**Federal Financial Institutions Examination Council**

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

## Report at the close of business June 30, 2026

20260630
(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)

**8/4/2026**
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

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

# Contact Information for the Reports of Condition and Income

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

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

**Confidential**
Name (TEXT C490)

**Confidential**
Title (TEXT C491)

**Confidential**
E-mail Address (TEXT C492)

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

**Confidential**
Area Code / FAX Number (TEXT C494)

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

**Confidential**
Name (TEXT C495)

**Confidential**
Title (TEXT C496)

**Confidential**
E-mail Address (TEXT 4086)

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

**Confidential**
Area Code / FAX Number (TEXT 9116)

# Chief Executive Officer Contact Information

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

### Chief Executive Officer

**Confidential**
Name (TEXT FT42)

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

**Confidential**
E-mail Address (TEXT FT44)

**Confidential**
Area Code / FAX Number (TEXT FT45)

# Emergency Contact Information

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

### Primary Contact

**Confidential**
Name (TEXT C366)

**Confidential**
Title (TEXT C367)

**Confidential**
E-mail Address (TEXT C368)

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

**Confidential**
Area Code / FAX Number (TEXT C370)

### Secondary Contact

**Confidential**
Name (TEXT C371)

**Confidential**
Title (TEXT C372)

**Confidential**
E-mail Address (TEXT C373)

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

**Confidential**
Area Code / FAX Number (TEXT C375)

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

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

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

## Primary Contact

**Confidential**
Name (TEXT C437)

**Confidential**
Title (TEXT C438)

**Confidential**
E-mail Address (TEXT C439)

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

## Secondary Contact

**Confidential**
Name (TEXT C442)

**Confidential**
Title (TEXT C443)

**Confidential**
E-mail Address (TEXT C444)

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

## Third Contact

**Confidential**
Name (TEXT C870)

**Confidential**
Title (TEXT C871)

**Confidential**
E-mail Address (TEXT C872)

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

## Fourth Contact

**Confidential**
Name (TEXT C875)

**Confidential**
Title (TEXT C876)

**Confidential**
E-mail Address (TEXT C877)

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

# Consolidated Report of Income for the period January 1, 2026–June 30, 2026

*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 | 123,262 | 1.a.(1)(a)(1) |
| (2) All other loans secured by real estate | 4436 | 180,795 | 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 | 131,125 | 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 | 10,290 | 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 | 508,779 | 1.a.(1)(f) |
| (2) In foreign offices, Edge and Agreement subsidiaries, and IBFs | 4059 | 75,016 | 1.a.(2) |
| (3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2)) | 4010 | **1,029,267** | 1.a.(3) |
| b. Income from lease financing receivables | 4065 | 0 | 1.b. |
| c. Interest income on balances due from depository institutions (1) | 4115 | 735,209 | 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 | 194,309 | 1.d.(1) |
| (2) Mortgage-backed securities | B489 | 304,229 | 1.d.(2) |
| (3) All other securities (includes securities issued by states and political subdivisions in the U.S.) | 4060 | 501,816 | 1.d.(3) |
| e. Interest income from trading assets | 4069 | 0 | 1.e. |
| f. Interest income on federal funds sold and securities purchased under agreements to resell | 4020 | 1,610,537 | 1.f. |
| g. Other interest income | 4518 | 46,307 | 1.g. |
| h. Total interest income (sum of items 1.a.(3) through 1.g) | 4107 | **4,421,674** | 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 | 242,039 | 2.a.(1)(a) |
| (b) Nontransaction accounts: | | | |
| (1) Savings deposits (includes MMDAs) | 0093 | 190,548 | 2.a.(1)(b)(1) |
| (2) Time deposits of $250,000 or less | HK03 | 14,574 | 2.a.(1)(b)(2) |
| (3) Time deposits of more than $250,000 | HK04 | 87,031 | 2.a.(1)(b)(3) |
| (2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs | 4172 | 664,443 | 2.a.(2) |
| b. Expense of federal funds purchased and securities sold under agreements to repurchase | 4180 | 1,574,531 | 2.b. |
| c. Interest on trading liabilities and other borrowed money | 4185 | 295,164 | 2.c. |

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

# Schedule RI—Continued

| Dollar Amounts in Thousands | | | RIAD (Year-to-date) | Amount (Year-to-date) | |
|---|---|---|---|---|---|
| 2. Interest expense (continued): | | | | | |
| d. Interest on subordinated notes and debentures | | | 4200 | 19,215 | 2.d. |
| e. Total interest expense (sum of items 2.a through 2.d) | | | 4073 | **3,087,545** | 2.e. |
| 3. Net interest income (item 1.h minus 2.e) | 4074 | **1,334,129** | | | 3. |
| 4. Provisions for credit losses (1) | JJ33 | **(8,321)** | | | 4. |
| 5. Noninterest income: | | | | | |
| a. Income from fiduciary activities (2) | | | 4070 | 2,635,111 | 5.a. |
| b. Service charges on deposit accounts | | | 4080 | 22,645 | 5.b. |
| c. Trading revenue (3) | | | A220 | 185,738 | 5.c. |
| d. Income from securities-related and insurance activities: | | | | | |
| (1) Fees and commissions from securities brokerage | | | C886 | 54,537 | 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 | 0 | 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 | 17 | 5.k. |
| l. Other noninterest income* | | | B497 | **128,785** | 5.l. |
| m. Total noninterest income (sum of items 5.a through 5.l) | 4079 | **3,026,833** | | | 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 | (73,905) | | | 6.b. |
| 7. Noninterest expense: | | | | | |
| a. Salaries and employee benefits | | | 4135 | 1,618,405 | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) | | | 4217 | 160,586 | 7.b. |
| c. (1) Goodwill impairment losses | | | C216 | 0 | 7.c.(1) |
| (2) Amortization expense and impairment losses for other intangible assets | | | C232 | 32 | 7.c.(2) |
| d. Other noninterest expense* | | | 4092 | **1,287,585** | 7.d. |
| e. Total noninterest expense (sum of items 7.a through 7.d) | 4093 | **3,066,608** | | | 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 | **1,228,770** | | | 8.a. |
| b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5) | HT70 | 531,082 | | | 8.b. |
| c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b) | 4301 | **1,759,852** | | | 8.c. |
| 9. Applicable income taxes (on item 8.c) | 4302 | 459,968 | | | 9. |
| 10. Income (loss) before discontinued operations (item 8.c minus item 9) | 4300 | **1,299,884** | | | 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 | | | RIAD | Year-to-date Amount | |
|---|---|---|---|---|---|
| 12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11) | G104 | **1,299,884** | | | 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 | 169 | | | 13. |
| 14. Net income (loss) attributable to bank (item 12 minus item 13) | 4340 | **1,299,715** | | | 14. |

**Memoranda**

| Dollar Amounts in Thousands | 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 | 3,186 | 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 | 243,083 | 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 | 20 | 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 | 418 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to nearest whole number) | | Number | |
| | 4150 | 23,363 | M.5. |
| 6. Not applicable | | | |
| 7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2) | RIAD | Date | |
| | 9106 | 00000000 | M.7. |
| 8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c): | | | |
| *Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of $10 million or more for any quarter of the preceding calendar year.* | RIAD | Amount | |
| a. Interest rate exposures | 8757 | 968 | M.8.a. |
| b. Foreign exchange exposures | 8758 | 184,770 | 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, 2025*, Report of Condition.
2. Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2026*, would report *20260301*.

# Schedule RI—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | RIAD | Year-to-date Amount | |
|---|---|---|---|
| g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above): | | | |
| (1) Gross debit valuation adjustment (DVA) | FT38 | 0 | M.8.g.(1) |
| (2) DVA hedge | FT39 | 0 | M.8.g.(2) |
| h. Gross trading revenue, before including positive or negative net CVA and net DVA | FT40 | 0 | M.8.h. |
| *Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets* (1) | | | |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: | | | |
| a. Net gains (losses) on credit derivatives held for trading | C889 | 0 | M.9.a. |
| b. Net gains (losses) on credit derivatives held for purposes other than trading | C890 | 0 | M.9.b. |
| 10. Credit losses on derivatives (see instructions) | A251 | 0 | M.10. |

| | RIAD | Yes | No | |
|---|---|---|---|---|
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? | A530 | | 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.*

| | RIAD | Amount | |
|---|---|---|---|
| 13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option: | | | |
| a. Net gains (losses) on assets | F551 | 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 | 12 | 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 | 487 | M.15.b. |
| c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use | H034 | 0 | M.15.c. |
| d. All other service charges on deposit accounts | H035 | 22,146 | M.15.d. |

1. The asset-size tests are based on the total assets reported on the *June 30, 2025*, 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, 2025*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | 3217 | 11,411,586 | 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 | **11,411,586** | 3. |
| 4. Net income (loss) attributable to bank (must equal Schedule RI, item 14) | 4340 | **1,299,715** | 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 | 800,000 | 9. |
| 10. Other comprehensive income (1) | B511 | 37,126 | 10. |
| 11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) | 4415 | (4,188) | 11. |
| 12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) | 3210 | **11,944,239** | 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 | 262 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | |
| (a) Secured by first liens | C234 | 0 | C217 | 570 | 1.c.(2)(a) |
| (b) Secured by junior liens | C235 | 0 | C218 | 11 | 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 | 402 | C896 | 2 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | C897 | 0 | 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 | 0 | 4617 | 11 | 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 | 198 | K206 | 0 | 5.c. |
| 6. Loans to foreign governments and official institutions | 4643 | 0 | 4627 | 0 | 6. |
| 7. All other loans | 4644 | 0 | 4628 | 23 | 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 | **600** | 4605 | **879** | 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, 2025*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) | B522 | 164,323 | JH88 | 9,286 | JH94 | 0 | 1. |
| 2. Recoveries (column A must equal Part I, item 9, column B, above) | 4605 | **879** | 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 | **600** | 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 | (3,752) | JH90 | (2,646) | JH96 | 0 | 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 | **160,850** | JH93 | **6,640** | 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 | (536) | M.5. |
| 6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) | RCFD JJ03 | 865 | M.6. |
| 7. Provisions for credit losses on off-balance-sheet credit exposures | RIAD MG93 | (1,387) | 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 | 713,314 | JJ12 | 5,902 | 1.a. |
| b. Commercial real estate loans | JJ05 | 5,685,241 | JJ13 | 85,548 | 1.b. |
| c. Residential real estate loans | JJ06 | 5,974,803 | JJ14 | 11,340 | 1.c. |
| 2. Commercial loans (2) | JJ07 | 31,029,624 | JJ15 | 55,173 | 2. |
| 3. Credit cards | JJ08 | 0 | JJ16 | 0 | 3. |
| 4. Other consumer loans | JJ09 | 419,059 | JJ17 | 2,581 | 4. |
| 5. Unallocated, if any | | | JJ18 | 306 | 5. |
| 6. Total (sum of items 1.a. through 5) (3) | JJ11 | **43,822,041** | JJ19 | **160,850** | 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 | 523 | 7. |
| 8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS) | JJ21 | 471 | 8. |
| 9. Asset-backed securities and structured financial products | JJ23 | 0 | 9. |
| 10. Other debt securities | JJ24 | 5,646 | 10. |
| 11. Total (sum of items 7 through 10) (4) | JJ25 | **6,640** | 11. |

1. The $1 billion asset-size test is based on the total assets reported on the *June 30, 2025,* Report of Condition.
2. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
3. Item 6, column B, must equal Schedule RC, item 4.c.
4. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

# Schedule RI-D—Income from Foreign Offices

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

| Dollar Amounts in Thousands | Year-to-date RIAD | Year-to-date Amount | |
|---|---|---|---|
| 1. Total interest income in foreign offices | C899 | 1,413,613 | 1. |
| 2. Total interest expense in foreign offices | C900 | 683,714 | 2. |
| 3. Provisions for credit losses in foreign offices | KW02 | (1,940) | 3. |
| 4. Noninterest income in foreign offices: | | | |
| a. Trading revenue | C902 | 180,369 | 4.a. |
| b. Investment banking, advisory, brokerage, and underwriting fees and commissions | C903 | 0 | 4.b. |
| c. Net securitization income | C904 | 0 | 4.c. |
| d. Other noninterest income | C905 | 1,479,366 | 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 | (25,368) | 5. |
| 6. Total noninterest expense in foreign offices | C907 | 1,871,001 | 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 | 40,925 | 7. |
| 8. Applicable income taxes (on items 1 through 7) | C909 | 131,620 | 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 | **404,510** | 10. |
| 11. Not applicable | | | |
| 12. Eliminations arising from the consolidation of foreign offices with domestic offices | C913 | (383,555) | 12. |
| 13. Consolidated net income attributable to foreign offices (sum of items 10 and 12) | C914 | **20,955** | 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 | 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 | 39,594 | 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 | 35,561 | 1.h. |
| i. TEXT 4462 Lending Related Fees | | 4462 | 23,802 | 1.i. |
| j. TEXT 4463 Banking Fees | | 4463 | 23,175 | 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 | 0 | 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 | 628,866 | 2.n. |
| o. TEXT 4467 Technical services and market data expenses | | 4467 | 271,119 | 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 | Amount | |
|---|---|---|---|---|
| 4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects): | | | | |
| **a.** | TEXT B526 | B526 | 0 | 4.a. |
| **b.** | TEXT B527 | B527 | 0 | 4.b. |
| 5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions): | | | | |
| a. | TEXT 4498 Dividend equivalents on stock based compensation | 4498 | (4,188) | 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-deteriorated assets.

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2026

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 | 1,196,215 | 1.a. |
| b. Interest-bearing balances (2) | | | 0071 | 57,467,396 | 1.b. |
| 2. Securities: | | | | | |
| a. Held-to-maturity securities (from Schedule RC-B, column A) (3) | | | JJ34 | **22,733,766** | 2.a. |
| b. Available-for-sale debt securities (from Schedule RC-B, column D) | | | 1773 | **38,123,077** | 2.b. |
| c. Equity securities with readily determinable fair values not held for trading (4) | | | JA22 | 370,684 | 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 | 426,505 | 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 | 43,822,041 | | | 4.b. |
| c. LESS: Allowance for credit losses on loans and leases | RCFD 3123 | **160,850** | | | 4.c. |
| d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) | | | B529 | **43,661,191** | 4.d. |
| 5. Trading assets (from Schedule RC-D) | | | 3545 | **1,445,902** | 5. |
| 6. Premises and fixed assets (including right-of-use assets) | | | 2145 | 889,007 | 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 | **710,610** | 10. |
| 11. Other assets (from Schedule RC-F) (6) | | | 2160 | **11,542,141** | 11. |
| 12. Total assets (sum of items 1 through 11) | | | 2170 | **178,566,494** | 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 | **56,952,285** | 13.a. |
| (1) Noninterest-bearing (1) | RCON | 6631 | 15,864,540 | | | 13.a.(1) |
| (2) Interest-bearing | RCON | 6636 | 41,087,745 | | | 13.a.(2) |
| b. In foreign offices, Edge and Agreement subsidiaries, and IBFs | | | | RCFN | | |
| (from Schedule RC-E, Part II) | | | | 2200 | **91,158,029** | 13.b. |
| (1) Noninterest-bearing | RCFN | 6631 | 12,884,074 | | | 13.b.(1) |
| (2) Interest-bearing | RCFN | 6636 | 78,273,955 | | | 13.b.(2) |
| 14. Federal funds purchased and securities sold under agreements to repurchase: | | | | | | |
| a. Federal funds purchased in domestic offices (2) | | | RCON | B993 | 1,400,200 | 14.a. |
| b. Securities sold under agreements to repurchase (3) | | | RCFD | B995 | 175,636 | 14.b. |
| 15. Trading liabilities (from Schedule RC-D) | | | RCFD | 3548 | **554,954** | 15. |
| 16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M) | | | RCFD | 3190 | **10,534,977** | 16. |
| 17. and 18. Not applicable | | | | RCFD | | |
| 19. Subordinated notes and debentures (4) | | | | 3200 | 1,760,905 | 19. |
| 20. Other liabilities (from Schedule RC-G) | | | | 2930 | **4,082,191** | 20. |
| 21. Total liabilities (sum of items 13 through 20) | | | | 2948 | **166,619,177** | 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 | 10,160,489 | 26.a. |
| b. Accumulated other comprehensive income (5) | | | | B530 | (518,621) | 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 | **11,944,239** | 27.a. |
| b. Noncontrolling (minority) interests in consolidated subsidiaries | | | | 3000 | 3,078 | 27.b. |
| 28. Total equity capital (sum of items 27.a and 27.b) | | | | G105 | **11,947,317** | 28. |
| 29. Total liabilities and equity capital (sum of items 21 and 28) | | | | 3300 | **178,566,494** | 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 *2025*.......... M.1.

| 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).......... M.2.

| 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 | 78,673 | | | 1. |
| a. Cash items in process of collection and unposted debits | | | 0020 | 9,644 | 1.a. |
| b. Currency and coin | | | 0080 | 68,841 | 1.b. |
| 2. Balances due from depository institutions in the U.S. | 0082 | 54,970 | 0082 | 45,047 | 2. |
| 3. Balances due from banks in foreign countries and foreign central banks | 0070 | 31,381,367 | 0070 | 19,743 | 3. |
| 4. Balances due from Federal Reserve Banks | 0090 | 27,148,601 | 0090 | 26,231,465 | 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 | **58,663,611** | 0010 | **26,374,740** | 5. |

# Schedule RC-B—Securities

Exclude assets held for trading.

| 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 | |
|---|---|---|---|---|---|---|---|---|---|
| 1. U.S. Treasury securities | 0211 | 0 | 0213 | 0 | 1286 | 7,872,203 | 1287 | 7,883,261 | 1. |
| 2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1) | HT50 | 69,359 | HT51 | 62,918 | HT52 | 1,083,294 | HT53 | 1,078,122 | 2. |
| 3. Securities issued by states and political subdivisions in the U.S. | 8496 | 2,384,772 | 8497 | 2,347,509 | 8498 | 0 | 8499 | 0 | 3. |

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

## Schedule RC-B—Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCFD | Amount | RCFD | Amount | RCFD | Amount | RCFD | Amount | |
| 4. Mortgage-backed securities (MBS): | | | | | | | | | |
| a. Residential mortgage pass-through securities: | | | | | | | | | |
| (1) Guaranteed by GNMA | G300 | 17,464 | G301 | 17,088 | G302 | 0 | G303 | 0 | 4.a.(1) |
| (2) Issued by FNMA and FHLMC | G304 | 1,637,475 | G305 | 1,561,027 | G306 | 438,249 | G307 | 435,582 | 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 | 2,465,065 | G313 | 2,108,379 | G314 | 7,140,310 | G315 | 7,110,767 | 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 | 130,370 | G321 | 73,689 | 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 | 304,488 | K143 | 300,517 | K144 | 4,047,985 | K145 | 4,024,286 | 4.c.(1)(a) |
| (b) Other pass-through securities | K146 | 0 | K147 | 0 | K148 | 0 | K149 | 0 | 4.c.(1)(b) |

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

# Schedule RC-B—Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCFD | Amount | RCFD | Amount | RCFD | Amount | RCFD | Amount | |
| 4. c. (2) Other commercial MBS: | | | | | | | | | |
| (a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1) | K150 | 1,697,403 | K151 | 1,415,587 | K152 | 297,646 | K153 | 297,051 | 4.c.(2)(a) |
| (b) All other commercial MBS | K154 | 37,599 | K155 | 35,814 | K156 | 511,693 | K157 | 511,647 | 4.c.(2)(b) |
| 5. Asset-backed securities and structured financial products: | | | | | | | | | |
| a. Asset-backed securities (ABS) | C026 | 47,110 | C988 | 47,120 | C989 | 4,801,466 | C027 | 4,799,368 | 5.a. |
| b. Structured financial products | HT58 | 1,880,012 | HT59 | 1,802,766 | HT60 | 6,373,653 | HT61 | 6,357,009 | 5.b. |
| 6. Other debt securities: | | | | | | | | | |
| a. Other domestic debt securities | 1737 | 549,487 | 1738 | 430,240 | 1739 | 0 | 1741 | 0 | 6.a. |
| b. Other foreign debt securities | 1742 | 11,519,802 | 1743 | 11,399,239 | 1744 | 5,631,738 | 1746 | 5,625,984 | 6.b. |
| 7. Unallocated portfolio layer fair value hedge basis adjustments | | | | | MG95 | NA | | | 7. |
| 8. Total (sum of items 1 through 7) (2) | 1754 | **22,740,406** | 1771 | **21,601,893** | 1772 | **38,198,237** | 1773 | **38,123,077** | 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**. 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 | 39,615,997 | 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 | 14,939,993 | M.2.a.(1) |
| (2) Over three months through 12 months | A550 | 6,542,655 | M.2.a.(2) |
| (3) Over one year through three years | A551 | 15,688,657 | M.2.a.(3) |
| (4) Over three years through five years | A552 | 7,126,187 | M.2.a.(4) |
| (5) Over five years through 15 years | A553 | 1,906,218 | M.2.a.(5) |
| (6) Over 15 years | A554 | 319,350 | 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 | 70,313 | M.2.b.(1) |
| (2) Over three months through 12 months | A556 | 185,863 | M.2.b.(2) |
| (3) Over one year through three years | A557 | 3,001 | M.2.b.(3) |
| (4) Over three years through five years | A558 | 6,002 | M.2.b.(4) |
| (5) Over five years through 15 years | A559 | 1,398,469 | M.2.b.(5) |
| (6) Over 15 years | A560 | 426,871 | 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 | 1,090,719 | M.2.c.(1) |
| (2) Over three years | A562 | 11,159,183 | 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 | 10,489,883 | M.2.d. |
| *Memorandum item 3 is to be completed semiannually in the June and December reports only.* | | | |
| 3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) | 1778 | 0 | M.3. |
| 4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6): | | | |
| a. Amortized cost | 8782 | 0 | M.4.a. |
| b. Fair value | 8783 | 0 | M.4.b. |

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

# Schedule RC-B—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCFD | Amount | RCFD | Amount | RCFD | Amount | RCFD | Amount | |
| *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 | 47,110 | B847 | 47,120 | B848 | 444,961 | B849 | 443,191 | 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 | 3,451,705 | B857 | 3,453,719 | M.5.e. |
| f. Other | B858 | 0 | B859 | 0 | B860 | 904,800 | B861 | 902,458 | 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 | 1,880,012 | G373 | 1,802,766 | G374 | 6,373,653 | G375 | 6,357,009 | M.6.g. |

1. The $10 billion asset-size test is based on the total assets reported on the *June 30, 2025*, Report of Condition.

# Schedule RC-B—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|---|---|---|---|---|---|---|---|---|---|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | RCFD | Amount | RCFD | Amount | RCFD | Amount | RCFD | Amount | |
| 7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b | PU98 | 1,880,012 | PU99 | 1,802,766 | PV00 | 6,373,653 | PV01 | 6,357,009 | 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.

| | (Column A) Consolidated Bank | | (Column B) Domestic Offices | | |
|---|---|---|---|---|---|
| Dollar Amounts in Thousands | RCFD | Amount | 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 | 103,628 | F158 | 103,628 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | F159 | 609,686 | F159 | 609,686 | 1.a.(2) |
| b. Secured by farmland (including farm residential and other improvements) | 1420 | 224 | 1420 | 224 | 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 | 408,692 | 1797 | 408,692 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | |
| (a) Secured by first liens | 5367 | 5,507,534 | 5367 | 5,507,534 | 1.c.(2)(a) |
| (b) Secured by junior liens | 5368 | 58,577 | 5368 | 58,577 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties | 1460 | 1,489,495 | 1460 | 1,489,495 | 1.d. |
| e. Secured by nonfarm nonresidential properties: | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | F160 | 1,011,574 | F160 | 1,011,574 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | F161 | 3,184,172 | F161 | 3,184,172 | 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 | 0 | | | 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 | 3,790,665 | 1763 | 3,790,665 | 4.a. |
| b. To non-U.S. addressees (domicile) | 1764 | 193,859 | 1764 | 193,859 | 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 | 2,094 | B539 | 2,094 | 6.b. |
| c. Automobile loans | K137 | 2,709 | K137 | 2,709 | 6.c. |
| d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans) | K207 | 414,256 | K207 | 413,839 | 6.d. |
| 7. Loans to foreign governments and official institutions (including foreign central banks) | 2081 | 1,519 | 2081 | 0 | 7. |
| 8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. | 2107 | 635 | 2107 | 635 | 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 | 6,243,912 | J454 | 4,944,107 | 9.a. |
| b. Other loans: | | | | | |
| (1) Loans for purchasing or carrying securities, including margin loans | 1545 | 10,514,004 | 1545 | 10,469,723 | 9.b.(1) |
| (2) All other loans (exclude consumer loans) | J451 | 10,284,806 | J451 | 9,093,948 | 9.b.(2) |
| 10. Lease financing receivables (net of unearned income): | | | 2165 | 0 | 10. |
| a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) | F162 | 0 | | | 10.a. |
| b. All other leases | F163 | 0 | | | 10.b. |
| 11. LESS: Any unearned income on loans reflected in items 1-9 above | 2123 | 0 | 2123 | 0 | 11. |
| 12. Total loans and leases held for investment and held for sale (1) (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b) | 2122 | **43,822,041** | 2122 | **41,285,161** | 12. |

### Memoranda

| Dollar Amounts in Thousands | RCON | Amount | RCON | Amount | |
|---|---|---|---|---|---|
| 1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | | | |
| a. Construction, land development, and other land loans in domestic offices: | | | | | |
| (1) 1–4 family residential construction loans | | | K158 | 0 | M.1.a.(1) |
| (2) Other construction loans and all land development and other land loans | | | K159 | 0 | M.1.a.(2) |
| b. Loans secured by 1–4 family residential properties in domestic offices | | | F576 | 1,890 | 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 | 8,038 | 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 | 1,692 | M.1.f. |
| *Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):* | RCON | | | | |
| (1) Loans secured by farmland in domestic offices | K166 | 0 | | | M.1.f.(1) |
| (2) Not applicable | RCFD | | | | |
| (3) Loans to finance agricultural production and other loans to farmers | K168 | 0 | | | M.1.f.(3) |
| (4) Loans to individuals for household, family, and other personal expenditures: | | | | | |
| (a) Credit card | K098 | 0 | | | M.1.f.(4)(a) |
| (b) Automobile loans | K203 | 0 | | | M.1.f.(4)(b) |
| (c) Other (includes revolving credit plans other than credit cards, and other consumer loans) | K204 | 0 | | | M.1.f.(4)(c) |
| g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f) | | | HK25 | **11,620** | 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 | 266,238 | M.2.a.(1) |
| (2) Over three months through 12 months | A565 | 563,668 | M.2.a.(2) |
| (3) Over one year through three years | A566 | 629,773 | M.2.a.(3) |
| (4) Over three years through five years | A567 | 1,732,217 | M.2.a.(4) |
| (5) Over five years through 15 years | A568 | 1,762,898 | M.2.a.(5) |
| (6) Over 15 years | A569 | 537,328 | 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 | 37,631,755 | M.2.b.(1) |
| (2) Over three months through 12 months | A571 | 249,180 | M.2.b.(2) |
| (3) Over one year through three years | A572 | 206,150 | M.2.b.(3) |
| (4) Over three years through five years | A573 | 124,922 | M.2.b.(4) |
| (5) Over five years through 15 years | A574 | 45,033 | M.2.b.(5) |
| (6) Over 15 years | A575 | 1,587 | 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 | 24,692,406 | 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 | 200,429 | 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 | 4,931,561 | M.4. |
| 5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate) | RCFD B837 | 0 | M.5. |
| *Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.* | | | |
| 6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A | C391 | NA | M.6. |
| 7. Not applicable | | | |

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

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| *Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.* | | | |
| 8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices: | | | |
| a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)) | F230 | 0 | M.8.a. |
| *Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).* | | | |
| b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties | F231 | NA | M.8.b. |
| c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential properties included in the amount reported in Memorandum item 8.a above | F232 | NA | M.8.c. |
| 9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) | F577 | 3,103 | M.9. |

| | (Column A) Consolidated Bank | | (Column B) Domestic Offices | | |
|---|---|---|---|---|---|
| Dollar Amounts in Thousands | RCFD | Amount | RCON | Amount | |
| *Memorandum items 10.a through 10.e are to be completed by banks with $10 billion or more in total assets.* [1] | | | | | |
| 10. Loans to nondepository financial institutions: | | | | | |
| a. Loans to mortgage credit intermediaries | PV05 | 156,601 | PV05 | 52,611 | M.10.a. |
| b. Loans to business credit intermediaries | PV06 | 25,736 | PV06 | 25,736 | M.10.b. |
| c. Loans to private equity funds | PV07 | 4,802,922 | PV07 | 4,184,397 | M.10.c. |
| d. Loans to consumer credit intermediaries | PV08 | 0 | PV08 | 0 | M.10.d. |
| e. Other loans to nondepository financial institutions | PV09 | 1,258,653 | PV09 | 681,363 | M.10.e. |

11. Not applicable

| | (Column A) Fair value of acquired loans and leases at acquisition date | | (Column B) Gross contractual amounts receivable at acquisition date | | (Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected | | |
|---|---|---|---|---|---|---|---|
| Dollar Amounts in Thousands | RCFD | Amount | RCFD | Amount | RCFD | Amount | |
| *Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.* | | | | | | | |
| 12. Loans (not considered purchased credit deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: | | | | | | | |
| a. Loans secured by real estate | G091 | 0 | G092 | 0 | G093 | 0 | M.12.a. |

1. The $10 billion asset-size test is based on the total assets reported on the June 30, 2025, Report of Condition.

# Schedule RC-C—Continued

## Part I—Continued

**Memoranda—Continued**

| Dollar Amounts in Thousands | RCFD | (Column A) Fair value of acquired loans and leases at acquisition date Amount | RCFD | (Column B) Gross contractual amounts receivable at acquisition date Amount | RCFD | (Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected Amount | |
|---|---|---|---|---|---|---|---|
| 12. b. Commercial and industrial loans | G094 | 0 | G095 | 0 | G096 | 0 | M.12.b. |
| c. Loans to individuals for household, family, and other personal expenditures | G097 | 0 | G098 | 0 | G099 | 0 | M.12.c. |
| d. All other loans and all leases | G100 | 0 | G101 | 0 | G102 | 0 | M.12.d. |

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| *Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.* | | | |
| 13. Construction, land development, and other land loans in d interest reserves: | | | |
| a. Amount of loans that provide for the use of interest rese (included in Schedule RC-C, Part I, item 1.a, column B) | G376 | 0 | M.13.a. |
| 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.* | | | |
| 14. Pledged loans and leases | RCFD G378 | 9,149,182 | 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

| | (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|---|---|---|---|---|---|
| Dollar Amounts in Thousands | 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 | 1 | 5567 | 109 | 3.b. |
| c. With *original amounts* of more than $250,000 through $1,000,000 | 5568 | 72 | 5569 | 40,307 | 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 | 117 | 5571 | 5,708 | 4.a. |
| b. With *original amounts* of more than $100,000 through $250,000 | 5572 | 195 | 5573 | 26,657 | 4.b. |
| c. With *original amounts* of more than $250,000 through $1,000,000 | 5574 | 240 | 5575 | 89,946 | 4.c. |

**Agricultural Loans to Small Farms**

5. and 6. Not applicable

| | (Column A) Number of Loans | | (Column B) Amount Currently Outstanding | | |
|---|---|---|---|---|---|
| Dollar Amounts in Thousands | 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 | 224 | 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 | Consolidated Bank 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 | 1,445,902 | 11. |
| 12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5) | 3545 | **1,445,902** | 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 | 554,954 | 14. |
| 15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15) | 3548 | **554,954** | 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 | RCFD | Amount (Consolidated Bank) | |
|---|---|---|---|
| 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, 2025*, 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 | 27,416,746 | | | B550 | 29,510,295 | 1. |
| 2. U.S. Government | 2202 | 0 | | | 2520 | 0 | 2. |
| 3. States and political subdivisions in the U.S. | 2203 | 6,158 | | | 2530 | 7,253 | 3. |
| 4. Commercial banks and other depository institutions in the U.S. | B551 | 11,833 | | | 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 | **27,434,737** | 2210 | 27,434,737 | 2385 | **29,517,548** | 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 | 85,599 | M.1.a. |
| b. Total brokered deposits | 2365 | 0 | 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 | 0 | 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 | 77,193 | M.1.h.(1) |
| (a) Fully insured, affiliate, retail sweep deposits | MT88 | 40,872 | M.1.h.(1)(a) |
| (2) Not fully insured, affiliate sweep deposits | MT89 | 103,901 | M.1.h.(2) |
| (a) Not fully insured, affiliate, retail sweep deposits | MT90 | 34,712 | 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 | 181,094 | 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, 2025*, 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 | 24,596,787 | M.2.a.(1) |
| (2) Other savings deposits (excludes MMDAs) | 0352 | 233,878 | M.2.a.(2) |
| b. Total time deposits of less than $100,000 | 6648 | 227,648 | M.2.b. |
| c. Total time deposits of $100,000 through $250,000 | J473 | 558,226 | M.2.c. |
| d. Total time deposits of more than $250,000 | J474 | 3,901,009 | 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 | 44,953 | M.2.e. |
| 3. Maturity and repricing data fortime deposits of $250,000 or less: | | | |
| a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of: (1), (2) | | | |
| (1) Three months or less | HK07 | 474,655 | M.3.a.(1) |
| (2) Over three months through 12 months | HK08 | 278,912 | M.3.a.(2) |
| (3) Over one year through three years | HK09 | 26,758 | M.3.a.(3) |
| (4) Over three years | HK10 | 5,548 | 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 | 753,567 | 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 | 2,604,351 | M.4.a.(1) |
| (2) Over three months through 12 months | HK13 | 1,247,899 | M.4.a.(2) |
| (3) Over one year through three years | HK14 | 45,213 | M.4.a.(3) |
| (4) Over three years | HK15 | 3,546 | 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 | 3,852,250 | 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 | 89,591 | 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 | 435,683 | 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, 2025*, 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 | 8,470,227 | M.7.a.(1) |
| (2) Deposits in all other MMDAs of individuals, partnerships, and corporations | P757 | 16,119,306 | 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 | 233,878 | M.7.b.(1) |
| (2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations | P759 | 0 | 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 | 75,380,533 | 1. |
| 2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions | B554 | 30,631 | 2. |
| 3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs) | 2625 | 13,824 | 3. |
| 4. Foreign governments and official institutions (including foreign central banks) | 2650 | 15,733,034 | 4. |
| 5. U.S. Government and states and political subdivisions in the U.S. | B555 | 7 | 5. |
| 6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b) | 2200 | **91,158,029** | 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 | 3,015,943 | M.1. |

1. The $10 billion asset-size test is based on the total assets reported on the *June 30, 2025*, Report of Condition.

# Schedule RC-F—Other Assets (1)

| Dollar Amounts in Thousands | | | RCFD | Amount | |
|---|---|---|---|---|---|
| 1. Accrued interest receivable (2) | | | B556 | 541,890 | 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 | 1,483,587 | 4. |
| 5. Life insurance assets: | | | | | |
| a. General account life insurance assets | | | K201 | 2,420,681 | 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 | **7,095,983** | 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 | 2,207,481 | | | 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 | **11,542,141** | 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 | 39,054 | 1.a. |
| | | | RCFD | | |
| b. Other expenses accrued and unpaid (includes accrued income taxes payable) | | | 3646 | 1,367,233 | 1.b. |
| 2. Net deferred tax liabilities (3) | | | 3049 | 716,474 | 2. |
| 3. Allowance for credit losses on off-balance-sheet credit exposures | | | B557 | 21,928 | 3. |
| 4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item) | | | 2938 | **1,937,502** | 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 | 592,718 | | | 4.e. |
| f. TEXT 3552 Trade Date Securities | 3552 | 532,982 | | | 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 | **4,082,191** | 5. |

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

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

*To be completed only by banks with foreign offices.*

| Dollar Amounts in Thousands | Domestic Offices RCON | Amount | |
|---|---|---|---|
| 1. and 2. Not applicable | | | |
| 3. Securities purchased under agreements to resell (1) | B989 | 113,104 | 3. |
| 4. Securities sold under agreements to repurchase | B995 | 175,636 | 4. |
| 5. Other borrowed money | 3190 | 10,239,095 | 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 | 39,276,861 | 7. |
| 8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs) | 2192 | 125,247,117 | 8. |
| 9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs) | 3129 | 74,022,939 | 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 | 7,883,261 | 10. |
| 11. U.S. Government agency obligations (exclude mortgage-backed securities) | 8492 | 69,359 | 8495 | 1,078,122 | 11. |
| 12. Securities issued by states and political subdivisions in the U.S. | 8496 | 2,384,772 | 8499 | 0 | 12. |
| 13. Mortgage-backed securities (MBS): | | | | | |
| a. Mortgage pass-through securities: | | | | | |
| (1) Issued or guaranteed by FNMA, FHLMC, or GNMA | G389 | 1,959,427 | G390 | 4,459,868 | 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 | 4,162,468 | G394 | 7,407,818 | 13.b.(1) |
| (2) All other mortgage-backed securities | 1733 | 126,368 | 1736 | 511,647 | 13.b.(2) |
| 14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities) | G397 | 2,397,418 | G398 | 7,702,658 | 14. |
| 15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities) | G399 | 14,900 | G400 | 5,857,632 | 15. |
| 16. Not applicable | | | | | |
| 17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15) | 1754 | **11,114,712** | 1773 | **34,901,006** | 17. |

| | RCON | Amount | |
|---|---|---|---|
| 18. Equity investments not held for trading: | | | |
| a. Equity securities with readily determinable fair values(4) | JA22 | 370,684 | 18.a. |
| b. Equity investments without readily determinable fair values | 1752 | 1,482,817 | 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 | 580,064 | 19. |
| 20. Total trading liabilities | 3548 | 490,551 | 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 | 45,122,989 | 1. |
| 2. U.S. Treasury securities and U.S. Government agency obligations [2] (excluding mortgage-backed securities) | | B558 | 9,228,370 | 2. |
| 3. Mortgage-backed securities [2] | | B559 | 18,198,639 | 3. |
| 4. All other debt securities [2] and equity securities with readily determinable fair values not held for trading [3] | | B560 | 33,579,007 | 4. |
| 5. Federal funds sold and securities purchased under agreements to resell | | 3365 | 521,938 | 5. |
| 6. Loans: | | | | |
| a. Loans in domestic offices: | | RCON | | |
| (1) Total loans | | 3360 | 39,181,699 | 6.a.(1) |
| (2) Loans secured by real estate: | | | | |
| (a) Loans secured by 1–4 family residential properties | | 3465 | 5,941,387 | 6.a.(2)(a) |
| (b) All other loans secured by real estate | | 3466 | 6,289,115 | 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 | 4,754,960 | 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 | 423,584 | 6.a.(5)(b) |
| b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs | RCFN | 3360 | 2,386,492 | 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 | 812,141 | 7. |
| 8. Lease financing receivables (net of unearned income) | RCFD | 3484 | 0 | 8. |
| 9. Total assets [4] | RCFD | 3368 | 163,023,033 | 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 | 13,955,526 | 10. |
| 11. Nontransaction accounts in domestic offices: | | | | |
| a. Savings deposits (includes MMDAs) | | B563 | 23,300,746 | 11.a. |
| b. Time deposits of $250,000 or less | | HK16 | 792,876 | 11.b. |
| c. Time deposits of more than $250,000 | | HK17 | 4,266,192 | 11.c. |
| 12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs | RCFN | 3404 | 70,929,285 | 12. |
| 13. Federal funds purchased and securities sold under agreements to repurchase | RCFD | 3353 | 2,801,204 | 13. |
| 14. Other borrowed money (includes mortgage indebtedness) | RCFD | 3355 | 10,992,711 | 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 | 473,717 | 1.a. |
| *Item 1.a.(1) is to be completed for the December report only.* | | | | | |
| (1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices | | | RCON HT72 | NA | 1.a.(1) |
| b. Credit card lines | | | RCFD 3815 | 0 | 1.b. |
| *Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either $300 million or more in total assets or $300 million or more in credit card lines (1) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).* | | | | | |
| (1) Unused consumer credit card lines | | | J455 | 0 | 1.b.(1) |
| (2) Other unused credit card lines | | | J456 | 0 | 1.b.(2) |
| c. Commitments to fund commercial real estate, construction, and land development loans: | | | | | |
| (1) Secured by real estate: | | | | | |
| (a) 1–4 family residential construction loan commitments | | | F164 | 67,554 | 1.c.(1)(a) |
| (b) Commercial real estate, other construction loan, and land development loan commitments | | | F165 | 387,758 | 1.c.(1)(b) |
| (2) NOT secured by real estate | | | 6550 | 10,798 | 1.c.(2) |
| d. Securities underwriting | | | 3817 | 0 | 1.d. |
| e. Other unused commitments: | | | | | |
| (1) Commercial and industrial loans | | | J457 | 12,400,594 | 1.e.(1) |
| (2) Loans to depository financial institutions | | | PV10 | 0 | 1.e.(2) |
| (3) Loans to nondepository financial institutions | | | PV11 | 6,057,427 | 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 | 36,764 | 1.e.(3)(b) |
| (c) Loans to private equity funds | | | PV14 | 2,638,349 | 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 | 3,247,314 | 1.e.(3)(e) |
| (4) All other unused commitments | | | J459 | 9,081,813 | 1.e.(4) |
| 2. Financial standby letters of credit | | | 3819 | 1,225,960 | 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 | 4,557 | | | 2.a. |
| 3. Performance standby letters of credit | | | 3821 | 98,078 | 3. |
| *Item 3.a is to be completed by banks with $1 billion or more in total assets. (1)* | | | | | |
| a. Amount of performance standby letters of credit conveyed to others | 3822 | 0 | | | 3.a. |
| 4. Commercial and similar letters of credit | | | 3411 | 29,772 | 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 | 194,000,102 | 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, 2025*, Report of Condition.

## Schedule RC-L—Continued

| Dollar Amounts in Thousands | (Column A) Sold Protection RCFD | Amount | (Column B) Purchased Protection RCFD | Amount | | |
|---|---|---|---|---|---|---|
| 7. Credit derivatives: | | | | | | |
| a. Notional amounts: | | | | | | |
| (1 Credit default swaps | C968 | 0 | C969 | 0 | | 7.a.(1) |
| (2 Total return swaps | C970 | 0 | C971 | 0 | | 7.a.(2) |
| (3 Credit options | C972 | 0 | C973 | 0 | | 7.a.(3) |
| (4 Other credit derivatives | C974 | 0 | C975 | 0 | | 7.a.(4) |
| b. Gross fair values: | | | | | | |
| (1) Gross positive fair value | C219 | 0 | C221 | 0 | | 7.b.(1) |
| (2) Gross negative fair value | C220 | 0 | C222 | 0 | | 7.b.(2) |

| | RCFD | Amount | |
|---|---|---|---|
| c. Notional amounts by regulatory capital treatment: (1) | | | |
| (1) Positions covered under the Market Risk Rule: | | | |
| (a) Sold protection | G401 | 0 | 7.c.(1)(a) |
| (b) Purchased protection | G402 | 0 | 7.c.(1)(b) |
| (2) All other positions: | | | |
| (a) Sold protection | G403 | 0 | 7.c.(2)(a) |
| (b) Purchased protection that is recognized as a guarantee for regulatory capital purposes | G404 | 0 | 7.c.(2)(b) |
| (c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes | G405 | 0 | 7.c.(2)(c) |

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

| | | | RCFD | Amount | |
|---|---|---|---|---|---|
| 8. Spot foreign exchange contracts | | | 8765 | 23,541,979 | 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 | **134,206,402** | 9. |
| a. Not applicable | | | | | |
| b. Commitments to purchase when-issued securities | 3434 | 0 | | | 9.b. |
| c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf | C978 | 0 | | | 9.c. |
| d. TEXT 3555 Sponsored Repo Guarantee | 3555 | 134,206,402 | | | 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: | RCFD | Amount | |
|---|---|---|---|
| a. Sales for which the reporting bank is the acquiring bank | C223 | 0 | 11.a. |
| b. Sales for which the reporting bank is the agent bank with risk | C224 | 0 | 11.b. |

| Dollar Amounts in Thousands | (Column A) Interest Rate Contracts | (Column B) Foreign Exchange Contracts | (Column C) Equity Derivative Contracts | (Column D) Commodity and Other Contracts | |
|---|---|---|---|---|---|
| **Derivatives Position Indicators** | Amount | Amount | Amount | Amount | |
| 12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14): | | | | | |
| | 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 | 471,065,371 | 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 | 279,875 | 0 | 0 | 0 | 12.d.(1) |
| | RCFD 8713 | RCFD 8714 | RCFD 8715 | RCFD 8716 | |
| (2) Purchased options | 312,328 | 0 | 0 | 0 | 12.d.(2) |
| | RCFD 3450 | RCFD 3826 | RCFD 8719 | RCFD 8720 | |
| e. Swaps | 22,227,508 | 0 | 366,736 | 0 | 12.e. |
| 13. Total gross notional amount of derivative contracts held for trading | | | | | |
| | RCFD A126 | RCFD A127 | RCFD 8723 | RCFD 8724 | |
| | 12,503,111 | 465,625,168 | 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 | |
| | 10,316,600 | 5,440,203 | 366,736 | 0 | 14. |
| a. Interest rate swaps where the bank has agreed to pay a fixed rate | | | | | |
| | RCFD A589 | | | | |
| | 7,471,600 | | | | 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 | 108,084 | 8734 | 3,168,071 | 8735 | 0 | 8736 | 0 | 15.a.(1) |
| (2) Gross negative fair value | 8737 | 159,051 | 8738 | 3,148,059 | 8739 | 0 | 8740 | 0 | 15.a.(2) |
| b. Contracts held for purposes other than trading: | | | | | | | | | |
| (1) Gross positive fair value | 8741 | 1,598 | 8742 | 126,550 | 8743 | 281 | 8744 | 0 | 15.b.(1) |
| (2) Gross negative fair value | 8745 | 76 | 8746 | 11,302 | 8747 | 23,106 | 8748 | 0 | 15.b.(2) |

| Dollar Amounts in Thousands | (Column A) Banks and Securities Firms RCFD | Amount | (Column B) Not applicable | (Column C) Hedge Funds RCFD | Amount | (Column D) Sovereign Governments RCFD | Amount | (Column E) Corporations and All Other Counterparties RCFD | Amount | |
|---|---|---|---|---|---|---|---|---|---|---|
| 16. Over-the-counter derivatives: | | | | | | | | | | |
| a. Net current credit exposure | G418 | 121,169 | | G420 | 0 | G421 | 0 | G422 | 1,655,822 | 16.a. |
| b. Fair value of collateral: | | | | | | | | | | |
| (1) Cash—U.S. dollar | G423 | 47,852 | | G425 | 0 | G426 | 0 | G427 | 384,515 | 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 | 89,697 | 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 | **47,852** | | G460 | **0** | G461 | **0** | G462 | **474,212** | 16.b.(8) |

1. The $10 billion asset-size test is based on the total assets reported on the *June 30, 2025*, 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 | 253,649 | 1.a. |
| b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations | 6165 | Number: 4 | | | 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 | 652,560 | 2.b. |
| c. All other intangible assets | | | JF76 | 58,050 | 2.c. |
| d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10) | | | 2143 | **710,610** | 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 | 284,977 | 5.b.(1)(a) |
| (b) Over one year through three years | | | F061 | 1,750,000 | 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 | 284,977 | 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 | **10,534,977** | 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 | 236,621,093 | 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:

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

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

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

## Schedule RC-M—Continued

| Dollar Amounts in Thousands | RCFD | Amount | |
|---|---|---|---|
| 13. Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7) | K192 | 0 | 13. |
| *Items 14.a and 14.b are to be completed annually in the December report only.* | | | |
| 14. Captive insurance and reinsurance subsidiaries: | | | |
| a. Total assets of captive insurance subsidiaries [1] | K193 | NA | 14.a. |
| b. Total assets of captive reinsurance subsidiaries [1] | K194 | NA | 14.b. |

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

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

*Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.*

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

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

   For purposes of this item 16, such transfers are referred to as international remittance transfers.

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

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

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing RCON | Amount | (Column B) Past due 90 days or more and still accruing RCON | Amount | (Column C) Nonaccrual RCON | Amount | |
|---|---|---|---|---|---|---|---|
| 1. Loans secured by real estate: | | | | | | | |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | | |
| (1) 1–4 family residential construction loans | F172 | 0 | F174 | 0 | F176 | 0 | 1.a.(1) |
| (2) Other construction loans and all land development and other land loans | F173 | 0 | F175 | 0 | F177 | 1,685 | 1.a.(2) |
| b. Secured by farmland in domestic offices | 3493 | 0 | 3494 | 0 | 3495 | 0 | 1.b. |
| c. Secured by 1–4 family residential properties in domestic offices: | | | | | | | |
| (1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit | 5398 | 2,049 | 5399 | 1,998 | 5400 | 2,977 | 1.c.(1) |
| (2) Closed-end loans secured by 1–4 family residential properties: | | | | | | | |
| (a) Secured by first liens | C236 | 640 | C237 | 2,713 | C229 | 15,412 | 1.c.(2)(a) |
| (b) Secured by junior liens | C238 | 0 | C239 | 8 | C230 | 811 | 1.c.(2)(b) |
| d. Secured by multifamily (5 or more) residential properties in domestic offices | 3499 | 51,791 | 3500 | 0 | 3501 | 381 | 1.d. |
| e. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | F178 | 2,417 | F180 | 0 | F182 | 19,842 | 1.e.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | F179 | 52,057 | F181 | 5,691 | 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: | RCFD | | RCFD | | RCFD | | |
| a. To U.S. banks and other U.S. depository institutions | 5377 | 0 | 5378 | 0 | 5379 | 0 | 2.a. |
| b. To foreign banks | 5380 | 0 | 5381 | 0 | 5382 | 0 | 2.b. |
| 3. Loans to finance agricultural production and other loans to farmers | 1594 | 0 | 1597 | 0 | 1583 | 0 | 3. |
| 4. Commercial and industrial loans: | | | | | | | |
| a. To U.S. addressees (domicile) | 1251 | 7,819 | 1252 | 6 | 1253 | 24,732 | 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 | 750 | K217 | 0 | K218 | 0 | 5.c. |
| 6. Loans to foreign governments and official institutions | 5389 | 0 | 5390 | 0 | 5391 | 0 | 6. |
| 7. All other loans | 5459 | 153,902 | 5460 | 17,610 | 5461 | 5,452 | 7. |

## Schedule RC-N—Continued

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

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing RCFD | Amount | (Column B) Past due 90 days or more and still accruing RCFD | Amount | (Column C) Nonaccrual 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 | **271,425** | 1407 | **28,026** | 1403 | **71,292** | 9. |
| 10. Debt securities and other assets (exclude other real estate owned and other repossessed assets) | 3505 | 0 | 3506 | 0 | 3507 | 0 | 10. |
| 11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC | K036 | 0 | K037 | 0 | K038 | 0 | 11. |
| a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" | K039 | 0 | K040 | 0 | K041 | 0 | 11.a. |
| b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above | K042 | 0 | K043 | 0 | K044 | 0 | 11.b. |
| 12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements | K102 | 0 | K103 | 0 | K104 | 0 | 12. |

# Schedule RC-N—Continued

**Memoranda**

| Dollar Amounts in Thousands | RCON | (Column A) Past due 30 through 89 days and still accruing Amount | RCON | (Column B) Past due 90 days or more and still accruing Amount | RCON | (Column C) Nonaccrual Amount | |
|---|---|---|---|---|---|---|---|
| 1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): | | | | | | | |
| a. Construction, land development, and other land loans in domestic offices: | | | | | | | |
| (1) 1-4 family residential construction loans | K105 | 0 | K106 | 0 | K107 | 0 | M.1.a.(1) |
| (2) Other construction loans and all land development and other land loans | K108 | 0 | K109 | 0 | K110 | 0 | M.1.a.(2) |
| b. Loans secured by 1-4 family residential properties in domestic offices | F661 | 0 | F662 | 594 | F663 | 6,085 | M.1.b. |
| c. Secured by multifamily (5 or more) residential properties in domestic offices | K111 | 0 | K112 | 0 | K113 | 0 | M.1.c. |
| d. Secured by nonfarm nonresidential properties in domestic offices: | | | | | | | |
| (1) Loans secured by owner-occupied nonfarm nonresidential properties | K114 | 0 | K115 | 0 | K116 | 0 | M.1.d.(1) |
| (2) Loans secured by other nonfarm nonresidential properties | K117 | 0 | K118 | 0 | K119 | 0 | M.1.d.(2) |
| e. Commercial and industrial loans: | RCFD | | RCFD | | RCFD | | |
| (1) To U.S. addressees (domicile) | K120 | 0 | K121 | 0 | K122 | 6,532 | M.1.e.(1) |
| (2) To non-U.S. addressees (domicile) | K123 | 0 | K124 | 0 | K125 | 0 | M.1.e.(2) |
| f. All other loans (*include* loans to individuals for household, family, and other personal expenditures) | K126 | 0 | K127 | 0 | K128 | 0 | M.1.f. |
| *Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):* | | | | | | | |
| (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 RCFD | Amount | (Column B) Past due 90 days or more and still accruing RCFD | Amount | (Column C) Nonaccrual 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 | **594** | HK28 | **12,617** | M.1.g. |
| 2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above | 6558 | 0 | 6559 | 0 | 6560 | 0 | M.2. |
| 3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above) | 1248 | 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 RCFD | Amount | (Column B) Past due 90 days or more RCFD | Amount | |
|---|---|---|---|---|---|
| 6. Derivative contracts: Fair value of amounts carried as assets | 3529 | 670 | 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 | 27,989 | M.7. |
| 8. Nonaccrual assets sold during the previous six months | C411 | 0 | M.8. |

| Dollar Amounts in Thousands | (Column A) Past due 30 through 89 days and still accruing RCFD | Amount | (Column B) Past due 90 days or more and still accruing RCFD | Amount | (Column C) Nonaccrual RCFD | Amount | |
|---|---|---|---|---|---|---|---|
| 9. Loans to nondepository financial institutions included in Schedule RC-N, item 7 | PV23 | 2,304 | 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 | 153,126,578 | 1. |
| 2. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits) | | F237 | 95,023,222 | 2. |
| 3. Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above) | | RCFN F234 | 95,023,222 | 3. |
| 4. Average consolidated total assets for the calendar quarter | | RCFD K652 | 163,023,033 | 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 | 10,827,700 | 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 | 284,977 | 7.a. |
| b. Over one year through three years | | G466 | 1,750,000 | 7.b. |
| c. Over three years through five years | | G467 | 0 | 7.c. |
| d. Over five years | | G468 | 0 | 7.d. |
| 8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19): | | | | |
| a. One year or less | | G469 | 0 | 8.a. |
| b. Over one year through three years | | G470 | 0 | 8.b. |
| c. Over three years through five years | | G471 | 0 | 8.c. |
| d. Over five years | | G472 | 1,760,905 | 8.d. |
| 9. Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b) | | RCON G803 | 0 | 9. |
| *Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.* | | | | |
| a. Fully consolidated brokered reciprocal deposits | | L190 | NA | 9.a. |
| 10. Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations? | | RCFD K656 | Yes: — No: x | 10. |
| *If the answer to item 10 is "YES," complete items 10.a and 10.b.* | | | Amount | |
| a. Banker's bank deduction | | K657 | NA | 10.a. |
| b. Banker's bank deduction limit | | K658 | NA | 10.b. |
| 11. Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? | | K659 | Yes: x No: — | 11. |
| *If the answer to item 11 is "YES," complete items 11.a and 11.b.* (2) | | | Amount | |
| a. Custodial bank deduction | | K660 | 86,959,248 | 11.a. |
| b. Custodial bank deduction limit | | K661 | 76,603,880 | 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 | 4,202,048 | M.1.a.(1) |
| (2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less | F050 | Number 111,301 | | | 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 | 53,815,709 | M.1.b.(1) |
| (2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000 | F052 | Number 15,033 | | | 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 | 55,806 | M.1.c.(1) |
| (2) *Number* of retirement deposit accounts of $250,000 or less | F046 | Number 2,127 | | | 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 | 29,793 | M.1.d.(1) |
| (2) *Number* of retirement deposit accounts of more than $250,000 | F048 | Number 61 | | | 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 | 43,657,425 | 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 | 3,191,401 | 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, 2025*, 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 | 455,311 | 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 | 3,901,009 | 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 Confidential | RCFD M965 Confidential | RCFD M966 Confidential | RCFD M967 Confidential | RCFD M968 Confidential | RCFD M969 Confidential | RCFD M970 Confidential | RCFD M971 Confidential | M.18.a. |
| b. Closed-end loans secured by first liens on 1–4 family residential properties | RCFD M979 Confidential | RCFD M980 Confidential | RCFD M981 Confidential | RCFD M982 Confidential | RCFD M983 Confidential | RCFD M984 Confidential | RCFD M985 Confidential | RCFD M986 Confidential | M.18.b. |
| c. Closed-end loans secured by junior liens on 1-4 family residential properties | RCFD M994 Confidential | RCFD M995 Confidential | RCFD M996 Confidential | RCFD M997 Confidential | RCFD M998 Confidential | RCFD M999 Confidential | RCFD N001 Confidential | RCFD N002 Confidential | M.18.c. |
| d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit | RCFD N010 Confidential | RCFD N011 Confidential | RCFD N012 Confidential | RCFD N013 Confidential | RCFD N014 Confidential | RCFD N015 Confidential | RCFD N016 Confidential | RCFD N017 Confidential | M.18.d. |
| e. Credit cards | RCFD N040 Confidential | RCFD N041 Confidential | RCFD N042 Confidential | RCFD N043 Confidential | RCFD N044 Confidential | RCFD N045 Confidential | RCFD N046 Confidential | RCFD N047 Confidential | M.18.e. |
| f. Automobile loans | RCFD N055 Confidential | RCFD N056 Confidential | RCFD N057 Confidential | RCFD N058 Confidential | RCFD N059 Confidential | RCFD N060 Confidential | RCFD N061 Confidential | RCFD N062 Confidential | M.18.f. |
| g. Student loans | RCFD N070 Confidential | RCFD N071 Confidential | RCFD N072 Confidential | RCFD N073 Confidential | RCFD N074 Confidential | RCFD N075 Confidential | RCFD N076 Confidential | RCFD N077 Confidential | M.18.g. |
| h. Other consumer loans and revolving credit plans other than credit cards | RCFD N085 Confidential | RCFD N086 Confidential | RCFD N087 Confidential | RCFD N088 Confidential | RCFD N089 Confidential | RCFD N090 Confidential | RCFD N091 Confidential | RCFD N092 Confidential | M.18.h. |
| i. Consumer leases | RCFD N100 Confidential | RCFD N101 Confidential | RCFD N102 Confidential | RCFD N103 Confidential | RCFD N104 Confidential | RCFD N105 Confidential | RCFD N106 Confidential | RCFD N107 Confidential | M.18.i. |
| j. Total | RCFD N115 **Confidential** | RCFD N116 **Confidential** | RCFD N117 **Confidential** | RCFD N118 **Confidential** | RCFD N119 **Confidential** | RCFD N120 **Confidential** | RCFD N121 **Confidential** | RCFD N122 **Confidential** | M.18.j. |

# Schedule RC-O—Continued

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

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

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

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

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

| Dollar Amounts in Thousands | RCON | Amount | |
|---|---|---|---|
| 1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale [1] | HT81 | 0 | 1. |
| 2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale [1] | HT82 | 0 | 2. |
| 3. 1–4 family residential mortgage loans sold during the quarter | FT04 | 0 | 3. |
| 4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5) | FT05 | 0 | 4. |
| | RIAD | | |
| 5. Noninterest income *for the quarter* from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i) | HT85 | 0 | 5. |
| | RCON | | |
| 6. Repurchases and indemnifications of 1–4 family residential mortgage loans *during the quarter* | HT86 | 0 | 6. |
| 7. Representation and warranty reserves for 1-4 family residential mortgage loans sold: | | | |
| a. For representations and warranties made to U.S. government agencies and government-sponsored agencies | L191 | Confidential | 7.a. |
| b. For representations and warranties made to other parties | L192 | Confidential | 7.b. |
| c. Total representation and warranty reserves (sum of items 7.a and 7.b) | M288 | **Confidential** | 7.c. |

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

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

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

| 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 | **38,493,761** | G474 | 0 | G475 | 7,883,261 | G476 | 30,610,500 | 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 | **1,445,902** | G493 | 1,830,352 | G494 | 0 | G495 | 3,276,254 | 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 | **128,429** | G392 | **0** | G395 | **0** | G396 | **128,429** | 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 | **40,068,092** | G503 | **1,830,352** | G504 | **7,883,261** | G505 | **34,015,183** | 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 | RCFD | (Column A) Total Fair Value Reported on Schedule RC Amount | RCFD | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value Amount | RCFD | (Column C) Level 1 Fair Value Measurements Amount | RCFD | (Column D) Level 2 Fair Value Measurements Amount | RCFD | (Column E) Level 3 Fair Value Measurements 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 | **554,954** | G512 | 2,752,356 | G513 | 0 | G514 | 3,307,310 | 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 | **34,485** | G806 | **0** | G807 | **0** | G808 | **11,520** | G809 | **22,965** | 13. |
| 14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13) | G531 | **589,439** | G532 | **2,752,356** | G533 | **0** | G534 | **3,318,830** | G535 | **22,965** | 14. |

| Memoranda | RCFD | Column A Amount | RCFD | Column B Amount | RCFD | Column C Amount | RCFD | Column D Amount | RCFD | Column E Amount | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | **128,429** | G542 | 0 | G543 | 0 | G544 | 128,429 | 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 | **34,485** | G567 | 0 | G568 | 0 | G569 | 11,520 | G570 | 22,965 | 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 | **10,160,489** | 2. |

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

| | RCFA | Amount | |
|---|---|---|---|
| 3. Accumulated other comprehensive income (AOCI) | B530 | (518,621) | 3. |

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

| | RCFA | Amount | |
|---|---|---|---|
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital | P839 | 0 | 4. |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) | P840 | **11,944,239** | 5. |
| **Common Equity Tier 1 Capital: Adjustments and Deductions** | | | |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) | P841 | 622,192 | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs | P842 | 36,915 | 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 | 200,655 | 10.b. |

| | (Column A) Non-advanced Approaches Institutions (1) | | (Column B) Advanced Approaches Institutions (1) | | |
|---|---|---|---|---|---|
| Dollar Amounts in Thousands | RCFA | Amount | RCFW | Amount | |
| 11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments | | | P851 | 0 | 11. |
| 12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11) | P852 | **NA** | P852 | **11,084,477** | 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 | 125 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (3) | P858 | **NA** | P858 | **125** | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18) | P859 | **NA** | P859 | **11,084,352** | 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 | 125 | 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 | **11,084,352** | 26. |
| **Total Assets for the Leverage Ratio** | | | |
| 27. Average total consolidated assets (2) | KW03 | **163,023,033** | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3) | P875 | 859,887 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes | B596 | 113,762 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29) | A224 | **162,049,384** | 30. |

| **Leverage Ratio*** | RCFA | Percentage | |
|---|---|---|---|
| 31. Leverage ratio (item 26 divided by item 30) | 7204 | **6.8401%** | 31. |

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

If your institution entered “1” for Yes in item 31.a:
- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered “0” for No in item 31.a:
- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

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

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

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

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

# Schedule RC-R—Continued

## Part I—Continued

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

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

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

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

| Dollar Amounts in Thousands | RCFA | Amount | |
|---|---|---|---|
| **Tier 2 Capital** (1) | | | |
| 39. Tier 2 capital instruments plus related surplus | P866 | 1,750,000 | 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 | 190,283 | 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 | **1,940,283** | 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 | **1,750,000** | 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 | **1,940,283** | 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 | **1,750,000** | 46.b. |
| **Total Capital** | RCFA | | |
| 47. a. Total capital (sum of items 26 and 46.a) | 3792 | **13,024,635** | 47.a. |
| b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b) | RCFW 3792 | **12,834,352** | 47.b. |
| **Total Risk-Weighted Assets** | RCFA | | |
| 48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) | A223 | **93,697,079** | 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 | 78,677,018 | 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 | **11.8300%** | P793 | **14.0884%** | 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 | **11.8300%** | 7206 | **14.0884%** | 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 | **13.9008%** | 7205 | **16.3127%** | 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 | 5.8299% | 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 | H313 | NA | 53. |
| 54. Distributions and discretionary bonus payments during the quarter | H314 | NA | 54. |
| **Supplementary Leverage Ratio*** | | | |
| ***Items 55.a and 55.b are to be completed only by advanced approaches institutions and institutions subject to Category III capital standards.*** | | | |
| 55. a. Total leverage exposure | H015 | 143,562,355 | 55.a. |
| | | Percentage | |
| b. Supplementary leverage ratio | H036 | **7.7209%** | 55.b. |
| ***Items 56.a and 56.b are to be completed only by depository institutions that are subsidiaries of global systemically important bank holding companies.*** | | | |
| **56. a. Leverage buffer standard** | LE89 | NA | 56.a. |
| **b. Leverage buffer** | LE90 | **NA** | 56.b. |

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

# 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 **58,663,612** | RCFD S396 (557) | RCFD D958 51,371,910 | | | | RCFD D959 4,170,715 | RCFD S397 813,903 | RCFD D960 192,588 | RCFD S398 2,115,053 | 1. |
| 2. Securities: | | | | | | | | | | | |
| a. Held-to-maturity securities (3) | RCFD D961 **22,607,456** | RCFD S399 (6,641) | RCFD D962 12,274,444 | RCFD HJ74 0 | RCFD HJ75 0 | | RCFD D963 8,838,458 | RCFD D964 641,492 | RCFD D965 859,703 | RCFD S400 0 | 2.a. |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading | RCFD JA21 **33,182,745** | RCFD S402 0 | RCFD D967 16,473,028 | RCFD HJ76 0 | RCFD HJ77 0 | | RCFD D968 16,158,974 | RCFD D969 0 | RCFD D970 550,743 | RCFD S403 0 | 2.b. |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | | |
| a. Federal funds sold in domestic offices | RCON D971 **0** | | RCON D972 0 | | | | RCON D973 0 | RCON S410 0 | RCON D974 0 | RCON S411 0 | 3.a. |
| b. Securities purchased under agreements to resell | RCFD H171 **426,505** | RCFD H172 426,505 | | | | | | | | | 3.b. |
| 4. Loans and leases held for sale: | | | | | | | | | | | |
| a. Residential mortgage exposures | RCFD S413 **0** | RCFD S414 0 | RCFD H173 0 | | | | RCFD S415 0 | RCFD S416 0 | RCFD S417 0 | | 4.a. |
| b. High volatility commercial real estate exposures | RCFD S419 **0** | RCFD S420 0 | RCFD H174 0 | | | | RCFD H175 0 | RCFD H176 0 | RCFD H177 0 | RCFD S421 0 | 4.b. |

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

# Schedule RC-R—Continued

## Part II—Continued

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

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC Amount | (Column B) Adjustments to Totals Reported in Column A Amount | (Column C) 0% Amount | (Column D) 2% Amount | (Column E) 4% Amount | (Column F) 10% Amount | (Column G) 20% Amount | (Column H) 50% Amount | (Column I) 100% Amount | (Column J) 150% Amount | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Allocation by Risk-Weight Category | | | | | | | | |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | | |
| c. Exposures past due 90 days or more or on nonaccrual (1) | RCFD S423 **0** | RCFD S424 0 | RCFD S425 0 | RCFD HJ78 0 | RCFD HJ79 0 | | RCFD S426 0 | RCFD S427 0 | RCFD S428 0 | RCFD S429 0 | 4.c. |
| d. All other exposures | RCFD S431 **0** | RCFD S432 0 | RCFD S433 0 | RCFD HJ80 0 | RCFD HJ81 0 | | RCFD S434 0 | RCFD S435 0 | RCFD S436 0 | RCFD S437 0 | 4.d. |
| 5. Loans and leases held for investment: (2) | | | | | | | | | | | |
| a. Residential mortgage exposures | RCFD S439 **5,977,762** | RCFD S440 0 | RCFD H178 0 | | | | RCFD S441 0 | RCFD S442 4,400,242 | RCFD S443 1,577,520 | | 5.a. |
| b. High volatility commercial real estate exposures | RCFD S445 **600,703** | RCFD S446 0 | RCFD H179 0 | | | | RCFD H180 0 | RCFD H181 0 | RCFD H182 0 | RCFD S447 600,703 | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual (3) | RCFD S449 **75,599** | RCFD S450 (113) | RCFD S451 0 | RCFD HJ82 0 | RCFD HJ83 0 | | RCFD S452 0 | RCFD S453 0 | RCFD S454 0 | RCFD S455 75,712 | 5.c. |
| d. All other exposures | RCFD S457 **37,167,978** | RCFD S458 (3,366) | RCFD S459 153,433 | RCFD HJ84 0 | RCFD HJ85 0 | | RCFD S460 245,069 | RCFD S461 151,540 | RCFD S462 36,621,302 | RCFD S463 0 | 5.d. |
| 6. LESS: Allowance for credit losses on loans and leases | RCFD 3123 **160,850** | RCFD 3123 **160,850** | | | | | | | | | 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 0 | RCFD H278 0 | 4.c. |
| d. All other exposures | | | | | | | | RCFD H279 0 | RCFD H280 0 | 4.d. |
| 5. Loans and leases held for investment: | | | | | | | | | | |
| a. Residential mortgage exposures | | | | | | | | RCFD H281 0 | RCFD H282 0 | 5.a. |
| b. High volatility commercial real estate exposures | | | | | | | | RCFD H283 0 | RCFD H284 0 | 5.b. |
| c. Exposures past due 90 days or more or on nonaccrual (3) | | | | | | | | RCFD H285 0 | RCFD H286 0 | 5.c. |
| d. All other exposures | | | | | | | | RCFD H287 0 | RCFD H288 0 | 5.d. |
| 6. LESS: Allowance for credit losses on loans and leases | | | | | | | | | | 6. |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) 2% | (Column E) 4% | (Column F) 10% | (Column G) 20% | (Column H) 50% | (Column I) 100% | (Column J) 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| | RCFD D976 | RCFD S466 | RCFD D977 | RCFD HJ86 | RCFD HJ87 | | RCFD D978 | RCFD D979 | RCFD D980 | RCFD S467 | |
| 7. Trading assets | **1,445,902** | 1,445,902 | 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) | **13,141,757** | 1,199,417 | 248,675 | 0 | 0 | | 901,549 | 19,971 | 9,490,321 | 3,233 | 8. |
| a. Separate account bank-owned life insurance | | | | | | | | | | | 8.a. |
| b. Default fund contributions to central counterparties | | | | | | | | | | | 8.b. |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column K) | (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 | |
| 7. Trading assets | RCFD H289 0 | RCFD H186 0 | RCFD H290 0 | RCFD H187 0 | | | | RCFD H291 0 | RCFD H292 0 | 7. |
| 8. All other assets (2) | RCFD H293 16,162 | RCFD H188 0 | RCFD S470 0 | RCFD S471 0 | | | | RCFD H294 0 | RCFD H295 0 | 8. |
| a. Separate account bank-owned life insurance | | | | | | | | RCFD H296 0 | RCFD H297 0 | 8.a. |
| b. Default fund contributions to central counterparties | | | | | | | | RCFD H298 1,262,429 | RCFD H299 53,048 | 8.b. |

1. Includes, for example, investments in mutual funds/investment funds, exposures collateralized by securitization exposures or mutual funds, separate account bank-owned life insurance, and default fund contributions to central counterparties.
2. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals | (Column B) Adjustments to Totals Reported in Column A | (Column Q) Allocation by Risk-Weight Category (Exposure Amount) | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology | (Column U) | |
|---|---|---|---|---|---|---|
| | | | 1250% | SSFA (1) | Gross-Up | |
| | Amount | Amount | Amount | Amount | Amount | |
| **Securitization Exposures: On- and Off-Balance Sheet** | | | | | | |
| 9. On-balance sheet securitization exposures: | RCFD S475 | RCFD S476 | RCFD S477 | RCFD S478 | RCFD S479 | |
| a. Held-to-maturity securities (2) | **126,310** | 126,310 | 0 | 40,804 | 0 | 9.a. |
| | RCFD S480 | RCFD S481 | RCFD S482 | RCFD S483 | RCFD S484 | |
| b. Available-for-sale securities | **5,311,015** | 5,311,015 | 0 | 1,177,658 | 0 | 9.b. |
| | RCFD S485 | RCFD S486 | RCFD S487 | RCFD S488 | RCFD S489 | |
| c. Trading assets | **0** | 0 | 0 | 0 | 0 | 9.c. |
| | RCFD S490 | RCFD S491 | RCFD S492 | RCFD S493 | RCFD S494 | |
| d. All other on-balance sheet securitization exposures | **0** | 0 | 0 | 0 | 0 | 9.d. |
| | RCFD S495 | RCFD S496 | RCFD S497 | RCFD S498 | RCFD S499 | |
| 10. Off-balance sheet securitization exposures | **0** | 0 | 0 | 0 | 0 | 10. |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) Allocation by Risk-Weight Category 0% | (Column D) 2% | (Column E) 4% | (Column F) 10% | (Column G) 20% | (Column H) 50% | (Column I) 100% | (Column J) 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| 11. Total balance sheet assets (1) | RCFD 2170 178,566,494 | RCFD S500 8,337,622 | RCFD D987 80,521,490 | RCFD HJ90 0 | RCFD HJ91 0 | | RCFD D988 30,314,765 | RCFD D989 6,027,148 | RCFD D990 49,292,177 | RCFD S503 2,794,701 | 11. |

| Dollar Amounts in Thousands | (Column K) Allocation by Risk-Weight Category 250% | (Column L) 300% | (Column M) 400% | (Column N) 600% | (Column O) 625% | (Column P) 937.5% | (Column Q) 1250% | (Column R) Application of Other Risk-Weighting Approaches Exposure Amount | |
|---|---|---|---|---|---|---|---|---|---|
| | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| 11. Total balance sheet assets (1) | RCFD S504 16,162 | RCFD S505 0 | RCFD S506 0 | RCFD S507 0 | | | RCFD S510 0 | RCFD H300 1,262,429 | 11. |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other Amount | CCF (1) | (Column B) Credit Equivalent Amount (2) | (Column C) 0% | (Column D) 2% | (Column E) 4% | (Column F) 10% | (Column G) 20% | (Column H) 50% | (Column I) 100% | (Column J) 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| **Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)** (3) | | | | | | | | | | | | |
| 12. Financial standby letters of credit | RCFD D991 **1,225,960** | 1.0 | RCFD D992 **1,225,960** | RCFD D993 0 | RCFD HJ92 0 | RCFD HJ93 0 | | RCFD D994 19,688 | RCFD D995 0 | RCFD D996 1,206,272 | RCFD S511 0 | 12. |
| 13. Performance standby letters of credit and transaction-related contingent items | RCFD D997 **98,078** | 0.5 | RCFD D998 **49,039** | RCFD D999 0 | | | | RCFD G603 0 | RCFD G604 0 | RCFD G605 49,039 | RCFD S512 0 | 13. |
| 14. Commercial and similar letters of credit with an original maturity of one year or less | RCFD G606 **29,770** | 0.2 | RCFD G607 **5,954** | RCFD G608 0 | RCFD HJ94 0 | RCFD HJ95 0 | | RCFD G609 0 | RCFD G610 0 | RCFD G611 5,926 | RCFD S513 28 | 14. |
| 15. Retained recourse on small business obligations sold with recourse | RCFD G612 **0** | 1.0 | RCFD G613 **0** | RCFD G614 0 | | | | RCFD G615 0 | RCFD G616 0 | RCFD G617 0 | RCFD S514 0 | 15. |

1. Credit conversion factor.
2. Column A multiplied by credit conversion factor. For each of items 12 through 21, the sum of columns C through J plus column R must equal column B.
3. All derivatives and off-balance sheet items that are securitization exposures are to be excluded from items 12 through 21 and are to be reported instead in item 10.

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column A) Face, Notional, or Other Amount | CCF (1) | (Column B) Credit Equivalent Amount (2) | (Column C) Allocation by Risk-Weight Category 0% | (Column D) 2% | (Column E) 4% | (Column F) 10% | (Column G) 20% | (Column H) 50% | (Column I) 100% | (Column J) 150% | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount | | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| 16. Repo-style transactions (3) | RCFD S515<br>18,161,749 | 1.0 | RCFD S516<br>18,161,749 | RCFD S517<br>0 | RCFD S518<br>294,714 | RCFD S519<br>0 | | RCFD S520<br>8,677,092 | RCFD S521<br>68,084 | RCFD S522<br>9,121,859 | RCFD S523<br>0 | 16. |
| 17. All other off-balance sheet liabilities | RCFD G618<br>106,809 | 1.0 | RCFD G619<br>106,809 | RCFD G620<br>0 | | | | RCFD G621<br>0 | RCFD G622<br>0 | RCFD G623<br>106,809 | RCFD S524<br>0 | 17. |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | | | | | | | |
| a. Original maturity of one year or less | RCFD S525<br>8,622,110 | 0.2 | RCFD S526<br>1,724,422 | RCFD S527<br>0 | RCFD HJ96<br>0 | RCFD HJ97<br>0 | | RCFD S528<br>0 | RCFD S529<br>0 | RCFD S530<br>1,710,597 | RCFD S531<br>0 | 18.a. |
| b. Original maturity exceeding one year | RCFD G624<br>19,853,522 | 0.5 | RCFD G625<br>9,926,761 | RCFD G626<br>0 | RCFD HJ98<br>0 | RCFD HJ99<br>0 | | RCFD G627<br>12,500 | RCFD G628<br>170,825 | RCFD G629<br>9,620,953 | RCFD S539<br>122,483 | 18.b. |
| 19. Unconditionally cancelable commitments | RCFD S540<br>0 | 0.0 | RCFD S541<br>0 | | | | | | | | | 19. |
| 20. Over-the-counter derivatives | | | RCFD S542<br>8,505,728 | RCFD S543<br>746,427 | RCFD HK00<br>0 | RCFD HK01<br>0 | RCFD S544<br>0 | RCFD S545<br>2,840,918 | RCFD S546<br>1,972 | RCFD S547<br>4,916,411 | RCFD S548<br>0 | 20. |
| 21. Centrally cleared derivatives | | | RCFD S549<br>180,041 | RCFD S550<br>0 | RCFD S551<br>0 | RCFD S552<br>180,041 | | RCFD S554<br>0 | RCFD S555<br>0 | RCFD S556<br>0 | RCFD S557<br>0 | 21. |
| 22. Unsettled transactions (failed trades) (4) | RCFD H191<br>808 | | | RCFD H193<br>0 | | | | RCFD H194<br>0 | RCFD H195<br>0 | RCFD H196<br>0 | RCFD H197<br>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 13,825 | RCFD H304 2,579 | 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 808 | | | 22. |

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

# Schedule RC-R—Continued

## Part II—Continued

| Dollar Amounts in Thousands | (Column C) 0% Amount | (Column D) 2% Amount | (Column E) 4% Amount | (Column F) 10% Amount | (Column G) 20% Amount | (Column H) 50% Amount | (Column I) 100% Amount | (Column J) 150% Amount | |
|---|---|---|---|---|---|---|---|---|---|
| | Allocation by Risk-Weight Category | | | | | | | | |
| 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 | |
| | **81,267,917** | **294,714** | **180,041** | **0** | **41,864,963** | **6,268,029** | **76,030,043** | **2,917,212** | 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** | **5,894** | **7,202** | **0** | **8,372,993** | **3,134,015** | **76,030,043** | **4,375,818** | 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 **16,162** | RCFD S563 **0** | RCFD S564 **0** | RCFD S565 **0** | RCFD S566 **0** | RCFD S567 **0** | RCFD S568 **808** | 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 **40,405** | RCFD S574 **0** | RCFD S575 **0** | RCFD S576 **0** | RCFD S577 **0** | RCFD S578 **0** | RCFD S579 **10,100** | 25. |

| Dollar Amounts in Thousands | RCFD | Totals Amount | |
|---|---|---|---|
| 26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold | S580 | **93,250,559** | 26. |
| 27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules) | S581 | 446,520 | 27. |
| 28. Risk-weighted assets before deductions for excessAACL (1) and allocated transfer risk reserve (2) | B704 | **93,697,079** | 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 | **93,697,079** | 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 | 2,853,810 | 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 | 1,062,075 | S583 | 5,850,897 | S584 | 1,785,850 | M.2.a. |
| b. Foreign exchange rate and gold | S585 | 493,917,698 | S586 | 689,652 | 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 | 29,728 | S595 | 0 | S596 | 337,008 | 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 | 1,564,466 | S604 | 10,876,260 | S605 | 1,400,288 | M.3.a. |
| b. Foreign exchange rate and gold | S606 | 0 | S607 | 0 | S608 | 0 | M.3.b. |
| c. Credit (investment grade reference asset) | S609 | 0 | S610 | 0 | S611 | 0 | M.3.c. |
| d. Credit (non-investment grade reference asset) | S612 | 0 | S613 | 0 | S614 | 0 | M.3.d. |
| e. Equity | S615 | 0 | S616 | 0 | S617 | 0 | M.3.e. |
| f. Precious metals (except gold) | S618 | 0 | S619 | 0 | S620 | 0 | M.3.f. |
| g. Other | S621 | 0 | S622 | 0 | S623 | 0 | M.3.g. |

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

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

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

1. The $100 billion asset-size test is based on the total assets reported on the *June 30, 2025*, Report of Condition.

# Schedule RC-S—Continued

| Dollar Amounts in Thousands | (Column A) 1–4 Family Residential Loans Amount | (Column B) Home Equity Lines Amount | (Column C) Credit Card Receivables Amount | (Column D) Auto Loans Amount | (Column E) Other Consumer Loans Amount | (Column F) Commercial and Industrial Loans Amount | (Column G) All Other Loans, All Leases, and All Other Assets 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, 2025*, 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, 2025*, Report of Condition.
3. Memorandum item 4 is to be completed by banks with $10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

# Schedule RC-T—Fiduciary and Related Services

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

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

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

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

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

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

| Dollar Amounts in Thousands | (Column A) Managed Assets<br>Amount | (Column B) Non-Managed Assets<br>Amount | (Column C) Number of Managed Accounts<br>Number | (Column D) Number of Non-Managed Accounts<br>Number | |
|---|---|---|---|---|---|
| **Fiduciary and Related Assets** | RCFD B868 | RCFD B869 | RCFD B870 | RCFD B871 | |
| 4. Personal trust and agency accounts | 89,975,742 | 57,174,918 | 19,498 | 1,661 | 4. |
| 5. Employee benefit and retirement-related trust and agency accounts: | | | | | |
| a. Employee benefit—defined contribution | RCFD B872<br>155,707 | RCFD B873<br>740,073,862 | RCFD B874<br>18 | RCFD B875<br>2,967 | 5.a. |
| b. Employee benefit—defined benefit | RCFD B876<br>785,876 | RCFD B877<br>789,660,411 | RCFD B878<br>57 | RCFD B879<br>7,124 | 5.b. |
| c. Other employee benefit and retirement-related accounts | RCFD B880<br>18,645,958 | RCFD B881<br>164,317,658 | RCFD B882<br>18,488 | RCFD B883<br>2,912 | 5.c. |
| 6. Corporate trust and agency accounts | RCFD B884<br>0 | RCFD B885<br>0 | RCFD C001<br>0 | RCFD C002<br>0 | 6. |
| 7. Investment management and investment advisory agency accounts | RCFD B886<br>210,431,045 | RCFD J253<br>0 | RCFD B888<br>62,382 | RCFD J254<br>0 | 7. |
| 8. Foundation and endowment trust and agency accounts | RCFD J255<br>34,084,211 | RCFD J256<br>59,674,760 | RCFD J257<br>2,753 | RCFD J258<br>395 | 8. |
| 9. Other fiduciary accounts | RCFD B890<br>3,628,421 | RCFD B891<br>356,428,935 | RCFD B892<br>9 | RCFD B893<br>2,713 | 9. |
| 10. Total fiduciary accounts (sum of items 4 through 9) | RCFD B894<br>**357,706,960** | RCFD B895<br>**2,167,330,544** | RCFD B896<br>**103,205** | RCFD B897<br>**17,772** | 10. |
| 11. Custody and safekeeping accounts | | RCFD B898<br>13,451,625,147 | | RCFD B899<br>80,404 | 11. |

## Schedule RC-T—Continued

| Dollar Amounts in Thousands | (Column A) Managed Assets | (Column B) Non-Managed Assets | (Column C) Number of Managed Accounts | (Column D) Number of Non-Managed Accounts | |
|---|---|---|---|---|---|
| | Amount | Amount | Number | Number | |
| 12. Fiduciary accounts held in foreign offices (included in items 10 and 11) | RCFN B900 0 | RCFN B901 6,598,486,851 | RCFN B902 0 | RCFN B903 29,022 | 12. |
| 13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11) | RCFD J259 17,723,533 | RCFD J260 971,275 | RCFD J261 17,945 | RCFD J262 488 | 13. |

| Dollar Amounts in Thousands | | RIAD | Amount | |
|---|---|---|---|---|
| **Fiduciary and Related Services Income** | | | | |
| 14. Personal trust and agency accounts | | B904 | 250,843 | 14. |
| 15. Employee benefit and retirement-related trust and agency accounts: | | | | |
| a. Employee benefit-defined contribution | | B905 | 25,449 | 15.a. |
| b. Employee benefit-defined benefit | | B906 | 85,152 | 15.b. |
| c. Other employee benefit and retirement-related accounts | | B907 | 71,517 | 15.c. |
| 16. Corporate trust and agency accounts | | A479 | 0 | 16. |
| 17. Investment management and investment advisory agency accounts | | J315 | 960,264 | 17. |
| 18. Foundation and endowment trust and agency accounts | | J316 | 56,223 | 18. |
| 19. Other fiduciary accounts | | A480 | 54,919 | 19. |
| 20. Custody and safekeeping accounts | | B909 | 1,075,856 | 20. |
| 21. Other fiduciary and related services income | | B910 | 54,888 | 21. |
| 22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a) | | 4070 | **2,635,111** | 22. |
| a. Fiduciary and related services income—foreign offices (included in item 22) | B912 778,439 | | | 22.a. |
| 23. Less: Expenses | | C058 | NA | 23. |
| 24. Less: Net losses from fiduciary and related services | | A488 | NA | 24. |
| 25. Plus: Intracompany income credits for fiduciary and related services | | B911 | NA | 25. |
| 26. Net fiduciary and related services income | | A491 | **NA** | 26. |

**Memoranda**

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

# Schedule RC-T—Continued

**Memoranda—Continued**

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

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

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

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

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

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

# Schedule RC-T—Continued

**Memoranda—Continued**

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

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

**Confidential**

Name and Title (TEXT B962)

**Confidential**

E-mail Address (TEXT B926)

**Confidential**

Area Code / Phone Number / Extension (TEXT B963)

**Confidential**

Area Code / FAX Number (TEXT B964)

# Schedule RC-V—Variable Interest Entities [1]

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

| Dollar Amounts in Thousands | RCFD | Amount | |
|---|---|---|---|
| 5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs | JF77 | 0 | 5. |
| 6. Total liabilities of ABCP conduit VIEs | JF78 | 0 | 6. |

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

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

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

The optional statement must be entered on this sheet. The statement should not exceed 100 words. Further, regardless of the number of words, the statement must not exceed 750 characters, including punctuation, indentation, and standard spacing between words and sentences. If any submission should exceed 750 characters, as defined, it will be truncated at 750 characters with no notice to the submitting bank and the truncated statement will appear as the bank’s statement both on agency computerized records and in computer-file releases to the public.

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

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

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

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

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