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, 2025

20250630
(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).

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

This report form is to be filed by (1) banks with branches and 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.

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

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

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

Signature of Chief Financial Officer (or Equivalent)

8/4/2025
Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

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

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

FDIC Certificate Number **913**
(RSSD 9050)

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

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

The Northern Trust Company
Legal Title of Bank (RSSD 9017)

Chicago
City (RSSD 9130)

IL
State Abbreviation (RSSD 9200)

60603
Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)
6PTKHDJ8HDUF78PFWH30
(Report only if your institution already has an LEI.) (RCON 9224)

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

Confidential
Name (TEXT C490)

Confidential
Title (TEXT C491)

Confidential
E-mail Address (TEXT C492)

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

Confidential
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

Confidential
Name (TEXT C495)

Confidential
Title (TEXT C496)

Confidential
E-mail Address (TEXT 4086)

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

Confidential
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

Confidential
Name (TEXT FT42)

Confidential
Area Code / Phone Number / Extension (TEXT FT43)

Confidential
E-mail Address (TEXT FT44)

Confidential
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

Confidential
Name (TEXT C366)

Confidential
Title (TEXT C367)

Confidential
E-mail Address (TEXT C368)

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

Confidential
Area Code / FAX Number (TEXT C370)

Secondary Contact

Confidential
Name (TEXT C371)

Confidential
Title (TEXT C372)

Confidential
E-mail Address (TEXT C373)

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

Confidential
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

Confidential
Name (TEXT C437)

Confidential
Title (TEXT C438)

Confidential
E-mail Address (TEXT C439)

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

Secondary Contact

Confidential
Name (TEXT C442)

Confidential
Title (TEXT C443)

Confidential
E-mail Address (TEXT C444)

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

Third Contact

Confidential
Name (TEXT C870)

Confidential
Title (TEXT C871)

Confidential
E-mail Address (TEXT C872)

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

Fourth Contact

Confidential
Name (TEXT C875)

Confidential
Title (TEXT C876)

Confidential
E-mail Address (TEXT C877)

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

Consolidated Report of Income for the period January 1, 2025–June 30, 2025

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	120,302	1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436	204,858	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024	0	1.a.(1)(b)
(c) Commercial and industrial loans	4012	153,167	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	0	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	11,317	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	579,299	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	82,315	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	**1,151,258**	1.a.(3)
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (1)	4115	868,604	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	210,279	1.d.(1)
(2) Mortgage-backed securities	B489	260,562	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	439,970	1.d.(3)
e. Interest income from trading assets	4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	1,379,993	1.f.
g. Other interest income	4518	41,268	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	**4,351,934**	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	233,269	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	245,919	2.a.(1)(b)(1)
(2) Time deposits of $250,000 or less	HK03	17,129	2.a.(1)(b)(2)
(3) Time deposits of more than $250,000	HK04	130,281	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	845,444	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	1,340,148	2.b.
c. Interest on trading liabilities and other borrowed money	4185	349,962	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	Year-to-date Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	24,867	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	**3,187,019**	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	**1,164,915**			3.
4. Provisions for credit losses [1]	JJ33	**17,497**			4.
5. Noninterest income:					
a. Income from fiduciary activities [2]			4070	2,385,790	5.a.
b. Service charges on deposit accounts			4080	22,841	5.b.
c. Trading revenue [3]			A220	111,052	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage			C886	29,566	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions			C888	0	5.d.(2)
(3) Fees and commissions from annuity sales			C887	0	5.d.(3)
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.(4)
(5) Income from other insurance activities			C387	0	5.d.(5)
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	0	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	200	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	0	5.j.
k. Net gains (losses) on sales of other assets [4]			B496	4	5.k.
l. Other noninterest income*			B497	**139,148**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	**2,688,601**			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	0			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	1,422,069	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	164,108	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			C232	4,424	7.c.(2)
d. Other noninterest expense*			4092	**1,182,022**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	**2,772,623**			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	**1,063,396**			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading [5]	HT70	3,213			8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)	4301	**1,066,609**			8.c.
9. Applicable income taxes (on item 8.c)	4302	272,344			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	**794,265**			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.

* Describe on Schedule RI-E—Explanations.

1. Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.
2. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
3. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
5. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

Dollar Amounts in Thousands			Year-to-date RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	**794,265**			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	145			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	**794,120**			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	5,352	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets (1)			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	224,884	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	14	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	512	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)		Number	
	4150	23,229	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) (2)	RIAD	Date	
	9106	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):			
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.	RIAD	Amount	
a. Interest rate exposures	8757	1,684	M.8.a.
b. Foreign exchange exposures	8758	109,368	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	0	M.8.e.
Memorandum items 8.f through 8.h are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. (1)			
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	0	M.8.f.(1)
(2) CVA hedge	FT37	0	M.8.f.(2)

1. The asset-size tests are based on the total assets reported on the *June 30, 2024*, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2025*, would report *20250301*.

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date 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	0	M.8.g.(1)
(2) DVA hedge	FT39	0	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	FT40	0	M.8.h.
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets (1)			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	0	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?	A530	Yes: / No: x	M.11.
12. Not applicable			
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:	RIAD	Amount	
a. Net gains (losses) on assets	F551	NA	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	NA	M.13.a.(1)
b. Net gains (losses) on liabilities	F553	NA	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	NA	M.13.b.(1)
14. Not applicable			
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.*			
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	107	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	524	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	0	M.15.c.
d. All other service charges on deposit accounts	H035	22,210	M.15.d.

1. The asset-size tests are based on the total assets reported on the *June 30, 2024*, Report of Condition.

Schedule RI-A— Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the *December 31, 2024*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	10,797,892	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2)	B508	**10,797,892**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	**794,120**	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	0	7.
8. LESS: Cash dividends declared on preferred stock	4470	0	8.
9. LESS: Cash dividends declared on common stock	4460	600,000	9.
10. Other comprehensive income (1)	B511	112,942	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	(4,160)	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	**11,100,794**	12.

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar Year-to-date				
Dollar Amounts in Thousands	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	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411	0	5412	75	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	C234	0	C217	630	1.c.(2)(a)
(b) Secured by junior liens	C235	0	C218	81	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	251	C896	0	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	62	C898	0	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

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar Year-to-date RIAD	Amount	(Column B) Recoveries Calendar Year-to-date RIAD	Amount	
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers	4655	0	4665	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	2	4617	150	4.a.
b. To non-U.S. addressees (domicile)	4646	0	4618	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	0	B515	0	5.a.
b. Automobile loans	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans)	K205	107	K206	3	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	5	4628	24	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	**427**	4605	**963**	9.

Memoranda

Dollar Amounts in Thousands	(Column A) Charge-offs (1) Calendar Year-to-date RIAD	Amount	(Column B) Recoveries Calendar Year-to-date RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RI-B, Part I, items 4 and 7, above	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652	0	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 credit losses on loans and leases)	C388	NA	M.4.

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

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment RIAD	Amount	(Column B) Held-to-Maturity Debt Securities RIAD	Amount	(Column C) Available-for-Sale Debt Securities RIAD	Amount	
1. Balance most recently reported for the *December 31, 2024*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	168,048	JH88	6,538	JH94	196	1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	**963**	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	**427**	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1)	4230	11,955	JH90	325	JH96	686	5.
6. Adjustments* (see instructions for this schedule)	C233	0	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	**180,539**	JH93	**6,863**	JH99	**882**	7.

* Describe on Schedule RI-E—Explanations.

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

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435	0	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	NA	M.2.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges	C390	NA	M.3.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)	JJ02	254	M.5.
	RCFD		
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)	JJ03	1,125	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures	MG93	4,277	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above)	MG94	0	M.8.

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

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

Dollar Amounts in Thousands	(Column A) Amortized Cost RCFD	Amount	(Column B) Allowance Balance RCFD	Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans	JJ04	689,081	JJ12	6,917	1.a.
b. Commercial real estate loans	JJ05	5,757,509	JJ13	97,812	1.b.
c. Residential real estate loans	JJ06	6,018,162	JJ14	16,767	1.c.
2. Commercial loans (2)	JJ07	30,504,403	JJ15	58,473	2.
3. Credit cards	JJ08	0	JJ16	0	3.
4. Other consumer loans	JJ09	351,134	JJ17	271	4.
5. Unallocated, if any			JJ18	299	5.
6. Total (sum of items 1.a. through 5) (3)	JJ11	**43,320,289**	JJ19	**180,539**	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	909	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	1,374	8.
9. Asset-backed securities and structured financial products	JJ23	0	9.
10. Other debt securities	JJ24	4,580	10.
11. Total (sum of items 7 through 10) (4)	JJ25	**6,863**	11.

1. The $1 billion asset-size test is based on the total assets reported on the *June 30, 2024,* Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. Item 6, column B, must equal Schedule RC, item 4.c.
4. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-D—Income from Foreign Offices

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

Dollar Amounts in Thousands	Year-to-date RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899	1,520,024	1.
2. Total interest expense in foreign offices	C900	870,865	2.
3. Provisions for credit losses in foreign offices	KW02	1,399	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	92,988	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	1,340,833	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	1,680,613	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	28,373	7.
8. Applicable income taxes (on items 1 through 7)	C909	105,403	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	**323,938**	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	(598,121)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	**(274,183)**	13.

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.)

			Year-to-date		
Dollar Amounts in Thousands			RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 5.l:					
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	38,877	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	0	1.f.
g. Income and fees from wire transfers not reportable as service charges on deposit accounts			T047	0	1.g.
h. TEXT 4461 Transfer Pricing Revenue			4461	43,341	1.h.
i. TEXT 4462 Lending Related Fees			4462	26,153	1.i.
j. TEXT 4463 Banking Fees			4463	24,878	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	0	2.a.
b. Advertising and marketing expenses			0497	0	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	Confidential	2.g.
h. Accounting and auditing expenses			F556	0	2.h.
i. Consulting and advisory expenses			F557	90,620	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. TEXT 4464 Computer and software related expenses			4464	514,707	2.n.
o. TEXT 4467 Technical services and market data expenses			4467	267,763	2.o.
p. TEXT 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) TEXT FT29			FT29	0	3.a.(1)
(2) Applicable income tax effect	FT30	0			3.a.(2)
b. (1) TEXT FT31			FT31	0	3.b.(1)
(2) Applicable income tax effect	FT32	0			3.b.(2)

Schedule RI-E—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a. TEXT B526	B526	0	4.a.
b. TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a. TEXT 4498 Dividend equivalents on stock based compensation	4498	(4,160)	5.a.
b. TEXT 4499	4499	0	5.b.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):			
a. Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1)	JJ27	0	6.a.
b. TEXT 4521	4521	0	6.b.
c. TEXT 4522	4522	0	6.c.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	Yes	No	
Comments?	4769		x	7.

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

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

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2025

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Amount	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	2,030,118	1.a.
b. Interest-bearing balances (2)				0071	59,601,514	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)				JJ34	**20,857,740**	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	**32,250,425**	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)				JA22	21,694	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices			RCON	B987	0	3.a.
b. Securities purchased under agreements to resell (5,6)			RCFD	B989	921,893	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale				5369	3,132	4.a.
b. Loans and leases held for investment	RCFD	B528	43,320,289			4.b.
c. LESS: Allowance for credit losses on loans and leases	RCFD	3123	**180,539**			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	**43,139,750**	4.d.
5. Trading assets (from Schedule RC-D)				3545	**660,529**	5.
6. Premises and fixed assets (including right-of-use assets)				2145	937,743	6.
7. Other real estate owned (from Schedule RC-M)				2150	**0**	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130	0	8.
9. Direct and indirect investments in real estate ventures				3656	0	9.
10. Intangible assets (from Schedule RC-M)				2143	**718,722**	10.
11. Other assets (from Schedule RC-F) (6)				2160	**10,166,616**	11.
12. Total assets (sum of items 1 through 11)				2170	**171,309,876**	12.

1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.
4. Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
5. Includes all securities resale agreements, regardless of maturity.
6. Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

Schedule RC—Continued

Dollar Amounts in Thousands				RCON	Amount	
Liabilities						
13. Deposits:						
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)				2200	**51,521,446**	13.a.
(1) Noninterest-bearing (1)	RCON	6631	15,094,699			13.a.(1)
(2) Interest-bearing	RCON	6636	36,426,747			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs				RCFN		
(from Schedule RC-E, Part II)				2200	**87,805,255**	13.b.
(1) Noninterest-bearing	RCFN	6631	10,598,312			13.b.(1)
(2) Interest-bearing	RCFN	6636	77,206,943			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)			RCON	B993	1,978,200	14.a.
b. Securities sold under agreements to repurchase (3)			RCFD	B995	841,450	14.b.
15. Trading liabilities (from Schedule RC-D)			RCFD	3548	**1,508,595**	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)			RCFD	3190	**10,684,512**	16.
17. and 18. Not applicable				RCFD		
19. Subordinated notes and debentures (4)				3200	2,014,967	19.
20. Other liabilities (from Schedule RC-G)				2930	**3,851,885**	20.
21. Total liabilities (sum of items 13 through 20)				2948	**160,206,310**	21.
22. Not applicable						
Equity Capital						
Bank Equity Capital						
23. Perpetual preferred stock and related surplus				3838	0	23.
24. Common stock				3230	3,563	24.
25. Surplus (exclude all surplus related to preferred stock)				3839	2,328,131	25.
26. a. Retained earnings				3632	9,435,130	26.a.
b. Accumulated other comprehensive income (5)				B530	(666,030)	26.b.
c. Other equity capital components (6)				A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)				3210	**11,100,794**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries				3000	2,772	27.b.
28. Total equity capital (sum of items 27.a and 27.b)				G105	**11,103,566**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)				3300	**171,309,876**	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 *2024*.	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.

	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	8678	NA	M.2.

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

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	126,015			1.
a. Cash items in process of collection and unposted debits			0020	49,671	1.a.
b. Currency and coin			0080	76,325	1.b.
2. Balances due from depository institutions in the U.S.	0082	41,729	0082	41,666	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	28,323,493	0070	25,881	3.
4. Balances due from Federal Reserve Banks	0090	33,140,395	0090	29,977,419	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	**61,631,632**	0010	**30,170,962**	5.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	8,288,123	1287	8,286,029	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	78,653	HT51	71,635	HT52	1,690,054	HT53	1,659,432	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	2,529,029	8497	2,496,830	8498	320,827	8499	306,779	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	13,555	G301	13,111	G302	0	G303	0	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	1,801,205	G305	1,717,013	G306	495,690	G307	490,847	4.a.(2)
(3) Other pass-through securities	G308	0	G309	0	G310	0	G311	0	4.a.(3)
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	G312	2,799,126	G313	2,408,237	G314	4,171,027	G315	4,130,124	4.b.(1)
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	G316	0	G317	0	G318	0	G319	0	4.b.(2)
(3) All other residential MBS	G320	152,167	G321	89,246	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	250,656	K143	247,031	K144	2,776,196	K145	2,766,931	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

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)……….	K150	1,667,839	K151	1,377,114	K152	16,368	K153	13,536	4.c.(2)(a)
(b) All other commercial MBS………………	K154	37,592	K155	36,425	K156	527,633	K157	517,849	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)………….	C026	0	C988	0	C989	1,687,678	C027	1,687,892	5.a.
b. Structured financial products……………………	HT58	1,832,427	HT59	1,757,640	HT60	6,780,475	HT61	6,778,052	5.b.
6. Other debt securities:									
a. Other domestic debt securities…………………	1737	534,048	1738	421,810	1739	0	1741	0	6.a.
b. Other foreign debt securities…………………	1742	9,168,306	1743	8,968,831	1744	5,615,904	1746	5,612,954	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2)……….					MG95	NA			7.
8. Total (sum of items 1 through **7)** (3)…………………	1754	**20,864,603**	1771	**19,604,923**	1772	**32,369,975**	1773	**32,250,425**	8.

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
2. This item is to be completed by institutions that have adopted ASU 2022-01, as applicable.
3. The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1)	0416	33,309,695	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: (2),(3)			
(1) Three months or less	A549	13,455,102	M.2.a.(1)
(2) Over three months through 12 months	A550	3,227,952	M.2.a.(2)
(3) Over one year through three years	A551	14,598,356	M.2.a.(3)
(4) Over three years through five years	A552	6,856,095	M.2.a.(4)
(5) Over five years through 15 years	A553	3,019,324	M.2.a.(5)
(6) Over 15 years	A554	334,359	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: (2),(4)			
(1) Three months or less	A555	86,679	M.2.b.(1)
(2) Over three months through 12 months	A556	228,466	M.2.b.(2)
(3) Over one year through three years	A557	318	M.2.b.(3)
(4) Over three years through five years	A558	12,112	M.2.b.(4)
(5) Over five years through 15 years	A559	395,323	M.2.b.(5)
(6) Over 15 years	A560	1,582,709	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less	A561	1,134,333	M.2.c.(1)
(2) Over three years	A562	8,183,899	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	6,481,004	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

1. Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
2. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
4. Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
5. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	(Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	(Column D) Fair Value RCFD	Amount	
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with $10 billion or more in total assets. [1]									
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	862	B849	861	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	1,269,982	B857	1,273,865	M.5.e.
f. Other	B858	0	B859	0	B860	416,834	B861	413,166	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	0	G359	0	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. Government-sponsored enterprises (GSEs)	G360	0	G361	0	G362	0	G363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	G364	0	G365	0	G366	0	G367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	G368	0	G369	0	G370	0	G371	0	M.6.f.
g. Other collateral or reference assets	G372	1,832,427	G373	1,757,640	G374	6,780,475	G375	6,778,052	M.6.g.

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

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	
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b ……………………	PU98	0	PU99	0	PV00	0	PV01	0	M.7.

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Loans secured by real estate: (2)	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	F158	168,863	F158	168,863	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	520,218	F159	520,218	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	243	1420	243	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	393,912	1797	393,912	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	5367	5,559,479	5367	5,559,479	1.c.(2)(a)
(b) Secured by junior liens	5368	64,771	5368	64,771	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	1,511,446	1460	1,511,446	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	1,081,927	F160	1,081,927	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	3,167,268	F161	3,167,268	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	0	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	0			2.a.(2)
b. To other depository institutions in the U.S.	B534	0	B534	0	2.b.
c. To banks in foreign countries:			B535	0	2.c.
(1) To foreign branches of other U.S. banks	B536	0			2.c.(1)
(2) To other banks in foreign countries	B537	263			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590	0	1590	0	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	3,954,869	1763	3,954,869	4.a.
b. To non-U.S. addressees (domicile)	1764	111,920	1764	111,920	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	0	B538	0	6.a.
b. Other revolving credit plans	B539	3,864	B539	3,864	6.b.
c. Automobile loans	K137	2,926	K137	2,926	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	344,344	K207	344,085	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	884	2081	0	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	750	2107	750	8.

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

Schedule RC-C—Continued

Part I—Continued

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions	J454	3,890,301	J454	3,480,532	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities, including margin loans	1545	11,484,380	1545	11,389,423	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	11,060,793	J451	9,324,735	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases)	F162	0			10.a.
b. All other leases	F163	0			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[1] (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	**43,323,421**	2122	**41,081,231**	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	
1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans			K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans			K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices			F576	10,088	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices			K160	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	31,012	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties			K162	0	M.1.d.(2)
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile)			K163	1,346	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	18,417	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):	RCON				
(1) Loans secured by farmland in domestic offices	K166	0			M.1.f.(1)
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers	K168	0			M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card	K098	0			M.1.f.(4)(a)
(b) Automobile loans	K203	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204	0			M.1.f.(4)(c)
g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)			HK25	**60,863**	M.1.g.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less	A564	228,550	M.2.a.(1)
(2) Over three months through 12 months	A565	566,122	M.2.a.(2)
(3) Over one year through three years	A566	718,788	M.2.a.(3)
(4) Over three years through five years	A567	868,308	M.2.a.(4)
(5) Over five years through 15 years	A568	2,546,020	M.2.a.(5)
(6) Over 15 years	A569	610,247	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1) (3)	RCFD		
(1) Three months or less	A570	36,842,950	M.2.b.(1)
(2) Over three months through 12 months	A571	321,861	M.2.b.(2)
(3) Over one year through three years	A572	250,876	M.2.b.(3)
(4) Over three years through five years	A573	184,349	M.2.b.(4)
(5) Over five years through 15 years	A574	93,832	M.2.b.(5)
(6) Over 15 years	A575	1,633	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	20,890,122	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RC-C, Part I, items 4 and 9, column A (4)	2746	244,421	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	4,892,379	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	0	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A	C391	NA	M.6.
7. Not applicable			

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.			
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	0	M.8.a.
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).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	NA	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	NA	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	7,050	M.9.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
Memorandum items 10.a through 10.e are to be completed by banks with $10 billion or more in total assets. (1)					
10. Loans to nondepository financial institutions:					
a. Loans to mortgage credit intermediaries	PV05	292,886	PV05	292,886	M.10.a.
b. Loans to business credit intermediaries	PV06	19,713	PV06	19,713	M.10.b.
c. Loans to private equity funds	PV07	3,236,722	PV07	2,842,336	M.10.c.
d. Loans to consumer credit intermediaries	PV08	0	PV08	0	M.10.d.
e. Other loans to nondepository financial institutions	PV09	340,980	PV09	325,597	M.10.e.

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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:							
a. Loans secured by real estate	G091	0	G092	0	G093	0	M.12.a.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
12. 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.

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.			
13. Construction, land development, and other land loans in d interest reserves:			
a. Amount of loans that provide for the use of interest rese (included in Schedule RC-C, Part I, item 1.a, column B)	G376	0	M.13.a.
	RIAD		
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))	G377	0	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	19,775,271	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:	RCON		
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above)	PR04	NA	M.15.a.
		Number	
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	PR05	NA	M.15.b.
		Amount	
c. Principal amount of reverse mortgage originations that have been sold during the year	PR06	NA	M.15.c.
Memorandum item 16 is to be completed by all banks.			
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	0	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.			
17. Eligible loan modifications under Section 4013, *Temporary Relief from Troubled Debt Restructurings*, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding	LG24	Confidential	M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans	LG25	Confidential	M.17.b.

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

(1) For loans drawn down under lines of credit or loan commitments, the “original amount” of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was *most recently* approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the “original amount” is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the “original amount” of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the “original amount” is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. and 2. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount *currently outstanding* of “Loans secured by nonfarm nonresidential properties” in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), 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 *original amounts* of $100,000 or less	5564	3	5565	105	3.a.
b. With *original amounts* of more than $100,000 through $250,000	5566	4	5567	262	3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5568	76	5569	40,554	3.c.
4. Number and amount *currently outstanding* of “Commercial and industrial loans to U.S. addressees” in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With *original amounts* of $100,000 or less	5570	123	5571	5,555	4.a.
b. With *original amounts* of more than $100,000 through $250,000	5572	215	5573	29,249	4.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5574	258	5575	96,517	4.c.

Agricultural Loans to Small Farms

5. and 6. Not applicable

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount *currently outstanding* of “Loans secured by farmland (including farm residential and other improvements)” in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With *original amounts* of $100,000 or less	5578	0	5579	0	7.a.
b. With *original amounts* of more than $100,000 through $250,000	5580	0	5581	0	7.b.
c. With *original amounts* of more than $250,000 through $500,000	5582	1	5583	243	7.c.
8. Number and amount *currently outstanding* of “Loans to finance agricultural production and other loans to farmers” in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With *original amounts* of $100,000 or less	5584	0	5585	0	8.a.
b. With *original amounts* of more than $100,000 through $250,000	5586	0	5587	0	8.b.
c. With *original amounts* of more than $250,000 through $500,000	5588	0	5589	0	8.c.

Schedule RC-D—Trading Assets and Liabilities

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

Dollar Amounts in Thousands	Consolidated Bank RCFD	Amount	
Assets			
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	0	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379	0	4.a.
b. Other residential MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1) (include CMOs, REMICs, and stripped MBS)	G380	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 (1)	K197	0	4.d.
e. All other commercial MBS	K198	0	4.e.
5. Other debt securities:			
a. Structured financial products	HT62	0	5.a.
b. All other debt securities	G386	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	0	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	**0**	9.
10. Not applicable			
11. Derivatives with a positive fair value	3543	660,529	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	**660,529**	12.
Liabilities			
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	1,508,595	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	**1,508,595**	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

Dollar Amounts in Thousands	Consolidated Bank RCFD	Amount	
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	0	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.
Memorandum items 2 through 10 are to be completed by banks with $10 billion or more in total trading assets. (1)			
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. TEXT F655	F655	0	M.9.a.
b. TEXT F656	F656	0	M.9.b.
c. TEXT F657	F657	0	M.9.c.
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. TEXT F658	F658	0	M.10.a.
b. TEXT F659	F659	0	M.10.b.
c. TEXT F660	F660	0	M.10.c.

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

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits [1] (Included In Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	21,354,183			B550	30,147,731	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	5,222			2530	12,164	3.
4. Commercial banks and other depository institutions in the U.S.	B551	2,146			B552	0	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			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	**21,361,551**	2210	21,361,550	2385	**30,159,895**	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	91,270	M.1.a.
b. Total brokered deposits	2365	1,499,955	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits) [2]	HK05	0	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	0	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	1,499,955	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	0	M.1.g.
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. [3]			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits	MT87	56,274	M.1.h.(1)
(a) Fully insured, affiliate, retail sweep deposits	MT88	47,676	M.1.h.(1)(a)
(2) Not fully insured, affiliate sweep deposits	MT89	159,178	M.1.h.(2)
(a) Not fully insured, affiliate, retail sweep deposits	MT90	139,771	M.1.h.(2)(a)
(3) Fully insured, non-affiliate sweep deposits	MT91	0	M.1.h.(3)
(a) Fully insured, non-affiliate, retail sweep deposits	MT92	0	M.1.h.(3)(a)
(4) Not fully insured, non-affiliate sweep deposits	MT93	0	M.1.h.(4)
(a) Not fully insured, non-affiliate, retail sweep deposits	MT94	0	M.1.h.(4)(a)
i. Total sweep deposits that are not brokered deposits	MT95	215,452	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, 2024*, 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	23,165,864	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	251,569	M.2.a.(2)
b. Total time deposits of less than $100,000	6648	238,318	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	593,165	M.2.c.
d. Total time deposits of more than $250,000	J474	5,910,979	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	46,622	M.2.e.
3. Maturity and repricing data fortime deposits of $250,000 or less:			
a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less	HK07	474,389	M.3.a.(1)
(2) Over three months through 12 months	HK08	328,335	M.3.a.(2)
(3) Over one year through three years	HK09	21,178	M.3.a.(3)
(4) Over three years	HK10	7,582	M.3.a.(4)
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	HK11	802,724	M.3.b.
4. Maturity and repricing data fortime deposits of more than $250,000:			
a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less	HK12	3,147,040	M.4.a.(1)
(2) Over three months through 12 months	HK13	2,695,209	M.4.a.(2)
(3) Over one year through three years	HK14	60,895	M.4.a.(3)
(4) Over three years	HK15	7,835	M.4.a.(4)
b. Time deposits of more than $250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.(1) and 4.a.(2) above) (3)	K222	5,842,249	M.4.b.

	RCON	Yes		No	
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?	P752	x			M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	90,429	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	351,569	M.6.b.

1. Report fixed-rate time deposits by remaining maturity and floating-rate time deposits by next repricing date.
2. Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.
3. Report both fixed- and floating-rate time deposits by remaining maturity. Exclude floating rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
5. The $1 billion asset-size test is based on the total assets reported on the *June 30, 2024*, 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	7,966,412	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	15,193,795	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	251,567	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	2	M.7.b.(2)

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

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

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	74,021,858	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	215,753	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	122,141	3.
4. Foreign governments and official institutions (including foreign central banks)	2650	13,445,492	4.
5. U.S. Government and states and political subdivisions in the U.S.	B555	11	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	**87,805,255**	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	2,879,841	M.1.

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

Schedule RC-F—Other Assets (1)

Dollar Amounts in Thousands			RCFD	Amount	
1. Accrued interest receivable (2)			B556	494,531	1.
2. Net deferred tax assets (3)			2148	0	2.
3. Interest-only strips receivable (not in the form of a security) (4)			HT80	0	3.
4. Equity investments without readily determinable fair values (5)			1752	1,359,345	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	2,343,826	5.a.
b. Separate account life insurance assets			K202	0	5.b.
c. Hybrid account life insurance assets			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)			2168	**5,968,914**	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. Not applicable					
e. Computer software	FT33	2,345,898			6.e.
f. Accounts receivable	FT34	0			6.f.
g. Receivables from foreclosed government-guaranteed mortgage loans	FT35	0			6.g.
h. TEXT 3549	3549	0			6.h.
i. TEXT 3550	3550	0			6.i.
j. TEXT 3551	3551	0			6.j.
7. Total (sum of items 1 through 6) (must equal Schedule RC, item 11)			2160	**10,166,616**	7.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (6)			3645	72,214	1.a.
			RCFD		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,386,666	1.b.
2. Net deferred tax liabilities (3)			3049	457,913	2.
3. Allowance for credit losses on off-balance-sheet credit exposures			B557	34,682	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)			2938	**1,900,410**	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	640,019			4.e.
f. TEXT 3552	3552	0			4.f.
g. TEXT 3553	3553	0			4.g.
h. TEXT 3554	3554	0			4.h.
5. Total (sum of items 1 through 4) (must equal Schedule RC, item 20)			2930	**3,851,885**	5.

1. Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
2. 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.
3. See discussion of deferred income taxes in Glossary entry on "**Income Taxes**."
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
6. For savings banks, include "dividends" accrued and unpaid on deposits.

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

To be completed only by banks with foreign offices.

Dollar Amounts in Thousands	Domestic Offices RCON	Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell [1]	B989	56,183	3.
4. Securities sold under agreements to repurchase	B995	841,450	4.
5. Other borrowed money	3190	10,241,368	5.
EITHER			
6. Net due *from* own foreign offices, Edge and agreement subsidiaries, and IBFs	2163	0	6.
OR			
7. Net due *to* own foreign offices, Edge and agreement subsidiaries, and IBFs	2941	41,384,194	7.
8. Total assets			
(excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs)	2192	122,795,361	8.
9. Total liabilities			
(excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)	3129	70,307,600	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities [2] RCON	Amount	(Column B) Fair Value of Available-for-Sale Securities RCON	Amount	
10. U.S. Treasury securities	0211	0	1287	8,286,029	10.
11. U.S. Government agency obligations					
(exclude mortgage-backed securities)	8492	78,653	8495	1,659,432	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	2,529,029	8499	306,779	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	2,065,416	G390	3,257,778	13.a.(1)
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.(2)
b. Other mortgage-backed securities					
(include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or					
sponsored agencies` [3]	G393	4,466,965	G394	4,143,659	13.b.(1)
(2) All other mortgage-backed securities	1733	135,107	1736	517,849	13.b.(2)
14. Other domestic debt securities (include domestic structured financial					
products and domestic asset-backed securities)	G397	2,306,355	G398	7,192,079	14.
15. Other foreign debt securities (include foreign structured financial					
products and foreign asset-backed securities)	G399	12,800	G400	4,289,524	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities					
(sum of items 10 through 15)	1754	**11,594,325**	1773	**29,653,129**	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values [4]	JA22	21,694	18.a.
b. Equity investments without readily determinable fair values	1752	1,358,443	18.b.

1. Institutions should report in item 3 amounts net of any applicable allowance for credit losses.
2. Allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.
3. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
4. Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detai on accounting for investments in equity securities.

Schedule RC-H—Continued

Dollar Amounts in Thousands	RCON	Amount	
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.			
19. Total trading assets	3545	532,574	19.
20. Total trading liabilities	3548	543,832	20.
21. Total loans held for trading	HT71	0	21.
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.			
22. Total amount of fair value option loans held for investment and held for sale	JF75	0	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	0	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	0	2.

Schedule RC-K—Quarterly Averages [1]

Dollar Amounts in Thousands		RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381	49,520,302	1.
2. U.S. Treasury securities and U.S. Government agency obligations [2] (excluding mortgage-backed securities)		B558	10,030,811	2.
3. Mortgage-backed securities [2]		B559	13,923,184	3.
4. All other debt securities [2] and equity securities with readily determinable fair values not held for trading [3]		B560	27,986,536	4.
5. Federal funds sold and securities purchased under agreements to resell		3365	713,186	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	39,087,117	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		3465	6,031,567	6.a.(2)(a)
(b) All other loans secured by real estate		3466	6,508,626	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386	0	6.a.(3)
(4) Commercial and industrial loans		3387	4,633,988	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	0	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	379,199	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360	2,070,858	6.b.
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.				
7. Trading assets	RCFD	3401	1,191,414	7.
8. Lease financing receivables (net of unearned income)	RCFD	3484	0	8.
9. Total assets [4]	RCFD	3368	157,338,114	9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON 3485	9,750,075	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	23,693,149	11.a.
b. Time deposits of $250,000 or less		HK16	824,722	11.b.
c. Time deposits of more than $250,000		HK17	5,827,264	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404	70,158,066	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353	2,638,889	13.
14. Other borrowed money (includes mortgage indebtedness)	RCFD	3355	11,161,610	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	462,362	1.a.
Item 1.a.(1) is to be completed for the December report only.					
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices			RCON HT72	NA	1.a.(1)
b. Credit card lines			RCFD 3815	0	1.b.
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).					
(1) Unused consumer credit card lines			J455	0	1.b.(1)
(2) Other unused credit card lines			J456	0	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	107,692	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments			F165	350,536	1.c.(1)(b)
(2) NOT secured by real estate			6550	48,607	1.c.(2)
d. Securities underwriting			3817	0	1.d.
e. Other unused commitments:					
(1) Commercial and industrial loans			J457	12,895,534	1.e.(1)
(2) Loans to depository financial institutions			PV10	0	1.e.(2)
(3) Loans to nondepository financial institutions			PV11	5,965,352	1.e.(3)
Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with $10 billion or more in total assets. (1)					
(a) Loans to mortgage credit intermediaries			PV12	78,062	1.e.(3)(a)
(b) Loans to business credit intermediaries			PV13	0	1.e.(3)(b)
(c) Loans to private equity funds			PV14	0	1.e.(3)(c)
(d) Loans to consumer credit intermediaries			PV15	0	1.e.(3)(d)
(e) Other loans to nondepository financial institutions			PV16	5,887,291	1.e.(3)(e)
(4) All other unused commitments			J459	7,229,011	1.e.(4)
2. Financial standby letters of credit			3819	1,558,159	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of financial standby letters of credit conveyed to others	3820	1,757			2.a.
3. Performance standby letters of credit			3821	125,978	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)					
a. Amount of performance standby letters of credit conveyed to others	3822	0			3.a.
4. Commercial and similar letters of credit			3411	29,666	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	169,168,810	6.a.
b. Securities borrowed			3432	0	6.b.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCFD	Amount	(Column B) Purchased Protection RCFD	Amount	
7. Credit derivatives:					
a. Notional amounts:					
(1 Credit default swaps	C968	0	C969	0	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	0	C975	0	7.a.(4)
b. Gross fair values:					
(1) Gross positive fair value	C219	0	C221	0	7.b.(1)
(2) Gross negative fair value	C220	0	C222	0	7.b.(2)

	RCFD	Amount	
c. Notional amounts by regulatory capital treatment: (1)			
(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	0	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	0	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	0	7.c.(2)(c)

Dollar Amounts in Thousands	Remaining Maturity of: (Column A) One Year or Less RCFD	Amount	(Column B) Over One Year Through Five Years RCFD	Amount	(Column C) Over Five Years RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.(1)(a)
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	G412	0	G413	0	G414	0	7.d.(2)(a)
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.(2)(b)

			RCFD	Amount	
8. Spot foreign exchange contracts			8765	3,150,026	8.
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	**114,090,682**	9.
a. Not applicable					
b. Commitments to purchase when-issued securities	3434	0			9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0			9.c.
d. TEXT 3555 Sponsored Repo Guarantee	3555	114,090,682			9.d.
e. TEXT 3556	3556	0			9.e.
f. TEXT 3557	3557	0			9.f.

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	RCFD	Amount	
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. TEXT 5592	5592	0			10.b.
c. TEXT 5593	5593	0			10.c.
d. TEXT 5594	5594	0			10.d.
e. TEXT 5595	5595	0			10.e.

Items 11.a and 11.b are to be completed semiannually in the June and December reports only.

Dollar Amounts in Thousands	RCFD	Amount	
11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
a. Futures contracts	RCFD 8693 0	RCFD 8694 0	RCFD 8695 0	RCFD 8696 0	12.a.
b. Forward contracts	RCFD 8697 0	RCFD 8698 403,912,610	RCFD 8699 0	RCFD 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options	RCFD 8701 0	RCFD 8702 0	RCFD 8703 0	RCFD 8704 0	12.c.(1)
(2) Purchased options	RCFD 8705 0	RCFD 8706 0	RCFD 8707 0	RCFD 8708 0	12.c.(2)
d. Over-the-counter option contracts:					
(1) Written options	RCFD 8709 276,121	RCFD 8710 0	RCFD 8711 0	RCFD 8712 0	12.d.(1)
(2) Purchased options	RCFD 8713 276,121	RCFD 8714 0	RCFD 8715 0	RCFD 8716 0	12.d.(2)
e. Swaps	RCFD 3450 25,404,906	RCFD 3826 0	RCFD 8719 571,958	RCFD 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFD A126 16,208,867	RCFD A127 399,374,608	RCFD 8723 0	RCFD 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725 9,748,280	RCFD 8726 4,538,002	RCFD 8727 571,958	RCFD 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589 7,748,280				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	
Derivatives Position Indicators									
15. Gross fair values of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value	8733	138,927	8734	3,697,143	8735	0	8736	0	15.a.(1)
(2) Gross negative fair value	8737	192,119	8738	3,697,201	8739	0	8740	0	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value	8741	242,442	8742	28	8743	0	8744	0	15.b.(1)
(2) Gross negative fair value	8745	223,962	8746	415,109	8747	22,765	8748	0	15.b.(2)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms RCFD	Amount	(Column B) Not applicable	(Column C) Hedge Funds RCFD	Amount	(Column D) Sovereign Governments RCFD	Amount	(Column E) Corporations and All Other Counterparties RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure	G418	1,600,381		G420	0	G421	0	G422	917,426	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar	G423	1,772,218		G425	0	G426	0	G427	148,076	16.b.(1)
(2) Cash—Other currencies	G428	0		G430	0	G431	0	G432	0	16.b.(2)
(3) U.S. Treasury securities	G433	0		G435	0	G436	0	G437	5,342	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)
(5) Corporate bonds	G443	0		G445	0	G446	0	G447	0	16.b.(5)
(6) Equity securities	G448	0		G450	0	G451	0	G452	0	16.b.(6)
(7) All other collateral	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	**1,772,218**		G460	**0**	G461	**0**	G462	**153,418**	16.b.(8)

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

Schedule RC-M—Memoranda

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	283,617	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	6165	Number 5			1.b.
2. Intangible assets:					
a. Mortgage servicing assets			3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	0			2.a.(1)
b. Goodwill			3163	657,571	2.b.
c. All other intangible assets			JF76	61,151	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)			2143	**718,722**	2.d.
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices			5508	0	3.a.
b. Farmland in domestic offices			5509	0	3.b.
c. 1–4 family residential properties in domestic offices			5510	0	3.c.
d. Multifamily (5 or more) residential properties in domestic offices			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices			5512	0	3.e.
			RCFN		
f. In foreign offices			5513	0	3.f.
			RCFD		
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	**0**	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1)			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less			F055	8,500,000	5.a.(1)(a)
(b) Over one year through three years			F056	0	5.a.(1)(b)
(c) Over three years through five years			F057	0	5.a.(1)(c)
(d) Over five years			F058	0	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3)			2651	8,500,000	5.a.(2)
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.(3)
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less			F060	443,145	5.b.(1)(a)
(b) Over one year through three years			F061	1,741,367	5.b.(1)(b)
(c) Over three years through five years			F062	0	5.b.(1)(c)
(d) Over five years			F063	0	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5)			B571	443,145	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	**10,684,512**	5.c.

1. Item 4 is to be completed only by insured state banks that have been approved by the FDIC to hold grandfathered equity investments. See instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.
2. Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
3. Report both fixed- and floating-rate advances by remaining maturity. Exclude floating-rate advances with a next repricing date of one year or less that have a remaining maturity of over one year.
4. Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
5. Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

Schedule RC-M—Continued

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

	RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	196,558,423	7.

8. Internet website addresses and physical office trade names:

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

TEXT 4087 http:// www.northerntrust.com — 8.a.

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

	Code		
(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:

	Code		
(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				9.

10. Secured liabilities:

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

	RCON	Yes		No	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	x			11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	G464	x			12.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Amount	
13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7)	K192	0	13.
Items 14.a and 14.b are to be completed annually in the December report only.			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	NA	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	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.

	RCON	Number		
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	NA		15.a.
		Yes	No	
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135			15.b.

	RCON	Number	
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers: (2)			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	N523	NA	16.a.
*Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the prior **December** report in which item 16.a was required to be completed.*			
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)
		Number	
(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 (3) and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding	LG26	1	17.a.
		Amount	
b. Outstanding balance of PPP loans	LG27	54	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less	LL59	0	17.d.(1)
(2) More than one year	LL60	0	17.d.(2)
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from “Total assets for the leverage ratio” reported in Schedule RC-R, Part I, item 30	LL57	0	17.e.

1. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
2. Report information about international electronic transfers of funds offered to consumers in the United States that:
   (a) are “remittance transfers” as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or
   (b) would qualify as “remittance transfers” under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. *See* 12 CFR § 1005.30(f).
   For purposes of this item 16, such transfers are referred to as international remittance transfers.

   Exclude transfers sent by your institution as a correspondent bank for other providers. Report information only about transfers for which the reporting institution is the provider.
3. Paycheck Protection Program (PPP) covered loans as defined in sections 7(a)(36) and 7(a)(37) of the Small Business Act (15 U.S.C. 636(a)(36) and (37)).

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	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	F172	0	F174	0	F176	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	21,016	F175	0	F177	0	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398	2,086	5399	0	5400	8,440	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	673	C237	479	C229	21,444	1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	1,021	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	685	3500	412	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	27,059	F180	2,438	F182	33,444	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	6,049	F181	8,966	F183	3,132	1.e.(2)
	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:							
	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. To foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	0	1597	0	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	27,355	1252	330	1253	871	4.a.
b. To non-U.S. addressees (domicile)	1254	0	1255	0	1256	0	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	0	B576	0	B577	0	5.a.
b. Automobile loans	K213	0	K214	0	K215	0	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans)	K216	3,404	K217	0	K218	0	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	151,982	5460	27,127	5461	21,533	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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	1406	**240,309**	1407	**39,752**	1403	**89,885**	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	0	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	0	K037	0	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	0	K040	0	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	12.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	RCON	(Column A) Past due 30 through 89 days and still accruing Amount	RCON	(Column B) Past due 90 days or more and still accruing Amount	RCON	(Column C) Nonaccrual Amount	
1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	F661	29	F662	0	F663	1,818	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	3,132	K118	0	K119	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	0	K121	0	K122	0	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 (*include* loans to individuals for household, family, and other personal expenditures)	K126	0	K127	0	K128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers	RCFD K138	0	RCFD K139	0	RCFD K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	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

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days and still accruing Amount	RCFD	(Column B) Past due 90 days or more and still accruing Amount	RCFD	(Column C) Nonaccrual Amount	
1. g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1)	HK26	**3,161**	HK27	**0**	HK28	**1,818**	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	557	6559	0	6560	0	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	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	3,132	C241	0	C226	0	M.5.

Dollar Amounts in Thousands	RCFD	(Column A) Past due 30 through 89 days Amount	RCFD	(Column B) Past due 90 days or more Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529	18	3530	0	M.6.

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

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410	48,418	M.7.
8. Nonaccrual assets sold during the previous six months	C411	0	M.8.

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

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

Schedule RC-O—Other Data for Deposit Insurance Assessments

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

Dollar Amounts in Thousands	RCFD	Amount	
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	143,834,539	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	91,429,790	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234	91,429,790	3.
	RCFD		
4. Average consolidated total assets for the calendar quarter	K652	157,338,115	4.
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 (1)	K654	10,120,964	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	443,145	7.a.
b. Over one year through three years	G466	1,741,367	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	1,014,967	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	1,000,000	8.d.
	RCON		
9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)	G803	0	9.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
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 K656	Yes: — No: x	10.
If the answer to item 10 is "YES," complete items 10.a and 10.b.		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?	K659	Yes: x No: —	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b. (2)		Amount	
a. Custodial bank deduction	K660	85,361,115	11.a.
b. Custodial bank deduction limit	K661	71,341,519	11.b.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.
2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

Schedule RC-O—Continued

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of $250,000 or less: (1)					
(1) *Amount* of deposit accounts (excluding retirement accounts) of $250,000 or less			F049	4,326,601	M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 113,297			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than $250,000: (1)					
(1) *Amount* of deposit accounts (excluding retirement accounts) of more than $250,000			F051	47,986,878	M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 14,799			M.1.b.(2)
c. Retirement deposit accounts of $250,000 or less: (1)					
(1) *Amount* of retirement deposit accounts of $250,000 or less			F045	58,321	M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046	Number 2,288			M.1.c.(2)
d. Retirement deposit accounts of more than $250,000: (1)					
(1) *Amount* of retirement deposit accounts of more than $250,000			F047	32,949	M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048	Number 69			M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)			5597	40,409,440	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.
			RCFN		
4. Dually payable deposits in the reporting institution's foreign branches			GW43	4,661,929	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, 2024*, 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	
Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment	MW53	NA	M.5.
6. Criticized and classified items:			
a. Special mention	K663	Confidential	M.6.a.
b. Substandard	K664	Confidential	M.6.b.
c. Doubtful	K665	Confidential	M.6.c.
d. Loss	K666	Confidential	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	Confidential	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	N026	Confidential	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	Confidential	M.8.a.
b. Securitizations of higher-risk consumer loans	N028	Confidential	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	Confidential	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	Confidential	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	458,228	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	0	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements)	K669	0	M.11.
12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	RCON K678	4,411,022	M.12.
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.			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD		
a. Construction, land development, and other land loans secured by real estate	N177	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	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.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	Confidential	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	K674	Confidential	M.15.

Schedule RC-O—Continued

Memoranda — Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	0	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) 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.

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

	Two-Year Probability of Default (PD)						(Column O)	
	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)	PDs Were Derived Using (1)	
	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Number	
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 Confidential	RCFD M973 Confidential	RCFD M974 Confidential	RCFD M975 Confidential	RCFD M976 Confidential	RCFD M977 **Confidential**	RCFD M978 Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCFD M987 Confidential	RCFD M988 Confidential	RCFD M989 Confidential	RCFD M990 Confidential	RCFD M991 Confidential	RCFD M992 **Confidential**	RCFD M993 Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003 Confidential	RCFD N004 Confidential	RCFD N005 Confidential	RCFD N006 Confidential	RCFD N007 Confidential	RCFD N008 **Confidential**	RCFD N009 Confidential	M.18.c.
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018 Confidential	RCFD N019 Confidential	RCFD N020 Confidential	RCFD N021 Confidential	RCFD N022 Confidential	RCFD N023 **Confidential**	RCFD N024 Confidential	M.18.d.
e. Credit cards	RCFD N048 Confidential	RCFD N049 Confidential	RCFD N050 Confidential	RCFD N051 Confidential	RCFD N052 Confidential	RCFD N053 **Confidential**	RCFD N054 Confidential	M.18.e.
f. Automobile loans	RCFD N063 Confidential	RCFD N064 Confidential	RCFD N065 Confidential	RCFD N066 Confidential	RCFD N067 Confidential	RCFD N068 **Confidential**	RCFD N069 Confidential	M.18.f.
g. Student loans	RCFD N078 Confidential	RCFD N079 Confidential	RCFD N080 Confidential	RCFD N081 Confidential	RCFD N082 Confidential	RCFD N083 **Confidential**	RCFD N084 Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093 Confidential	RCFD N094 Confidential	RCFD N095 Confidential	RCFD N096 Confidential	RCFD N097 Confidential	RCFD N098 **Confidential**	RCFD N099 Confidential	M.18.h.
i. Consumer leases	RCFD N108 Confidential	RCFD N109 Confidential	RCFD N110 Confidential	RCFD N111 Confidential	RCFD N112 Confidential	RCFD N113 **Confidential**	RCFD N114 Confidential	M.18.i.
j. Total	RCFD N123 **Confidential**	RCFD N124 **Confidential**	RCFD N125 **Confidential**	RCFD N126 **Confidential**	RCFD N127 **Confidential**	RCFD N128 **Confidential**		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 (1) from all sources, loan sales, or quarter-end loans held for sale or trading in domestic offices exceed $10 million for two consecutive quarters.

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale (1)	HT81	0	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale (1)	HT82	0	2.
3. 1–4 family residential mortgage loans sold during the quarter	FT04	0	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	3,132	4.
	RIAD		
5. Noninterest income *for the quarter* from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	HT85	0	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans *during the quarter*	HT86	0	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	Confidential	7.a.
b. For representations and warranties made to other parties	L192	Confidential	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	**Confidential**	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.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1)	JA36	**32,272,119**	G474	0	G475	8,286,029	G476	23,986,090	G477	0	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	**0**	G479	0	G480	0	G481	0	G482	0	2.
3. Loans and leases held for sale	G483	**0**	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment	G488	**0**	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets	3543	**660,529**	G493	3,175,540	G494	0	G495	3,836,069	G496	0	5.a.
b. Other trading assets	G497	**0**	G498	0	G499	0	G500	0	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	**0**	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	**242,470**	G392	**0**	G395	**0**	G396	**242,470**	G804	**0**	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	**33,175,118**	G503	**3,175,540**	G504	**8,286,029**	G505	**28,064,629**	G506	**0**	7.

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

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC RCFD	Amount	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value RCFD	Amount	(Column C) Level 1 Fair Value Measurements RCFD	Amount	(Column D) Level 2 Fair Value Measurements RCFD	Amount	(Column E) Level 3 Fair Value Measurements RCFD	Amount	
Liabilities											
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	**1,508,595**	G512	2,380,725	G513	0	G514	3,889,320	G515	0	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	**661,836**	G806	**0**	G807	**0**	G808	**639,071**	G809	**22,765**	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**2,170,431**	G532	**2,380,725**	G533	**0**	G534	**4,528,391**	G535	**22,765**	14.

	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
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	**0**	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	**242,470**	G542	0	G543	0	G544	242,470	G545	0	M.1.b.
c. TEXT G546	G546	**0**	G547	0	G548	0	G549	0	G550	0	M.1.c.
d. TEXT G551	G551	**0**	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556	G556	**0**	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT 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	**661,836**	G567	0	G568	0	G569	639,071	G570	22,765	M.2.b.
c. TEXT G571	G571	**0**	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576	G576	**0**	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	**0**	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	**0**	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Consolidated Bank RCFD	Amount	
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	0	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	0	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	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	2,331,694	1.
2. Retained earnings (1)	KW00	**9,435,130**	2.

	RCOA		
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	JJ29	0	2.a.

	RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)	B530	(666,029)	3.

	0=No 1=Yes	RCOA		
a. AOCI opt-out election (enter “1” for Yes; enter “0” for No.) (Advanced approaches institutions must enter “0” for No.)		P838	0	3.a.

	RCFA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	**11,100,795**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	627,203	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	41,890	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	0	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	NA	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	NA	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	NA	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	NA	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	0	9.f.

1. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicabl 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	0	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	153,031	10.b.

	(Column A) Non-advanced Approaches Institutions (1)		(Column B) Advanced Approaches Institutions (1)		
Dollar Amounts in Thousands	RCFA	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments			P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)	P852	**NA**	P852	**10,278,671**	12.
13. a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58	NA			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P853	0	13.b.
14. a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59	NA			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P854	0	14.b.
15. a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12	LB60	NA			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions	P857	NA	P857	97	17.
18. Total adjustments and deductions for common equity tier 1 capital (3)	P858	**NA**	P858	**97**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	**NA**	P859	**10,278,574**	19.

1. All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.
2. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
3. All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	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	0	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**0**	23.
24. LESS: Additional tier 1 capital deductions	P864	97	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**0**	25.
Tier 1 Capital			
26. Tier 1 capital (1)	8274	**10,278,574**	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	**157,338,115**	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	822,221	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	110,084	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	**156,405,810**	30.

Leverage Ratio*	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	**6.5717%**	31.

	0=No / 1=Yes	RCOA		
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)	1=Yes	LE74	0	31.a.

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.

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

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

1. All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have elected to apply the 3-year or 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	RCFA	(Column A) Amount	RCFA	(Column B) 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:			
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	
Tier 2 Capital (1)			
39. Tier 2 capital instruments plus related surplus	P866	1,000,000	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. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2)	5310	223,209	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	0	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a)	P870	**1,223,209**	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	**1,000,000**	44.b.

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

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

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands		Amount	
	RCFA		
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	**1,223,209**	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	**1,000,000**	46.b.
Total Capital	RCFA		
47. a. Total capital (sum of items 26 and 46.a)	3792	**11,501,783**	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW 3792	**11,278,574**	47.b.
Total Risk-Weighted Assets	RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	**90,205,582**	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	72,017,489	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	**11.3946%**	P793	**14.2723%**	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	**11.3946%**	7206	**14.2723%**	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	**12.7506%**	7205	**15.6609%**	51.

	RCFA	Percentage	
Capital Buffer *			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	4.7506%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer	RCFW H312	2.5000%	52.b.

Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1)	H313	NA	53.
54. Distributions and discretionary bonus payments during the quarter (2)	H314	NA	54.
Supplementary Leverage Ratio*			
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			
a. Total leverage exposure (3)	H015	130,930,414	55.a.
		Percentage	
b. Supplementary leverage ratio	H036	**7.8504%**	55.b.

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

1. Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
2. Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Advanced approaches institutions and Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.
3. Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II.
Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules [1] 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	
Balance Sheet Asset Categories [2]											
1. Cash and balances due from depository institutions	RCFD D957 **61,631,632**	RCFD S396 (823)	RCFD D958 53,044,046				RCFD D959 5,596,771	RCFD S397 1,197,674	RCFD D960 195,415	RCFD S398 1,598,549	1.
2. Securities:											
a. Held-to-maturity securities [3]	RCFD D961 **20,765,496**	RCFD S399 (6,862)	RCFD D962 10,656,102	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 8,464,596	RCFD D964 679,001	RCFD D965 972,659	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 **30,066,377**	RCFD S402 0	RCFD D967 15,595,020	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 13,899,308	RCFD D969 198,290	RCFD D970 373,759	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 **0**		RCON D972 0				RCON D973 0	RCON S410 0	RCON D974 0	RCON S411 0	3.a.
b. Securities purchased under agreements to resell	RCFD H171 **921,893**	RCFD H172 921,893									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCFD S413 **0**	RCFD S414 0	RCFD H173 0				RCFD S415 0	RCFD S416 0	RCFD S417 0		4.a.
b. High volatility commercial real estate exposures	RCFD S419 **0**	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

1. For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.
2. All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.
3. Institutions should report held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	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	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429	
on nonaccrual (1)……………	**3,132**	0	0	0	0		0	0	0	3,132	4.c.
d. All other	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437	
exposures……………………	**0**	0	0	0	0		0	0	0	0	4.d.
5. Loans and leases held for investment: (2)											
a. Residential mortgage	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		
exposures……………………	**6,006,102**	0	0				0	4,564,628	1,441,474		5.a.
b. High volatility commercial real estate	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447	
exposures……………………	**520,755**	0	0				0	0	0	520,755	5.b.
c. Exposures past due 90 days or more or on	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455	
nonaccrual (3)………………	**96,845**	0	0	0	0		0	0	0	96,845	5.c.
	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463	
d. All other exposures………	**36,696,587**	(4,401)	187	0	0		182,280	121,429	36,397,092	0	5.d.
6. LESS: Allowance for credit losses on loans	RCFD 3123	RCFD 3123									
and leases ……………………	**180,539**	**180,539**									6.

1. For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
2. Institutions should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
3. For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

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

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

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	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	**660,529**	660,529	0	0	0		0	0	0	0	7.
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets (1, 2, 3)	**11,823,080**	985,285	227,916	0	0		415,569	23,516	9,025,750	2,903	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches (1) Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches (1) Risk-Weighted Asset Amount	
					Allocation by Risk-Weight Category					
7. Trading assets	RCFD H289 0	RCFD H186 0	RCFD H290 0	RCFD H187 0				RCFD H291 0	RCFD H292 0	7.
8. All other assets (2)	RCFD H293 18,622	RCFD H188 0	RCFD S470 0	RCFD S471 0				RCFD H294 0	RCFD H295 0	8.
a. Separate account bank-owned life insurance								RCFD H296 0	RCFD H297 0	8.a.
b. Default fund contributions to central counterparties								RCFD H298 1,123,519	RCFD H299 27,016	8.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.
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

Dollar Amounts in Thousands	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T) Total Risk-Weighted Asset Amount by Calculation Methodology	(Column U)	
			1250%	SSFA [1]	Gross-Up	
	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities [2]	**92,244**	92,244	0	25,626	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities	**2,205,741**	2,205,741	0	445,267	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	**0**	0	0	0	0	9.d.
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	**0**	0	0	0	0	10.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets (1)	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
	171,309,876	**4,673,067**	**79,523,271**	**0**	**0**		**28,558,524**	**6,784,538**	**48,406,149**	**2,222,184**	11.

Dollar Amounts in Thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) 300%	(Column M) 400%	(Column N) 600%	(Column O) 625%	(Column P) 937.5%	(Column Q) 1250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets (1)	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
	18,622	**0**	**0**	**0**			**0**	**1,123,519**	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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	
letters of credit	**1,558,159**	1.0	**1,558,159**	0	0	0		19,700	0	1,538,459	0	12.
13. Performance standby letters of credit and transaction-related	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
contingent items	**125,978**	0.5	**62,989**	0				0	0	62,989	0	13.
14. Commercial and similar letters of credit with an original maturity of one year	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	
or less	**29,665**	0.2	**5,933**	0	0	0		0	0	5,933	0	14.
15. Retained recourse on small business obligations sold	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
with recourse	**0**	1.0	**0**	0				0	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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
				Allocation by Risk-Weight Category								
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (3)	RCFD S515 **17,982,596**	1.0	RCFD S516 **17,982,596**	RCFD S517 0	RCFD S518 150,087	RCFD S519 0		RCFD S520 8,078,555	RCFD S521 31,385	RCFD S522 9,722,569	RCFD S523 0	16.
17. All other off-balance sheet liabilities	RCFD G618 **127,541**	1.0	RCFD G619 **127,541**	RCFD G620 0				RCFD G621 0	RCFD G622 0	RCFD G623 127,541	RCFD S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	RCFD S525 **6,163,975**	0.2	RCFD S526 **1,232,795**	RCFD S527 0	RCFD HJ96 0	RCFD HJ97 0		RCFD S528 0	RCFD S529 0	RCFD S530 1,214,801	RCFD S531 202	18.a.
b. Original maturity exceeding one year	RCFD G624 **20,857,546**	0.5	RCFD G625 **10,428,773**	RCFD G626 0	RCFD HJ98 0	RCFD HJ99 0		RCFD G627 0	RCFD G628 206,850	RCFD G629 10,096,262	RCFD S539 125,661	18.b.
19. Unconditionally cancelable commitments	RCFD S540 0	0.0	RCFD S541 **0**									19.
20. Over-the-counter derivatives			RCFD S542 **6,022,732**	RCFD S543 564,497	RCFD HK00 0	RCFD HK01 0	RCFD S544 0	RCFD S545 1,965,906	RCFD S546 15,763	RCFD S547 3,476,558	RCFD S548 8	20.
21. Centrally cleared derivatives			RCFD S549 **298,218**	RCFD S550 0	RCFD S551 0	RCFD S552 298,218		RCFD S554 0	RCFD S555 0	RCFD S556 0	RCFD S557 0	21.
22. Unsettled transactions (failed trades) (4)	RCFD H191 **259**			RCFD H193 0				RCFD H194 0	RCFD H195 0	RCFD H196 233	RCFD H197 0	22.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches (1) Credit Equivalent Amount	(Column S) Risk-Weighted Asset Amount	
16. Repo-style transactions (2)				RCFD H301 0	RCFD H302 0	16.
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 17,792	RCFD H304 3,319	18.a.
b. Original maturity exceeding one year				RCFD H307 0	RCFD H308 0	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309 0	RCFD H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (3)	RCFD H198 0	RCFD H199 0	RCFD H200 26			22.

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

Dollar Amounts in Thousands	(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%	
	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	
	80,087,768	**150,087**	**298,218**	**0**	**38,622,685**	**7,038,536**	**74,651,494**	**2,348,055**	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	
	0	**3,002**	**11,929**	**0**	**7,724,537**	**3,519,268**	**74,651,494**	**3,522,083**	25.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(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%	
	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 **18,622**	RCFD S563 **0**	RCFD S564 **0**	RCFD S565 **0**	RCFD S566 **0**	RCFD S567 **0**	RCFD S568 **26**	23.
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 **46,555**	RCFD S574 **0**	RCFD S575 **0**	RCFD S576 **0**	RCFD S577 **0**	RCFD S578 **0**	RCFD S579 **325**	25.

Dollar Amounts in Thousands	Totals RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold	S580	**89,980,421**	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	225,161	27.
28. Risk-weighted assets before deductions for excessAACL (1) and allocated transfer risk reserve (2)	B704	**90,205,582**	28.
29. LESS: Excess AACL (1)	A222	**0**	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	**90,205,582**	31.

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	1,255,361	M.1.

	With a 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	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	787,691	S583	6,652,415	S584	1,287,013	M.2.a.
b. Foreign exchange rate and gold	S585	407,001,771	S586	60,864	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	571,958	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	4,624,169	S604	10,732,134	S605	1,597,605	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.

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

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

Dollar Amounts in Thousands	(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	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities								
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	RCFD B705 0	RCFD B706 0	RCFD B707 0	RCFD B708 0	RCFD B709 0	RCFD B710 0	RCFD B711 0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	RCFD HU09 0	RCFD HU10 0	RCFD HU11 0	RCFD HU12 0	RCFD HU13 0	RCFD HU14 0	RCFD HU15 0	2.
Item 3 is to be completed by banks with $100 billion or more in total assets (1).								
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	RCFD B726 0	RCFD B727 0	RCFD B728 0	RCFD B729 0	RCFD B730 0	RCFD B731 0	RCFD B732 0	3.
4. Past due loan amounts included in item 1:								
a. 30–89 days past due	RCFD B733 0	RCFD B734 0	RCFD B735 0	RCFD B736 0	RCFD B737 0	RCFD B738 0	RCFD B739 0	4.a.
b. 90 days or more past due	RCFD B740 0	RCFD B741 0	RCFD B742 0	RCFD B743 0	RCFD B744 0	RCFD B745 0	RCFD B746 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):								
a. Charge-offs	RIAD B747 0	RIAD B748 0	RIAD B749 0	RIAD B750 0	RIAD B751 0	RIAD B752 0	RIAD B753 0	5.a.
b. Recoveries	RIAD B754 0	RIAD B755 0	RIAD B756 0	RIAD B757 0	RIAD B758 0	RIAD B759 0	RIAD B760 0	5.b.

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

Schedule RC-S—Continued

Dollar Amounts in Thousands	(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	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Item 6 is to be completed by banks with $10 billion or more in total assets. (1)								
6. Total amount of ownership (or seller's) interest carried as securities or loans........		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0		6.
7. and 8. Not applicable								
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements....................................	RCFD B776 0			RCFD B779 0	RCFD B780 0	RCFD B781 0	RCFD B782 0	9.
Item 10 is to be completed by banks with $10 billion or more in total assets. (1)								
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	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank.................	RCFD B790 0						RCFD B796 0	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11..................................	RCFD B797 0						RCFD B803 0	12.

1. The $10 billion asset-size test is based on the total assets reported on the *June 30, 2024*, 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	0	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	0	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	0	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	0	M.2.d.
Memorandum item 3 is to be completed by banks with $10 billion or more in total assets (2).			
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 (2), (3)	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, 2024*, 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.

Dollar Amounts in Thousands	(Column A) Managed Assets Amount	(Column B) Non-Managed Assets Amount	(Column C) Number of Managed Accounts Number	(Column D) Number of Non-Managed Accounts Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	77,199,494	52,681,873	20,066	1,684	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFD B872 161,201	RCFD B873 654,748,760	RCFD B874 23	RCFD B875 2,849	5.a.
b. Employee benefit—defined benefit	RCFD B876 773,061	RCFD B877 753,424,972	RCFD B878 60	RCFD B879 7,449	5.b.
c. Other employee benefit and retirement-related accounts	RCFD B880 16,413,799	RCFD B881 103,181,573	RCFD B882 18,093	RCFD B883 2,760	5.c.
6. Corporate trust and agency accounts	RCFD B884 0	RCFD B885 0	RCFD C001 0	RCFD C002 0	6.
7. Investment management and investment advisory agency accounts	RCFD B886 188,815,719	RCFD J253 0	RCFD B888 61,585	RCFD J254 0	7.
8. Foundation and endowment trust and agency accounts	RCFD J255 28,842,951	RCFD J256 51,598,383	RCFD J257 2,638	RCFD J258 383	8.
9. Other fiduciary accounts	RCFD B890 3,232,176	RCFD B891 332,396,738	RCFD B892 14	RCFD B893 2,597	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894 **315,438,401**	RCFD B895 **1,948,032,299**	RCFD B896 **102,479**	RCFD B897 **17,722**	10.
11. Custody and safekeeping accounts		RCFD B898 12,081,897,080		RCFD B899 76,164	11.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 0	RCFN B901 5,945,400,398	RCFN B902 0	RCFN B903 28,248	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 15,602,158	RCFD J260 1,001,904	RCFD J261 17,558	RCFD J262 468	13.

Dollar Amounts in Thousands		RIAD	Amount	
Fiduciary and Related Services Income				
14. Personal trust and agency accounts		B904	225,006	14.
15. Employee benefit and retirement-related trust and agency accounts:				
a. Employee benefit-defined contribution		B905	26,740	15.a.
b. Employee benefit-defined benefit		B906	85,849	15.b.
c. Other employee benefit and retirement-related accounts		B907	63,851	15.c.
16. Corporate trust and agency accounts		A479	0	16.
17. Investment management and investment advisory agency accounts		J315	866,851	17.
18. Foundation and endowment trust and agency accounts		J316	43,955	18.
19. Other fiduciary accounts		A480	50,870	19.
20. Custody and safekeeping accounts		B909	985,058	20.
21. Other fiduciary and related services income		B910	37,610	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)		4070	**2,385,790**	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	B912 693,068			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 Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	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

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCFD	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCFD	Amount	(Column C) All Other Accounts RCFD	Amount	
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.

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

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

Dollar Amounts in Thousands	(Column A) Number of Funds RCFD	Number	(Column B) Market Value of Fund Assets RCFD	Amount	
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

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947	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:

Confidential

Name and Title (TEXT B962)

Confidential

E-mail Address (TEXT B926)

Confidential

Area Code / Phone Number / Extension (TEXT B963)

Confidential

Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities [1]

Dollar Amounts in Thousands	(Column A) Securitization Vehicles RCFD	Amount	(Column B) Other VIEs RCFD	Amount	
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	0	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	0	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	0	2.a.
b. Other liabilities	JF93	0	JF86	0	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	0	4.

Dollar Amounts in Thousands	RCFD	Amount	
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 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.

	RCON	Yes		No
Comments?..........	6979			X

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