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 September 30, 2025

20250930
(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.

Director (Trustee)

Signature of Chief Financial Officer (or Equivalent)

Director (Trustee)

11/4/2025
Date of Signature

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)

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

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

Table of Contents

Signature Page.....1

Contact Information.....3, 4

Report of Income

Schedule RI—Income Statement.....RI-1, 2, 3, 4
Schedule RI-A—Changes in Bank Equity Capital.....RI-5
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.....RI-5, 6
Part II. Changes in Allowances for Credit Losses.....RI-7
Schedule RI-C—Disaggregated Data on the **Allowances for Credit Losses** (to be completed only by selected banks): RI-8

Schedule RI-D—Income from Foreign Offices…….....RI-9

Schedule RI-E—Explanations…….....RI-10,11

Report of Condition

Schedule RC—Balance Sheet.....RC-1, 2, 3

Schedule RC-A—Cash and Balances Due from Depository Institutions.....RC-4

Schedule RC-B—Securities.....RC-4, 5, 6, 7, 8, 9

Schedule RC-C—Loans and Lease Financing Receivables:
Part I. Loans and Leases.....RC-10, 11, 12, 13, 14
Part II. Loans to Small Businesses and Small Farms.....RC-15

Schedule RC-D—Trading Assets and Liabilities (to be completed only by selected banks)…….....RC-16, 17

Schedule RC-E—Deposit Liabilities:
Part I. Deposits in Domestic Offices.....RC-18, 19, 20
Part II. Deposits in Foreign Offices (including Edge and Agreement Subsidiaries and IBFs)….....RC-20

Schedule RC-F—Other Assets.....RC-21
Schedule RC-G—Other Liabilities.....RC-21
Schedule RC-H—Selected Balance Sheet Items for Domestic Offices.....RC-22, 23
Schedule RC-I—Assets and Liabilities of IBFs.....RC-23
Schedule RC-K—Quarterly Averages…….....RC-24
Schedule RC-L—Derivatives and Off-Balance-Sheet Items…….....RC-25, 26, 27, 28
Schedule RC-M—Memoranda…….....RC-29, 30, 31,

Schedule RC-N—Past Due and Nonaccrual Loans, Leases, and Other Assets…….....RC-32, 33, 34, 35

Schedule RC-O—Other Data for Deposit Insurance Assessments….....……RC- 36, 37, 38, 39, 40, 41

Schedule RC-P—1–4 Family Residential Mortgage Banking Activities in Domestic Offices (to be completed only by selected banks).....RC-42

Schedule RC-Q—Assets and Liabilities Measured at Fair Value on a Recurring Basis (to be completed only by selected banks).....RC-43, 44, 45

Schedule RC-R—Regulatory Capital:
Part I. Regulatory Capital Components and Ratios.....RC-46, 47, 48, 49, 50
Part II. Risk-Weighted Assets.....RC-51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64

Schedule RC-S—Servicing, Securitization, and Asset Sale Activities.....RC-65, 66, 67

Schedule RC-T—Fiduciary and Related Services…….....RC-68, 69, 70, 71

Schedule RC-V—Variable Interest Entities.....RC-72

Optional Narrative Statement Concerning the Amounts Reported in the Consolidated Reports of Condition and Income.....RC-73

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

E-mail Address (TEXT FT44)

Confidential

Area Code / Phone Number / Extension (TEXT FT43)

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–September 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	181,362	1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436	308,660	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	225,287	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	16,842	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	881,527	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	122,231	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	**1,735,909**	1.a.(3)
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions [1]	4115	1,219,427	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	315,467	1.d.(1)
(2) Mortgage-backed securities	B489	407,156	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	665,827	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	2,091,653	1.f.
g. Other interest income	4518	59,846	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	**6,495,285**	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	357,587	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	367,429	2.a.(1)(b)(1)
(2) Time deposits of $250,000 or less	HK03	25,741	2.a.(1)(b)(2)
(3) Time deposits of more than $250,000	HK04	193,497	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	1,207,606	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	2,032,896	2.b.
c. Interest on trading liabilities and other borrowed money	4185	521,434	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	41,103	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	**4,747,293**	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	**1,747,992**			3.
4. Provisions for credit losses (1)	JJ33	**487**			4.
5. Noninterest income:					
a. Income from fiduciary activities (2)			4070	3,624,548	5.a.
b. Service charges on deposit accounts			4080	33,901	5.b.
c. Trading revenue (3)			A220	169,561	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage			C886	46,914	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	10	5.k.
l. Other noninterest income*			B497	**207,030**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	**4,082,164**			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	2,129,691	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	247,300	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			C232	6,760	7.c.(2)
d. Other noninterest expense*			4092	**1,774,310**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	**4,158,061**			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	**1,671,608**			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5)	HT70	2,432			8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)	4301	**1,674,040**			8.c.
9. Applicable income taxes (on item 8.c)	4302	433,015			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	**1,241,025**			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	Year-to-date Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	**1,241,025**			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	232			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	**1,240,793**			14.

Memoranda

Dollar Amounts in Thousands	Year-to-date RIAD	Year-to-date 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	7,503	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	339,912	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	21	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	755	M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	Number 23,382	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 9106	Date 00000000	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
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	3,020	M.8.a.
b. Foreign exchange exposures	8758	166,540	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	Year-to-date RIAD	Amount	
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA)	FT38	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?	RIAD 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	130	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	779	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	32,992	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	**1,240,793**	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	950,000	9.
10. Other comprehensive income (1)	B511	176,197	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	(6,546)	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	**11,258,336**	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	95	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	C234	81	C217	916	1.c.(2)(a)
(b) Secured by junior liens	C235	0	C218	175	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	263	C896	1,264	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	2,066	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	157	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	35	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	**2,524**	4605	**2,645**	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	**2,645**	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	**2,524**	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	(3,830)	JH90	2,202	JH96	(196)	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	**164,339**	JH93	**8,740**	JH99	**0**	7.

* Describe on Schedule RI-E—Explanations.

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

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435	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	591	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)	RCFD JJ03	1,464	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures	MG93	1,720	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	647,432	JJ12	6,690	1.a.
b. Commercial real estate loans	JJ05	5,826,603	JJ13	93,194	1.b.
c. Residential real estate loans	JJ06	5,968,247	JJ14	12,513	1.c.
2. Commercial loans (2)	JJ07	30,164,012	JJ15	51,366	2.
3. Credit cards	JJ08	0	JJ16	0	3.
4. Other consumer loans	JJ09	343,057	JJ17	280	4.
5. Unallocated, if any			JJ18	296	5.
6. Total (sum of items 1.a. through 5) (3)	JJ11	**42,949,351**	JJ19	**164,339**	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	988	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	1,362	8.
9. Asset-backed securities and structured financial products	JJ23	0	9.
10. Other debt securities	JJ24	6,390	10.
11. Total (sum of items 7 through 10) (4)	JJ25	**8,740**	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	RIAD	Year-to-date Amount	
1. Total interest income in foreign offices	C899	2,221,383	1.
2. Total interest expense in foreign offices	C900	1,243,294	2.
3. Provisions for credit losses in foreign offices	KW02	2,600	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	139,927	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	2,023,468	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	2,499,270	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	44,829	7.
8. Applicable income taxes (on items 1 through 7)	C909	168,031	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	**516,412**	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	(884,960)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	**(368,548)**	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.)

Dollar Amounts in Thousands		Year-to-date RIAD	Year-to-date 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	58,320	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	60,965	1.h.
i.	TEXT 4462 Lending Related Fees	4462	41,116	1.i.
j.	TEXT 4463 Banking Fees	4463	37,387	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	131,529	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	779,743	2.n.
o.	TEXT 4467 Technical services and market data expenses	4467	405,533	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			Year-to-date 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	(6,546)	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 September 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	971,534	1.a.
b. Interest-bearing balances (2)				0071	56,643,960	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)				JJ34	**22,054,219**	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	**32,889,192**	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)				JA22	17,069	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	1,856,324	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale				5369	0	4.a.
b. Loans and leases held for investment	RCFD	B528	42,949,351			4.b.
c. LESS: Allowance for credit losses on loans and leases	RCFD	3123	**164,339**			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	**42,785,012**	4.d.
5. Trading assets (from Schedule RC-D)				3545	**751,068**	5.
6. Premises and fixed assets (including right-of-use assets)				2145	931,317	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	**714,745**	10.
11. Other assets (from Schedule RC-F) (6)				2160	**9,956,665**	11.
12. Total assets (sum of items 1 through 11)				2170	**169,571,105**	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	**50,954,658**	13.a.
(1) Noninterest-bearing (1)	RCON	6631	13,008,844			13.a.(1)
(2) Interest-bearing	RCON	6636	37,945,814			13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs				RCFN		
(from Schedule RC-E, Part II)				2200	**86,951,187**	13.b.
(1) Noninterest-bearing	RCFN	6631	13,441,307			13.b.(1)
(2) Interest-bearing	RCFN	6636	73,509,879			13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:						
a. Federal funds purchased in domestic offices (2)				RCON B993	1,400,199	14.a.
b. Securities sold under agreements to repurchase (3)				RCFD B995	371,513	14.b.
15. Trading liabilities (from Schedule RC-D)				RCFD 3548	**440,736**	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)				RCFD 3190	**10,674,404**	16.
17. and 18. Not applicable				RCFD		
19. Subordinated notes and debentures (4)				3200	2,017,237	19.
20. Other liabilities (from Schedule RC-G)				2930	**5,499,978**	20.
21. Total liabilities (sum of items 13 through 20)				2948	**158,309,912**	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	2,298,808	25.
26. a. Retained earnings				3632	9,558,739	26.a.
b. Accumulated other comprehensive income (5)				B530	(602,774)	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	**11,258,336**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries				3000	2,857	27.b.
28. Total equity capital (sum of items 27.a and 27.b)				G105	**11,261,193**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)				3300	**169,571,105**	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.

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

RCON	Date	
8678	NA	M.2.

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

Exclude assets held for trading.

Dollar Amounts in Thousands	(Column A) Consolidated Bank RCFD	Amount	(Column B) Domestic Offices RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	144,604			1.
a. Cash items in process of collection and unposted debits			0020	71,204	1.a.
b. Currency and coin			0080	72,889	1.b.
2. Balances due from depository institutions in the U.S.	0082	43,655	0082	43,346	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	25,788,845	0070	44,855	3.
4. Balances due from Federal Reserve Banks	0090	31,638,389	0090	28,739,769	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	**57,615,493**	0010	**28,972,063**	5.

Schedule RC-B—Securities

Exclude assets held for trading.

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	
1. U.S. Treasury securities	0211	0	0213	0	1286	8,147,850	1287	8,154,947	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	75,092	HT51	68,441	HT52	1,581,728	HT53	1,547,742	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	2,475,969	8497	2,461,759	8498	322,047	8499	310,715	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 (Column A) Amortized Cost RCFD	Amount	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (Column D) Fair Value RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	12,708	G301	12,449	G302	0	G303	0	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	1,754,488	G305	1,684,064	G306	558,197	G307	555,409	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	2,708,716	G313	2,345,174	G314	4,099,306	G315	4,075,601	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	149,017	G321	90,250	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	305,234	K143	303,850	K144	3,528,457	K145	3,525,299	4.c.(1)(a)
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCFD	Amount	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (Column D) Fair Value RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K150	1,719,073	K151	1,435,558	K152	15,196	K153	12,322	4.c.(2)(a)
(b) All other commercial MBS	K154	37,593	K155	36,566	K156	498,873	K157	490,061	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	0	C988	0	C989	1,806,987	C027	1,810,275	5.a.
b. Structured financial products	HT58	1,937,100	HT59	1,874,440	HT60	6,722,414	HT61	6,725,111	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	544,401	1738	435,503	1739	0	1741	0	6.a.
b. Other foreign debt securities	1742	10,343,568	1743	10,178,470	1744	5,693,184	1746	5,681,710	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	**22,062,959**	1771	**20,926,524**	1772	**32,974,239**	1773	**32,889,192**	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	34,476,540	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	13,493,332	M.2.a.(1)
(2) Over three months through 12 months	A550	3,302,789	M.2.a.(2)
(3) Over one year through three years	A551	15,765,541	M.2.a.(3)
(4) Over three years through five years	A552	7,977,473	M.2.a.(4)
(5) Over five years through 15 years	A553	2,564,963	M.2.a.(5)
(6) Over 15 years	A554	333,066	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	28,340	M.2.b.(1)
(2) Over three months through 12 months	A556	270,831	M.2.b.(2)
(3) Over one year through three years	A557	1,174	M.2.b.(3)
(4) Over three years through five years	A558	11,509	M.2.b.(4)
(5) Over five years through 15 years	A559	734,742	M.2.b.(5)
(6) Over 15 years	A560	1,276,009	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	1,091,701	M.2.c.(1)
(2) Over three years	A562	8,100,682	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	7,167,834	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	NA	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	Held-to-maturity (Column B) Fair Value RCFD	Amount	Available-for-sale (Column C) Amortized Cost RCFD	Amount	Available-for-sale (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	0	B849	0	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	1,282,941	B857	1,286,395	M.5.e.
f. Other	B858	0	B859	0	B860	524,046	B861	523,880	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	1,937,100	G373	1,874,440	G374	6,722,414	G375	6,725,111	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

	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	
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b ……	PU98	1,937,100	PU99	1,874,440	PV00	6,722,414	PV01	6,725,111	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	161,378	F158	161,378	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	486,054	F159	486,054	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	237	1420	237	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	385,946	1797	385,946	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	5367	5,519,024	5367	5,519,024	1.c.(2)(a)
(b) Secured by junior liens	5368	63,277	5368	63,277	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	1,493,948	1460	1,493,948	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	1,103,407	F160	1,103,407	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	3,229,248	F161	3,229,248	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	133			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	3,722,363	1763	3,722,363	4.a.
b. To non-U.S. addressees (domicile)	1764	200,307	1764	200,307	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	4,747	B539	4,747	6.b.
c. Automobile loans	K137	3,191	K137	3,191	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	335,119	K207	334,837	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	10,998	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	5,433,852	J454	4,040,425	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities, including margin loans	1545	10,531,541	1545	10,443,743	9.b.(1)
(2) All other loans (exclude consumer loans)	J451	10,263,831	J451	9,307,307	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	**42,949,351**	2122	**40,500,189**	12.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):			
a. Construction, land development, and other land loans in domestic offices:			
(1) 1–4 family residential construction loans	K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices	F576	1,653	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	0	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K162	0	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		
(1) To U.S. addressees (domicile)	K163	0	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	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 in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):

	RCON	Amount	
(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	**1,653**	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	248,443	M.2.a.(1)
(2) Over three months through 12 months	A565	522,582	M.2.a.(2)
(3) Over one year through three years	A566	710,397	M.2.a.(3)
(4) Over three years through five years	A567	1,132,661	M.2.a.(4)
(5) Over five years through 15 years	A568	2,285,991	M.2.a.(5)
(6) Over 15 years	A569	599,356	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	36,241,318	M.2.b.(1)
(2) Over three months through 12 months	A571	620,895	M.2.b.(2)
(3) Over one year through three years	A572	241,817	M.2.b.(3)
(4) Over three years through five years	A573	180,347	M.2.b.(4)
(5) Over five years through 15 years	A574	85,169	M.2.b.(5)
(6) Over 15 years	A575	1,621	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	21,307,557	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	240,971	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	4,871,545	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	NA	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	3,374	M.9.

Dollar Amounts in Thousands	(Column A) Consolidated Bank		(Column B) Domestic Offices		
	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	116,268	PV05	92,533	M.10.a.
b. Loans to business credit intermediaries	PV06	17,510	PV06	17,486	M.10.b.
c. Loans to private equity funds	PV07	4,367,647	PV07	3,832,085	M.10.c.
d. Loans to consumer credit intermediaries	PV08	0	PV08	0	M.10.d.
e. Other loans to nondepository financial institutions	PV09	932,427	PV09	98,321	M.10.e.

11. Not applicable

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	
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	NA	G092	NA	G093	NA	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	NA	G095	NA	G096	NA	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures	G097	NA	G098	NA	G099	NA	M.12.c.
d. All other loans and all leases	G100	NA	G101	NA	G102	NA	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.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIAD G377	0	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	9,427,952	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above)	RCON PR04	NA	M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages	PR05	Number NA	M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year	PR06	Amount 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:			
a. Number of Section 4013 loans outstanding	LG24	Number Confidential	M.17.a.
b. Outstanding balance of Section 4013 loans	LG25	Amount 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	1	5565	7	3.a.
b. With *original amounts* of more than $100,000 through $250,000	5566	4	5567	239	3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5568	76	5569	41,370	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	113	5571	5,544	4.a.
b. With *original amounts* of more than $100,000 through $250,000	5572	206	5573	28,261	4.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5574	256	5575	100,541	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	237	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	751,068	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	**751,068**	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	440,736	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	**440,736**	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	21,793,186			B550	29,142,581	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	4,235			2530	11,867	3.
4. Commercial banks and other depository institutions in the U.S.	B551	2,789			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	**21,800,210**	2210	21,800,210	2385	**29,154,448**	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	90,284	M.1.a.
b. Total brokered deposits	2365	999,983	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	999,983	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	87,721	M.1.h.(1)
(a) Fully insured, affiliate, retail sweep deposits	MT88	45,837	M.1.h.(1)(a)
(2) Not fully insured, affiliate sweep deposits	MT89	120,163	M.1.h.(2)
(a) Not fully insured, affiliate, retail sweep deposits	MT90	38,513	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	207,884	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	21,561,891	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	233,818	M.2.a.(2)
b. Total time deposits of less than $100,000	6648	243,267	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	591,708	M.2.c.
d. Total time deposits of more than $250,000	J474	6,523,765	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	45,782	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	489,745	M.3.a.(1)
(2) Over three months through 12 months	HK08	314,716	M.3.a.(2)
(3) Over one year through three years	HK09	23,091	M.3.a.(3)
(4) Over three years	HK10	7,422	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	804,461	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	3,352,556	M.4.a.(1)
(2) Over three months through 12 months	HK13	3,121,526	M.4.a.(2)
(3) Over one year through three years	HK14	40,417	M.4.a.(3)
(4) Over three years	HK15	9,266	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	6,474,082	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	86,627	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	444,713	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	7,644,918	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	13,911,700	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	233,817	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	1	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	74,015,183	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	37,192	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	115,923	3.
4. Foreign governments and official institutions (including foreign central banks)	2650	12,782,878	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	**86,951,187**	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	2,680,573	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	522,131	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	1,456,356	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	2,363,269	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	**5,614,909**	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	2,347,056			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	**9,956,665**	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	72,526	1.a.
			RCFD		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	1,477,529	1.b.
2. Net deferred tax liabilities (3)			3049	536,626	2.
3. Allowance for credit losses on off-balance-sheet credit exposures			B557	32,124	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)			2938	**3,381,173**	4.
a. Accounts payable	3066	0			4.a.
b. Deferred compensation liabilities	C011	0			4.b.
c. Dividends declared but not yet payable	2932	0			4.c.
d. Derivatives with a negative fair value held for purposes other than trading	C012	0			4.d.
e. Operating lease liabilities	LB56	0			4.e.
f. TEXT 3552 Trade Date Securities	3552	960,563			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	**5,499,978**	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	Domestic Offices Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell (1)	B989	57,608	3.
4. Securities sold under agreements to repurchase	B995	371,513	4.
5. Other borrowed money	3190	10,242,766	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	41,112,133	7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs)	2192	121,271,851	8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)	3129	68,898,525	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	8,154,947	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	75,092	8495	1,547,742	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	2,475,969	8499	310,715	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	2,072,429	G390	4,080,708	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	4,427,789	G394	4,087,923	13.b.(1)
(2) All other mortgage-backed securities	1733	133,259	1736	490,061	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	2,421,426	G398	7,248,991	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	14,900	G400	4,303,760	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15)	1754	**11,620,864**	1773	**30,224,847**	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values (4)	JA22	17,069	18.a.
b. Equity investments without readily determinable fair values	1752	1,455,462	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	360,970	19.
20. Total trading liabilities	3548	371,035	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	39,559,519	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	9,941,768	2.
3. Mortgage-backed securities (2)		B559	15,588,459	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading (3)		B560	29,165,872	4.
5. Federal funds sold and securities purchased under agreements to resell		3365	1,300,378	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	39,374,702	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		3465	5,987,676	6.a.(2)(a)
(b) All other loans secured by real estate		3466	6,448,011	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	4,500,941	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	356,388	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360	2,125,917	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	755,430	7.
8. Lease financing receivables (net of unearned income)	RCFD	3484	0	8.
9. Total assets (4)	RCFD	3368	150,542,242	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	10,387,009	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	22,519,379	11.a.
b. Time deposits of $250,000 or less		HK16	835,474	11.b.
c. Time deposits of more than $250,000		HK17	5,864,591	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404	65,354,510	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353	2,573,760	13.
14. Other borrowed money (includes mortgage indebtedness)	RCFD	3355	11,074,433	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	468,328	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)
	RCFD		
b. Credit card lines	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	NA	1.b.(1)
(2) Other unused credit card lines	J456	NA	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	87,508	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	311,233	1.c.(1)(b)
(2) NOT secured by real estate	6550	44,315	1.c.(2)
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	13,322,370	1.e.(1)
(2) Loans to depository financial institutions	PV10	0	1.e.(2)
(3) Loans to nondepository financial institutions	PV11	5,328,226	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	0	1.e.(3)(a)
(b) Loans to business credit intermediaries	PV13	15,014	1.e.(3)(b)
(c) Loans to private equity funds	PV14	2,332,092	1.e.(3)(c)
(d) Loans to consumer credit intermediaries	PV15	135,000	1.e.(3)(d)
(e) Other loans to nondepository financial institutions	PV16	2,846,120	1.e.(3)(e)
(4) All other unused commitments	J459	8,219,848	1.e.(4)
2. Financial standby letters of credit	3819	1,410,101	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	133,702	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	37,480	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	167,606,478	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)
c. Notional amounts by regulatory capital treatment: (1)					RCFD	Amount
(1) Positions covered under the Market Risk Rule:						
(a) Sold protection					G401	0
(b) Purchased protection					G402	0
(2) All other positions:						
(a) Sold protection					G403	0
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes					G404	0
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes					G405	0

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	4,894,209	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	**123,980,962**	9.
a. Not applicable			
b. Commitments to purchase when-issued securities	3434	0	9.b.
c. Standby letters of credit issued byanother party (e.g., a Federal Home Loan Bank) on the bank's behalf	C978	0	9.c.
d. TEXT 3555 Sponsored Repo Guarantee	3555	123,980,962	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.

11. Year-to-date merchant credit card sales volume:			
a. Sales for which the reporting bank is the acquiring bank	C223	NA	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	NA	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):	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts	0	0	0	0	12.a.
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts	0	407,255,998	0	0	12.b.
c. Exchange-traded option contracts:	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options	0	0	0	0	12.c.(1)
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
(2) Purchased options	0	0	0	0	12.c.(2)
d. Over-the-counter option contracts:	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options	272,118	0	0	0	12.d.(1)
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options	287,623	0	0	0	12.d.(2)
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps	24,642,987	0	596,462	0	12.e.
13. Total gross notional amount of derivative contracts held for trading	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	15,555,347	402,679,598	0	0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	9,647,380	4,576,400	596,462	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate	RCFD A589				
	9,524,880				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	136,307	8734	1,722,333	8735	0	8736	0	15.a.(1)
(2) Gross negative fair value	8737	182,187	8738	1,702,692	8739	0	8740	0	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value	8741	236,459	8742	4,972	8743	307	8744	0	15.b.(1)
(2) Gross negative fair value	8745	219,248	8746	349,540	8747	19,045	8748	0	15.b.(2)

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure	G418	445,775		G420	0	G421	0	G422	865,789	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar	G423	263,300		G425	0	G426	0	G427	227,126	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	2,874	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	**263,300**		G460	**0**	G461	**0**	G462	**230,000**	16.b.(8)

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

Schedule RC-M—Memoranda

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	253,821	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations — Number: 6165 — 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	655,848	2.b.
c. All other intangible assets	JF76	58,897	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)	2143	**714,745**	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	431,641	5.b.(1)(a)
(b) Over one year through three years	F061	1,742,763	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	431,641	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	**10,674,404**	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	206,493,189	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)

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

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

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

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

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

10. Secured liabilities:

	RCON	Amount	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
	RCFD		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	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.			
15. Qualified Thrift Lender (QTL) test:			
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	RCON / L133	Number / NA	15.a.
b. Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?	L135	Yes / No	15.b.
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)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	MM07	Number / 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	35	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		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	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	10,961	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	19,452	5399	0	5400	8,407	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	9,434	C237	1,073	C229	19,593	1.c.(2)(a)
(b) Secured by junior liens	C238	0	C239	0	C230	899	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	0	3500	404	3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	9,395	F180	0	F182	32,080	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	11,448	F181	4,900	F183	0	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:							
a. To U.S. banks and other U.S. depository institutions	RCFD 5377	0	RCFD 5378	0	RCFD 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	5,237	1252	0	1253	623	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	8,086	K217	0	K218	195	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	69,347	5460	7,729	5461	16,956	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	**143,360**	1407	**14,106**	1403	**78,753**	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	(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	RCON	Amount	RCON	Amount	RCON	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	0	F662	0	F663	8,951	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	22,300	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	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	9,771	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):							
(1) Loans secured by farmland in domestic offices	RCON K130	0	RCON K131	0	RCON 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	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
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	**0**	HK27	**0**	HK28	**41,022**	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	300	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	0	C241	0	C226	0	M.5.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
	RCFD	Amount	RCFD	Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529	36	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	NA	M.7.
8. Nonaccrual assets sold during the previous six months	C411	NA	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7	PV23	0	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	142,672,130	1.
2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	90,756,673	2.
3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234	90,756,673	3.
	RCFD		
4. Average consolidated total assets for the calendar quarter	K652	150,542,242	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	10,270,359	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	431,641	7.a.
b. Over one year through three years	G466	1,742,763	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	1,017,237	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:		Yes / No	
Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	Yes: x	11.
If the answer to item 11 is "YES," complete items 11.a and 11.b. (2)			
		Amount	
a. Custodial bank deduction	K660	77,519,962	11.a.
b. Custodial bank deduction limit	K661	68,096,718	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	4,282,212	M.1.a.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 113,790			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	47,542,961	M.1.b.(1)
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 14,793			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	58,505	M.1.c.(1)
(2) *Number* of retirement deposit accounts of $250,000 or less	F046	Number 2,256			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	31,779	M.1.d.(1)
(2) *Number* of retirement deposit accounts of more than $250,000	F048	Number 66			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	39,699,437	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	4,022,047	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	398,741	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	5,523,781	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(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	NA	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	NA	M.17.d.

Schedule RC-O—Continued

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

	Two-Year Probability of Default (PD)								
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	≤ 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations……	RCFD M964	RCFD M965	RCFD M966	RCFD M967	RCFD M968	RCFD M969	RCFD M970	RCFD M971	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties……	RCFD M979	RCFD M980	RCFD M981	RCFD M982	RCFD M983	RCFD M984	RCFD M985	RCFD M986	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties……	RCFD M994	RCFD M995	RCFD M996	RCFD M997	RCFD M998	RCFD M999	RCFD N001	RCFD N002	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit……	RCFD N010	RCFD N011	RCFD N012	RCFD N013	RCFD N014	RCFD N015	RCFD N016	RCFD N017	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.d.
e. Credit cards……	RCFD N040	RCFD N041	RCFD N042	RCFD N043	RCFD N044	RCFD N045	RCFD N046	RCFD N047	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.e.
f. Automobile loans……	RCFD N055	RCFD N056	RCFD N057	RCFD N058	RCFD N059	RCFD N060	RCFD N061	RCFD N062	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.f.
g. Student loans……	RCFD N070	RCFD N071	RCFD N072	RCFD N073	RCFD N074	RCFD N075	RCFD N076	RCFD N077	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards……	RCFD N085	RCFD N086	RCFD N087	RCFD N088	RCFD N089	RCFD N090	RCFD N091	RCFD N092	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.h.
i. Consumer leases……	RCFD N100	RCFD N101	RCFD N102	RCFD N103	RCFD N104	RCFD N105	RCFD N106	RCFD N107	
	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	Confidential	M.18.i.
j. Total……	RCFD N115	RCFD N116	RCFD N117	RCFD N118	RCFD N119	RCFD N120	RCFD N121	RCFD N122	
	Confidential	**Confidential**	**Confidential**	**Confidential**	**Confidential**	**Confidential**	**Confidential**	**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	RCFD M973	RCFD M974	RCFD M975	RCFD M976	RCFD M977	RCFD M978	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCFD M987	RCFD M988	RCFD M989	RCFD M990	RCFD M991	RCFD M992	RCFD M993	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD N003	RCFD N004	RCFD N005	RCFD N006	RCFD N007	RCFD N008	RCFD N009	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.c.
d. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	RCFD N018	RCFD N019	RCFD N020	RCFD N021	RCFD N022	RCFD N023	RCFD N024	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.d.
e. Credit cards	RCFD N048	RCFD N049	RCFD N050	RCFD N051	RCFD N052	RCFD N053	RCFD N054	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.e.
f. Automobile loans	RCFD N063	RCFD N064	RCFD N065	RCFD N066	RCFD N067	RCFD N068	RCFD N069	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.f.
g. Student loans	RCFD N078	RCFD N079	RCFD N080	RCFD N081	RCFD N082	RCFD N083	RCFD N084	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N093	RCFD N094	RCFD N095	RCFD N096	RCFD N097	RCFD N098	RCFD N099	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.h.
i. Consumer leases	RCFD N108	RCFD N109	RCFD N110	RCFD N111	RCFD N112	RCFD N113	RCFD N114	
	Confidential	Confidential	Confidential	Confidential	Confidential	**Confidential**	Confidential	M.18.i.
j. Total	RCFD N123	RCFD N124	RCFD N125	RCFD N126	RCFD N127	RCFD N128		
	Confidential	**Confidential**	**Confidential**	**Confidential**	**Confidential**	**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	0	4.
5. Noninterest income *for the quarter* from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	RIAD HT85	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.

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading [1]	JA36	**32,906,261**	G474	0	G475	8,154,947	G476	24,751,314	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	**751,068**	G493	1,108,457	G494	0	G495	1,859,525	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	**241,739**	G392	**0**	G395	**0**	G396	**241,739**	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	**33,899,068**	G503	**1,108,457**	G504	**8,154,947**	G505	**26,852,578**	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.

Schedule RC-Q—Continued

Dollar Amounts in Thousands	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Liabilities											
8. Deposits	F252	**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	**440,736**	G512	1,444,451	G513	0	G514	1,885,187	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	**587,936**	G806	**0**	G807	**0**	G808	**569,775**	G809	**18,161**	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**1,028,672**	G532	**1,444,451**	G533	**0**	G534	**2,454,962**	G535	**18,161**	14.

Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	**0**	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	**241,739**	G542	0	G543	0	G544	241,739	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	**587,935**	G567	0	G568	0	G569	569,775	G570	18,160	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	2,302,371	1.
2. Retained earnings (1)	KW00	**9,558,739**	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	RCOA JJ29	0	2.a.
	RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)	B530	(602,773)	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	0=No 1=Yes RCOA P838	0	3.a.
	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	**11,258,337**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	625,480	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	39,020	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	155,985	10.b.

Dollar Amounts in Thousands	(Column A) Non-advanced Approaches Institutions (1) RCFA	Amount	(Column B) Advanced Approaches Institutions (1) 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	**10,437,852**	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	104	17.
18. Total adjustments and deductions for common equity tier 1 capital (3)	P858	**NA**	P858	**104**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	**NA**	P859	**10,437,748**	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	104	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	**10,437,748**	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	**150,542,242**	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	820,589	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	16,170	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	**149,705,483**	30.

Leverage Ratio*	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	**6.9722%**	31.

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

b. Standardized Approach for Counterparty Credit Risk opt-in election (enter "1" for Yes; leave blank for No) — 1=Yes — RCOA 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	(Column A) RCFA	(Column A) Amount	(Column B) 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	206,667	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	**1,206,667**	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	RCFA	Amount	
45. LESS: Tier 2 capital deductions	P872	0	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero)	5311	**1,206,667**	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	**11,644,415**	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW 3792	**11,437,748**	47.b.
Total Risk-Weighted Assets	RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	**88,698,756**	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	72,031,492	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	**11.7676%**	P793	**14.4905%**	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	**11.7676%**	7206	**14.4905%**	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	**13.1280%**	7205	**15.8788%**	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	5.1280%	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	135,400,941	55.a.
		Percentage	
b. Supplementary leverage ratio	H036	**7.7088%**	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	RCFD S396	RCFD D958				RCFD D959	RCFD S397	RCFD D960	RCFD S398	
	57,615,493	(1,228)	50,156,423				4,563,289	1,022,338	239,156	1,635,515	1.
2. Securities:											
a. Held-to-maturity securities [3]	RCFD D961	RCFD S399	RCFD D962	RCFD HJ74	RCFD HJ75		RCFD D963	RCFD D964	RCFD D965	RCFD S400	
	21,963,278	(8,737)	11,886,807	0	0		8,627,815	651,255	806,138	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD JA21	RCFD S402	RCFD D967	RCFD HJ76	RCFD HJ77		RCFD D968	RCFD D969	RCFD D970	RCFD S403	
	30,605,924	0	15,366,491	0	0		14,676,226	201,108	362,099	0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
	0		0				0	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCFD H171	RCFD H172									
	1,856,324	1,856,324									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCFD S413	RCFD S414	RCFD H173				RCFD S415	RCFD S416	RCFD S417		
	0	0	0				0	0	0		4.a.
b. High volatility commercial real estate exposures	RCFD S419	RCFD S420	RCFD H174				RCFD H175	RCFD H176	RCFD H177	RCFD S421	
	0	0	0				0	0	0	0	4.b.

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

Schedule RC-R—Continued

Part II—Continued

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or more or on nonaccrual (1)	RCFD S423	RCFD S424	RCFD S425	RCFD HJ78	RCFD HJ79		RCFD S426	RCFD S427	RCFD S428	RCFD S429	
	0	0	0	0	0		0	0	0	0	4.c.
d. All other exposures	RCFD S431	RCFD S432	RCFD S433	RCFD HJ80	RCFD HJ81		RCFD S434	RCFD S435	RCFD S436	RCFD S437	
	0	0	0	0	0		0	0	0	0	4.d.
5. Loans and leases held for investment: (2)											
a. Residential mortgage exposures	RCFD S439	RCFD S440	RCFD H178				RCFD S441	RCFD S442	RCFD S443		
	5,973,764	0	0				0	4,544,776	1,428,988		5.a.
b. High volatility commercial real estate exposures	RCFD S445	RCFD S446	RCFD H179				RCFD H180	RCFD H181	RCFD H182	RCFD S447	
	473,298	0	0				0	0	0	473,298	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCFD S449	RCFD S450	RCFD S451	RCFD HJ82	RCFD HJ83		RCFD S452	RCFD S453	RCFD S454	RCFD S455	
	62,401	0	0	0	0		0	0	0	62,401	5.c.
d. All other exposures	RCFD S457	RCFD S458	RCFD S459	RCFD HJ84	RCFD HJ85		RCFD S460	RCFD S461	RCFD S462	RCFD S463	
	36,439,888	(3,961)	1,518	0	0		249,253	129,728	36,063,350	0	5.d.
6. LESS: Allowance for credit losses on loans and leases	RCFD 3123	RCFD 3123									
	164,339	**164,339**									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)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (1)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or more or on nonaccrual (2)								RCFD H277	RCFD H278	
								0	0	4.c.
d. All other exposures								RCFD H279	RCFD H280	
								0	0	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures								RCFD H281	RCFD H282	
								0	0	5.a.
b. High volatility commercial real estate exposures								RCFD H283	RCFD H284	
								0	0	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3)								RCFD H285	RCFD H286	
								0	0	5.c.
d. All other exposures								RCFD H287	RCFD H288	
								0	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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	
7. Trading assets……	**751,068**	751,068	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) ……	**11,602,727**	817,540	252,556	0	0		588,588	21,592	8,716,301	2,479	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

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (1)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD H289	RCFD H186	RCFD H290	RCFD H187				RCFD H291	RCFD H292	
7. Trading assets	0	0	0	0				0	0	7.
	RCFD H293	RCFD H188	RCFD S470	RCFD S471				RCFD H294	RCFD H295	
8. All other assets (2)	18,520	0	0	0				0	0	8.
a. Separate account bank-owned life insurance								RCFD H296	RCFD H297	
								0	0	8.a.
b. Default fund contributions to central counterparties								RCFD H298	RCFD H299	
								1,185,151	4,583	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) Total Risk-Weighted Asset Amount by Calculation Methodology	
			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)	**90,943**	90,943	0	25,079	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities	**2,300,336**	2,300,336	0	486,475	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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets (1)	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
	169,571,105	**5,637,946**	**77,663,795**	**0**	**0**		**28,705,171**	**6,570,797**	**47,616,032**	**2,173,693**	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	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	
	18,520	**0**	**0**	**0**			**0**	**1,185,151**	11.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(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	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	
	1,410,100	1.0	**1,410,100**	0	0	0		19,700	0	1,390,400	0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
	133,702	0.5	**66,851**	0				0	0	66,851	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	
	37,480	0.2	**7,496**	0	0	0		0	0	7,496	0	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
	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)	(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	Amount	Amount	
16. Repo-style transactions (3)	RCFD S515 **17,051,349**	1.0	RCFD S516 **17,051,349**	RCFD S517 0	RCFD S518 25,462	RCFD S519 0		RCFD S520 8,090,037	RCFD S521 28,292	RCFD S522 8,907,558	RCFD S523 0	16.
17. All other off-balance sheet liabilities	RCFD G618 **99,788**	1.0	RCFD G619 **99,788**	RCFD G620 0				RCFD G621 0	RCFD G622 0	RCFD G623 99,788	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 **6,911,940**	0.2	RCFD S526 **1,382,388**	RCFD S527 0	RCFD HJ96 0	RCFD HJ97 0		RCFD S528 0	RCFD S529 0	RCFD S530 1,368,832	RCFD S531 121	18.a.
b. Original maturity exceeding one year	RCFD G624 **20,861,276**	0.5	RCFD G625 **10,430,638**	RCFD G626 0	RCFD HJ98 0	RCFD HJ99 0		RCFD G627 12,500	RCFD G628 210,367	RCFD G629 10,096,493	RCFD S539 111,278	18.b.
19. Unconditionally cancelable commitments	RCFD S540 0	0.0	RCFD S541 **0**									19.
20. Over-the-counter derivatives			RCFD S542 **6,790,660**	RCFD S543 664,826	RCFD HK00 0	RCFD HK01 0	RCFD S544 0	RCFD S545 2,371,866	RCFD S546 23,298	RCFD S547 3,730,670	RCFD S548 0	20.
21. Centrally cleared derivatives			RCFD S549 **295,094**	RCFD S550 0	RCFD S551 0	RCFD S552 295,094		RCFD S554 0	RCFD S555 0	RCFD S556 0	RCFD S557 0	21.
22. Unsettled transactions (failed trades) (4)	RCFD H191 **0**			RCFD H193 0				RCFD H194 0	RCFD H195 0	RCFD H196 0	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 13,435	RCFD H304 2,507	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 0			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

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)……	RCFD G630	RCFD S558	RCFD S559	RCFD S560	RCFD G631	RCFD G632	RCFD G633	RCFD S561	
	78,328,621	**25,462**	**295,094**	**0**	**39,199,274**	**6,832,754**	**73,284,120**	**2,285,092**	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	**509**	**11,804**	**0**	**7,839,855**	**3,416,377**	**73,284,120**	**3,427,638**	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	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
	18,520	**0**	**0**	**0**	**0**	**0**	**0**	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	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
	46,300	**0**	**0**	**0**	**0**	**0**	**0**	25.

Dollar Amounts in Thousands	Totals RCFD	Totals Amount	
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold	S580	**88,545,247**	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	153,509	27.
28. Risk-weighted assets before deductions for excessAACL (1) and allocated transfer risk reserve (2)	B704	**88,698,756**	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	**88,698,756**	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	1,429,601	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	1,096,056	S583	6,020,442	S584	1,439,493	M.2.a.
b. Foreign exchange rate and gold	S585	411,632,548	S586	517,659	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	50,808	S595	0	S596	545,654	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	4,595,970	S604	10,635,172	S605	1,143,477	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	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	
	0	0	0	0	0	0	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	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	
	0	0	0	0	0	0	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	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	
	0	0	0	0	0	0	0	3.
4. Past due loan amounts included in item 1:								
a. 30–89 days past due	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
	0	0	0	0	0	0	0	4.a.
b. 90 days or more past due	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
	0	0	0	0	0	0	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):								
a. Charge-offs	RIAD B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
	0	0	0	0	0	0	0	5.a.
b. Recoveries	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
	0	0	0	0	0	0	0	5.b.

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts	81,636,659	54,720,536	19,815	1,660	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCFD B872 146,727	RCFD B873 684,658,727	RCFD B874 21	RCFD B875 2,867	5.a.
b. Employee benefit—defined benefit	RCFD B876 795,656	RCFD B877 768,952,551	RCFD B878 59	RCFD B879 7,331	5.b.
c. Other employee benefit and retirement-related accounts	RCFD B880 17,199,431	RCFD B881 105,124,371	RCFD B882 18,142	RCFD B883 2,869	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 197,864,650	RCFD J253 0	RCFD B888 61,935	RCFD J254 0	7.
8. Foundation and endowment trust and agency accounts	RCFD J255 31,292,039	RCFD J256 53,805,744	RCFD J257 2,695	RCFD J258 382	8.
9. Other fiduciary accounts	RCFD B890 3,347,577	RCFD B891 338,043,459	RCFD B892 12	RCFD B893 2,644	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCFD B894 **332,282,739**	RCFD B895 **2,005,305,388**	RCFD B896 **102,679**	RCFD B897 **17,753**	10.
11. Custody and safekeeping accounts		RCFD B898 12,201,498,253		RCFD B899 76,752	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	RCFN B901	RCFN B902	RCFN B903	12.
	0	6,048,492,263	0	28,469	
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)……	RCFD J259	RCFD J260	RCFD J261	RCFD J262	
	16,357,260	1,024,232	17,605	475	13.

Dollar Amounts in Thousands	RIAD	Amount	
Fiduciary and Related Services Income			
14. Personal trust and agency accounts……	B904	339,338	14.
15. Employee benefit and retirement-related trust and agency accounts:			
a. Employee benefit-defined contribution……	B905	40,089	15.a.
b. Employee benefit-defined benefit……	B906	126,562	15.b.
c. Other employee benefit and retirement-related accounts……	B907	97,032	15.c.
16. Corporate trust and agency accounts……	A479	0	16.
17. Investment management and investment advisory agency accounts……	J315	1,314,949	17.
18. Foundation and endowment trust and agency accounts……	J316	70,430	18.
19. Other fiduciary accounts……	A480	75,692	19.
20. Custody and safekeeping accounts……	B909	1,501,566	20.
21. Other fiduciary and related services income……	B910	58,890	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)……	4070	**3,624,548**	22.
a. Fiduciary and related services income—foreign offices (included in item 22)…… B912 1,062,884			22.a.
23. Less: Expenses……	C058	NA	23.
24. Less: Net losses from fiduciary and related services……	A488	NA	24.
25. Plus: Intracompany income credits for fiduciary and related services……	B911	NA	25.
26. Net fiduciary and related services income……	A491	**NA**	26.

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

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

	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
Dollar Amounts in Thousands	RCFD	Number	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****.*

	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
Dollar Amounts in Thousands	RCFD	Number	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	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
Dollar Amounts in Thousands	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.