution have fiduciary powers? (If “NO,” do not complete Schedule RC-T.).....	A345	x			1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	A346	x			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.).....	B867	x			3.

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

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

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

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

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

	(Column A)	(Column B)	(Column C)	(Column D)	
	Managed Assets	Non-Managed Assets	Number of Managed Accounts	Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
<b>Fiduciary and Related Assets</b>	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts.....	35,088,902	7,769,202	15,681	685	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution.....	RCFD B872	RCFD B873	RCFD B874	RCFD B875	
	3,338,992	12,261,548	64	34	5.a.
	RCFD B876	RCFD B877	RCFD B878	RCFD B879	
b. Employee benefit—defined benefit.....	2,429,266	59,943,109	65	340	5.b.
c. Other employee benefit and retirement-related accounts.....	RCFD B880	RCFD B881	RCFD B882	RCFD B883	
	7,610,609	36,618,133	11,210	335,230	5.c.
	RCFD B884	RCFD B885	RCFD C001	RCFD C002	
6. Corporate trust and agency accounts.....	1,798,640	1,610,852,176	2,646	166,633	6.
7. Investment management and investment advisory agency accounts.....	RCFD B886	RCFD J253	RCFD B888	RCFD J254	
	54,176,901	0	20,128	0	7.
	RCFD J255	RCFD J256	RCFD J257	RCFD J258	
8. Foundation and endowment trust and agency accounts.....	13,459,352	1,146,697	4,455	72	8.
	RCFD B890	RCFD B891	RCFD B892	RCFD B893	
9. Other fiduciary accounts.....	1,444,378	100,980,250	236	4,025	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCFD B894	RCFD B895	RCFD B896	RCFD B897	
	<b>119,347,040</b>	<b>1,829,571,115</b>	<b>54,485</b>	<b>507,019</b>	10.
		RCFD B898		RCFD B899	
11. Custody and safekeeping accounts.....		2,472,641,971		594,244	11.

**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)....	RCFN B900 0	RCFN B901 106,525,617	RCFN B902 0	RCFN B903 8,623	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCFD J259 7,610,609	RCFD J260 48,086,374	RCFD J261 11,210	RCFD J262 335,939	13.

	Dollar Amounts in Thousands		RIAD	Amount	
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	143,174	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution.....			B905	1,040	15.a.
b. Employee benefit-defined benefit.....			B906	8,886	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	29,421	15.c.
16. Corporate trust and agency accounts.....			A479	271,279	16.
17. Investment management and investment advisory agency accounts.....			J315	222,843	17.
18. Foundation and endowment trust and agency accounts.....			J316	32,067	18.
19. Other fiduciary accounts.....			A480	1,040	19.
20. Custody and safekeeping accounts.....			B909	164,965	20.
21. Other fiduciary and related services income.....			B910	59,862	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	934,577	22.
a. Fiduciary and related services income—foreign offices (included in item 22).....		B912 29,833			22.a.
23. Less: Expenses.....			C058	NA	23.
24. Less: Net losses from fiduciary and related services.....			A488	NA	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NA	25.
26. Net fiduciary and related services income.....			A491	NA	26.

Memoranda	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
	Dollar Amounts in Thousands						
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	NA	J264	NA	J265	NA	M.1.a.
b. Interest-bearing deposits.....	J266	NA	J267	NA	J268	NA	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	NA	J270	NA	J271	NA	M.1.c.
d. State, county, and municipal obligations.....	J272	NA	J273	NA	J274	NA	M.1.d.
e. Money market mutual funds.....	J275	NA	J276	NA	J277	NA	M.1.e.
f. Equity mutual funds.....	J278	NA	J279	NA	J280	NA	M.1.f.
g. Other mutual funds.....	J281	NA	J282	NA	J283	NA	M.1.g.
h. Common trust funds and collective investment funds.....	J284	NA	J285	NA	J286	NA	M.1.h.
i. Other short-term obligations.....	J287	NA	J288	NA	J289	NA	M.1.i.

## Schedule RC-T—Continued

### Memoranda—Continued

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

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCFD	Number	RCFD	Amount	
Dollar Amounts in Thousands					
2. Corporate trust and agency accounts:					RCFD B928
a. Corporate and municipal trusteeships.....	B927	NA			NA
					RCFD J314
(1) Issues reported in Memorandum item 2.a that are in default.....	J313	NA			NA
b. Transfer agent, registrar, paying agent, and other corporate agency.....	B929	NA			M.2.b.

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

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

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

## Schedule RC-T—Continued

### Memoranda—Continued

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

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

**CONF**

Name and Title (TEXT B962)

**CONF**

E-mail Address (TEXT B926)

**CONF**

Area Code / Phone Number / Extension (TEXT B963)

**CONF**

Area Code / FAX Number (TEXT B964)



**Schedule RC-V—Variable Interest Entities <sup>(1)</sup>**

	(Column A) Securitization Vehicles		(Column B) Other VIEs		
	RCFD	Amount	RCFD	Amount	
Dollar Amounts in Thousands					
1. Assets of consolidated variable interest entities (VIEs) that can be used only to settle obligations of the consolidated VIEs:					
a. Cash and balances due from depository institutions.....	J981	0	JF84	0	1.a.
b. Securities not held for trading.....	HU20	0	HU21	1,025,163	1.b.
c. Loans and leases held for investment, net of allowance, and held for sale.....	HU22	0	HU23	0	1.c.
d. Other real estate owned.....	K009	0	JF89	0	1.d.
e. Other assets.....	JF91	0	JF90	5,065,618	1.e.
2. Liabilities of consolidated VIEs for which creditors do not have recourse to the general credit of the reporting bank:					
a. Other borrowed money.....	JF92	0	JF85	549,357	2.a.
b. Other liabilities.....	JF93	0	JF86	2,982,018	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above).....	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above).....	K033	0	JF88	982,750	4.
Dollar Amounts in Thousands					
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs.....	JF77	0			5.
6. Total liabilities of ABCP conduit VIEs.....	JF78	0			6.

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

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

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

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

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

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

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

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

Comments?.....

RCN	Yes		No
6979			X

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