業務及び財産の状況に関する説明書類

2023 年 12 月期

バンク・オブ・アメリカ・エヌ・エイ 東京支店

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

本説明書類に記載されている当支店 2023 年 12 月期の財務諸表の適正性及び財務諸表作成に係る内部監査の有効性を確認しています。

2024 年 3 月 19 日

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

日本における代表者
東京支店長　　　　　木越　純

1. 外国銀行支店の概況

1） 外国銀行支店の代表者の氏名及び役職名

東京支店長　木越　純

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

(1) 氏名

バンク・オブ・アメリカ・コーポレーション

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

(2) 株式等の各保有者が有する株式等の数又は額

151,002,134 株

(3) 発行済株式等の総数等に占める株式等の各保有者が有する株式等の割合

上記保有者が 100％を保有

3） 営業所の名称及び所在地

バンク・オブ・アメリカ・エヌ・エイ　東京支店

東京都中央区日本橋一丁目 4 番 1 号

日本橋一丁目三井ビルディング

2. 当期の営業の概況

1) 貸出の状況

(単位:百万円)

	当期末残高	前期末残高	前年同期比	
円貨建	75,247	49,556	25,691	52%
外貨建	217,403	199,695	17,708	9%
合計	292,650	249,251	43,399	17%

円貨建:当期末残高は 75,247 百万円となり前年同期比 25,691 百万円増加(+52%)した。事業法人向け証書貸付の返済があった一方で、航空機関連リースの貸付が大幅に伸びたのが主な要因である。

外貨建:当期末残高は217,403百万円となり前年同期比17,708百万円増加(+9%)した。航空機・船舶関連リースの貸付が伸びたのが主な要因である。

2) 預金の状況

(単位:百万円)

	当期末残高	前期末残高	前年同期比	
円貨建	376,276	371,547	4,729	1%
外貨建	363,365	196,148	167,217	85%
合計	739,642	567,695	171,947	30%

円貨建:当期末残高は376,276百万円となり前年同期比 4,729百万円増加(+1%)した。期中平残ベースでは 389,001百万円となり前年同期比46,073百万円増加(+13%)した。末残の増加はグループ会社からの預金の増加が主な要因である。

外貨建:当期末残高は363,365百万円となり前年同期比 167,217百万円増加(+85%)した。期中平残ベースでは 271,258百万円となり前年同期比170,886百万円増加(+170%)した。末残の増加は居住者からの米ドル建預金の増加が主な要因である。

3）　輸出入為替の取扱状況

<u>輸出信用状接受高（日本国外からの積出し分を含む）</u>は、前年同期比 7％増加した（当期 134 百万米ﾄﾞﾙ、前年同期 124 百万米ﾄﾞﾙ）。地域別では中南米地域向け（前年同期比+9%）が自動車・トラック輸出案件を中心に全体シェアの 98%を占め、アジア向け（前年同期比△6%）のシェアは 2%であった。

<u>信用状付輸出手形取扱高（日本国外からの積出し分を含む）</u>は、商社等顧客からの直接持込は前年同期比で 28%減少したが、全体では前年同期比 103％の増加となった（当期 118 百万米ﾄﾞﾙ、前年同期 58 百万米ﾄﾞﾙ）。 全体の 100％を占める中南米向けの自動車やトラックの輸出の増加によるものである。

<u>輸入信用状開設高</u>（増額を含む）
（当期 0、前年同期 0）

<u>輸出 D/P, D/A 取扱高</u>
（当期 0、前年同期 0）

<u>輸入 D/P, D/A 取扱高</u>は、2022 年 5 月より取引を開始したアジア圏の銀行から弊行顧客宛ての持込は継続的にあるものの減少傾向である。（当期 0.25 百万米ドル、前年同期 0.76 百万米ドル）

<u>輸入 B/C 取扱高</u>
（当期 0、前年同期 0）

4) 損益の状況

資金運用収益　当期資金運用収益は 23,049 百万円（前年同期比+16,379 百万円、+246％）となった。貸出金利息が 12,957 百万円(前年同期比+6,823 百万円、+111％)、及び本支店為替尻受入利息が 9,474 百万円(前年同期比+8,333 百万円、+730％)となったこと等による。

資金調達費用　当期資金調達費用は 22,366 百万円（前年同期比+7,394 百万円、+49％）となった。預金利息が 12,281 百万円（前年同期比+10,785 百万円、+721％）、及び本支店為替尻支払利息が 10,288 百万円（前年同期比△4,405 百万円、△30％）となったこと等による。

資金運用収支　資金調達費用を上回る資金運用収益により、資金運用収支は 682 百万円(前年同期比+8,984 百万円、+108%)となった。

役務取引等収益・費用　送金ビジネスによる受入為替手数料が 2,218 百万円（前年同期比+172 百万円、+8％）となり、その他の受入手数料が 3,396 百万円（前年同期比+777 百万円、+30％）となったことから、役務取引等収益は 5,614 百万円（前年同期比+949 百万円、+20％）となった。役務取引等費用 1,804 百万円（前年同期比+268 百万円、+18％）を差し引いた役務取引等利益は 3,809 百万円(前年同期比+681 百万円、+22％)となった。

その他業務収益・費用　外国為替売買益は 7,590 百万円(前年同期比△7,785 百万円、△51％)となり、その他業務利益は、7,702 百万円(前年同期比△7,612 百万円、△50%)となった。

営業経費　人件費は 1,451 百万円（前年同期比△1 百万円、△0％）、物件費は 4,790 百万円（前年同期比+474 百万円、+11％）となり、営業経費は 6,612 百万円（前年同期比+513 百万円、+8％）となった。

経常利益・当期純利益　上記より、経常収益は 36,366 百万円(前年同期比+9,644 百万円、+36％)、経常費用は 30,784 百万円(前年同期比+8,104 百万円、+36％)となり、その結果、経常利益は 5,581 百万円(前年同期比+1,539 百万円、+38％)となった。また法人税等 1,702 百万円を差し引いた当期純利益は 3,879 百万円（前年同期比+2,965 百万円、+325%）となった。

業務純益　5,581 百万円（前年同期比+1,539 百万円、+38％）となった。

3. 直近の二事業年度の貸借対照表及び損益計算書

貸　借　対　照　表

（単位：百万円）

科目	2023年12月31日現在	2022年12月31日現在	科目	2023年12月31日現在	2022年12月31日現在
現金預け金	831,917	2,165,096	預金	739,642	567,695
コールローン	−	−	譲渡性預金	−	−
買現先勘定	34,334	619,430	コールマネー	−	−
債券貸借取引支払保証金	−	−	売現先勘定	30,758	615,984
買入手形	−	−	債券貸借取引受入担保金	−	−
買入金銭債権	−	−	売渡手形	−	−
特定取引資産	−	−	コマーシャル･ペーパー	−	−
金銭の信託	−	−	特定取引負債	−	−
有価証券	−	−	借用金	−	1
貸出金	292,650	249,250	外国為替	41,628	37,342
外国為替	1,281	1,094	その他負債	126,762	236,218
その他資産	129,071	220,936	賞与引当金	189	188
有形固定資産	46	73	退職給付引当金	151	158
無形固定資産	−	−	特別法上の引当金	−	−
繰延税金資産	563	662	金融商品取引責任準備金	−	−
支払承諾見返	11,653	9,021	繰延税金負債	−	−
貸倒引当金	−	−	支払承諾	11,653	9,021
本支店勘定	340,163	707,778	本支店勘定	689,337	2,505,979
			小計	1,640,124	3,972,589
			持込資本金	2,000	2,000
			繰越利益剰余金	△ 441	△ 1,245
			その他有価証券評価差額金	−	−
			繰延ヘッジ損益	−	−
			土地再評価差額金	−	−
資産の部合計	1,641,683	3,973,344	負債及び純資産の部合計	1,641,683	3,973,344

損　益　計　算　書

（単位：百万円）

科　　　目	2023年1月1日から 2023年12月31日まで	2022年1月1日から 2022年12月31日まで
経常収益	36,366	26,722
資金運用収益	23,049	6,670
(うち貸出金利息)	(12,957)	(6,134)
(うち有価証券利息配当金)	(−)	(−)
役務取引等収益	5,614	4,664
特定取引収益	−	−
その他業務収益	7,702	15,387
その他経常収益	−	−
経常費用	30,784	22,680
資金調達費用	22,366	14,971
(うち預金利息)	(12,281)	(1,495)
役務取引等費用	1,804	1,536
特定取引費用	−	−
その他業務費用	0	72
営業経費	6,612	6,099
その他経常費用	−	−
経常利益（損失）	5,581	4,042
特別利益	−	−
特別損失	−	−
税引前当期純利益	5,581	4,042
法人税、住民税 及び 事業税	1,604	3,282
法人税等調整額	98	△ 153
法人税等合計	1,702	3,128
当期純利益	3,879	913
(又は当期純損失)	−	−
繰越利益剰余金(当期首残高)	△ 1,245	△ 275
本店への送金	3,075	1,883
(本店からの補填金)	−	−
繰越利益剰余金	△ 441	△ 1,245

4．外国銀行の業務及び財産の状況

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

(1) 要約損益計算書

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

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

(2)　要約貸借対照表

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

2023 年 12 月期の業績の概要

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

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

5. 外国銀行持株会社の業務及び財産の状況

Bank of America Corporation 2023 Annual Report（英語原文）をご覧ください。
https://investor.bankofamerica.com/annual-reports-and-proxy-statements

以上

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

Federal Financial Institutions Examination Council

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

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

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

Report at the close of business December 31, 2023

(20231231)
(RCON 9999)

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

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Director (Trustee)

Director (Trustee)

Director (Trustee)

Submission of Reports

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

(a) Using computer software to prepare its Call Report and then submitting the report data directly to the FFIEC's Central Data Repository (CDR), an Internet-based system for datacollection (https://cdr.ffiec.gov/cdr/), or

(b) Completing its Call Report in paper form and arranging with a software vendor or another party to convert the data in to the electronic format that can be processed by the CDR. The software vendor or other party then must electronically submit the bank's data file to the CDR.

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 **3510** (RSSD 9050)

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

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

BANK OF AMERICA, NATIONAL ASSOCIATION
Legal Title of Bank (RSSD 9017)

CHARLOTTE
City (RSSD 9130)

NC **28202**
State Abbreviation (RSSD 9200) Zip Code (RSSD 9220)

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

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

Table of Contents

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

CONF
Name (TEXT C490)

CONF
Title (TEXT C491)

CONF
E-mail Address (TEXT C492)

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

CONF
Area Code / FAX Number (TEXT C494)

Other Person to Whom Questions about the Reports Should be Directed

CONF
Name (TEXT C495)

CONF
Title (TEXT C496)

CONF
E-mail Address (TEXT 4086)

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

CONF
Area Code / FAX Number (TEXT 9116)

Emergency Contact Information

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

Primary Contact

CONF
Name (TEXT C366)

CONF
Title (TEXT C367)

CONF
E-mail Address (TEXT C368)

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

CONF
Area Code / FAX Number (TEXT C370)

Secondary Contact

CONF
Name (TEXT C371)

CONF
Title (TEXT C372)

CONF
E-mail Address (TEXT C373)

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

CONF
Area Code / FAX Number (TEXT C375)

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

Contact Information

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

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

Primary Contact

CONF
Name (TEXT C437)

CONF
Title (TEXT C438)

CONF
E-mail Address (TEXT C439)

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

Secondary Contact

CONF
Name (TEXT C442)

CONF
Title (TEXT C443)

CONF
E-mail Address (TEXT C444)

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

Third Contact

CONF
Name (TEXT C870)

CONF
Title (TEXT C871)

CONF
E-mail Address (TEXT C368)

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

Fourth Contact

CONF
Name (TEXT C875)

CONF
Title (TEXT C876)

CONF
E-mail Address (TEXT C877)

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

Bank Demographic Information(Form Type - 031)

Dollar amounts in thousands

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

(RCON9224) B4TYDEB6GKMZO031MB27

(RSSD9017) Bank of America, NA

Contact Information(Form Type - 031)

Dollar amounts in thousands

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

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

Schedule RI - Income Statement(Form Type - 031)

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

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

1. Includes interest income on time certificates of deposit not held for trading.
1. Institutions that have adopted ASU 2016-13 should report in item 4, the provisions for credit losses for all financial assets and off-balance-sheet credit exposures that fall within the scope of the standard.
2. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

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

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

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

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

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

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

*. Describe on Schedule RI-E—Explanations

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

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

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

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

Dollar amounts in thousands			
Memorandum item 4 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes. 4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)[2]	RIADC388	540,000	M.4.

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

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

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

Dollar amounts in thousands			
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above........	RIADC435	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........	RIADC389	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges[1]........	RIADC390	273,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A, above)[2]........	RIADC781	NR	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)[3]...	RIADJJ02	2,000	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)[3]...	RCFDJJ03	5,000	M.6.
7. Provisions for credit losses on off-balance-sheet credit exposures[3]........	RIADMG93	-330,000	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)[3]........	RIADMG94	458,000	M.8.

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

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

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

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

3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
4. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

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

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

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

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

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

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

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

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

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

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

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

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

(TEXT4461) Intercompany Income

(TEXT4462) Gains/losses on other risk management derivatives

(TEXT4463) Fx gain/loss on hedged items

(TEXT4464) Intercompany Expense

(TEXT4521) Other Adjustments-FX

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

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

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

Schedule RC - Balance Sheet(Form Type - 031)

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

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

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

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

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

Exclude assets held for trading.

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

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

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

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

Exclude assets held for trading.

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

Dollar amounts in thousands			
1. Pledged securities[1]	RCFD0416	225,263,000	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):[1]			M.2.
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of:[2]			M.2.a.
1. Three months or less	RCFDA549	101,860,000	M.2.a.1.
2. Over three months through 12 months	RCFDA550	5,654,000	M.2.a.2.
3. Over one year through three years	RCFDA551	32,755,000	M.2.a.3.
4. Over three years through five years	RCFDA552	55,734,000	M.2.a.4.
5. Over five years through 15 years	RCFDA553	134,844,000	M.2.a.5.
6. Over 15 years	RCFDA554	1,183,000	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]			M.2.b.
1. Three months or less	RCFDA555	0	M.2.b.1.
2. Over three months through 12 months	RCFDA556	0	M.2.b.2.
3. Over one year through three years	RCFDA557	1,000	M.2.b.3.
4. Over three years through five years	RCFDA558	3,000	M.2.b.4.
5. Over five years through 15 years	RCFDA559	91,000	M.2.b.5.
6. Over 15 years	RCFDA560	501,089,000	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]			M.2.c.
1. Three years or less	RCFDA561	153,000	M.2.c.1.
2. Over three years	RCFDA562	8,447,000	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	RCFDA248	91,352,000	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)	RCFD1778	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):			M.4.
a. Amortized cost	RCFD8782	0	M.4.a.
b. Fair value	RCFD8783	0	M.4.b.

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

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

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

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

Dollar amounts in thousands	(Column A) Held-to-maturity Amortized Cost		(Column B) Held-to-maturity Fair Value		(Column C) Available-for-sale Amortized Cost		(Column D) Available-for-sale Fair Value		
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. 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):[1]									M.5.
a. Credit card receivables	RCFDB838	0	RCFDB839	0	RCFDB840	1,646,000	RCFDB841	1,642,000	M.5.a.
b. Home equity lines	RCFDB842	0	RCFDB843	0	RCFDB844	0	RCFDB845	0	M.5.b.
c. Automobile loans	RCFDB846	0	RCFDB847	0	RCFDB848	2,391,000	RCFDB849	2,391,000	M.5.c.
d. Other consumer loans	RCFDB850	0	RCFDB851	0	RCFDB852	614,000	RCFDB853	614,000	M.5.d.
e. Commercial and industrial loans	RCFDB854	0	RCFDB855	0	RCFDB856	2,446,000	RCFDB857	2,435,000	M.5.e.
f. Other	RCFDB858	0	RCFDB859	0	RCFDB860	2,595,000	RCFDB861	2,583,000	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):									M.6.
a. Trust preferred securities issued by financial institutions	RCFDG348	0	RCFDG349	0	RCFDG350	102,000	RCFDG351	104,000	M.6.a.
b. Trust preferred securities issued by real estate investment trusts	RCFDG352	0	RCFDG353	0	RCFDG354	0	RCFDG355	0	M.6.b.
c. Corporate and similar loans	RCFDG356	0	RCFDG357	0	RCFDG358	174,000	RCFDG359	174,000	M.6.c.
d. 1-4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	RCFDG360	0	RCFDG361	0	RCFDG362	0	RCFDG363	0	M.6.d.
e. 1-4 family residential MBS not issued or guaranteed by GSEs	RCFDG364	0	RCFDG365	0	RCFDG366	0	RCFDG367	0	M.6.e.
f. Diversified (mixed) pools of structured financial products	RCFDG368	0	RCFDG369	0	RCFDG370	0	RCFDG371	0	M.6.f.
g. Other collateral or reference assets	RCFDG372	578,000	RCFDG373	528,000	RCFDG374	5,216,000	RCFDG375	5,085,000	M.6.g.

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

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

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

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

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

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

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

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

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

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

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

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

Dollar amounts in thousands			
Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. 7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):[5]			M.7.
a. Outstanding balance	RCFDC779	NR	M.7.a.
b. Amount included in Schedule RC-C, part I, items 1 through 9	RCFDC780	NR	M.7.b.
Memorandum items 8.a, 8.b, and 8.c are to be completed semiannually in the June and December reports only. 8. Closed-end loans with negative amortization features secured by 1-4 family residential properties in domestic offices:			M.8.
a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, part I, items 1.c.(2)(a) and 1.c.(2)(b))	RCONF230	26,000	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 December 31, 2021, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B). b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	RCONF231	NR	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	RCONF232	NR	M.8.c.

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

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

Dollar amounts in thousands			
10. Not applicable			M.10.
11. Not applicable			M.11.

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

Dollar amounts in thousands			
Memoranda item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded 100 percent of the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2021. 13. Construction, land development, and other land loans in domestic offices with interest reserves:			M.13.
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, part I, item 1.a, column B)	RCONG376	**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)).	RIADG377	**0**	M.13.b.
Memorandum item 14 is to be completed by all banks. 14. Pledged loans and leases	RCFDG378	**293,545,000**	M.14.
Memorandum item 15 is to be completed for the December report only. 15. Reverse mortgages in domestic offices:			M.15.
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above)	RCONPR04	**1,098,000**	M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages	RCONPR05	**0**	M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year	RCONPR06	**0**	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)	RCONLE75	**4,030,000**	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:			M.17.
a. Number of Section 4013 loans outstanding	RCONLG24	**CONF**	M.17.a.
b. Outstanding balance of Section 4013 loans	RCONLG25	**CONF**	M.17.b.

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

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

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

Dollar amounts in thousands			
1. Not applicable			1.
2. Not applicable			2.

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

Dollar amounts in thousands			
5. Not applicable			5.
6. Not applicable			6.

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

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

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

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

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

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

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

(TEXTF655) Physical commodities held for trading purpose

(TEXTF658) Mark to market on unfunded loan commitments

1. Exclude equity securities.

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

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

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

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

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

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

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

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

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

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

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

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

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

6. For savings banks, include "dividends" accrued and unpaid on deposits.
2. See discussion of deferred income taxes in Glossary entry on "income taxes."
7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3 the allowance for credit losses on those off-balance sheet credit exposures that are not unconditionally cancelable.

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

To be completed only by banks with foreign offices.

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

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

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

1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
4. Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

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

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

Dollar amounts in thousands			
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	RCFN2133	10,076,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	RCFN2898	16,000	2.

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

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

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

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

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

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

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

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

Dollar amounts in thousands	(Column A) Remaining Maturity of One Year or Less		(Column B) Remaining Maturity of Over One Year Through Five Years		(Column C) Remaining Maturity of Over Five Years		
d. Notional amounts by remaining maturity:							7.d.
1. Sold credit protection:[2]							7.d.1.
a. Investment grade	RCFDG406	54,796,000	RCFDG407	92,623,000	RCFDG408	10,435,000	7.d.1.a.
b. Subinvestment grade	RCFDG409	13,643,000	RCFDG410	36,955,000	RCFDG411	1,895,000	7.d.1.b.
2. Purchased credit protection:[3]							7.d.2.
a. Investment grade	RCFDG412	54,595,000	RCFDG413	97,094,000	RCFDG414	12,605,000	7.d.2.a.
b. Subinvestment grade	RCFDG415	23,070,000	RCFDG416	41,202,000	RCFDG417	2,354,000	7.d.2.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 in the June 30, 2022, Report of Condition.
1. The asset-size tests and the $300 million credit card lines test are based on the total assets and credit card lines reported in the June 30, 2022, Report of Condition.

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

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

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

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

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

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

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

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

Dollar amounts in thousands

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

1. Report only highest level URLs (for example, report www.examplebank.biz, but do not also report www.examplebank.biz/checking). Report each top level domain name used (for example, report both www.examplebank.biz and www.examplebank.net).
2. Report total assets before eliminating intercompany transactions between the consolidated insurance or reinsurance subsidiary and other offices or consolidated subsidiaries of the reporting bank.
1. Report information about international electronic transfers of funds offered to consumers in the United States that: (a) are "remittance transfers" as defined by subpart B of Regulation E (12 CFR § 1005.30(e)), or (b) would qualify as "remittance transfers" under subpart B of Regulation E (12 CFR § 1005.30(e)) but are excluded from that definition only because the provider is not providing those transfers in the normal course of its business. See 12 CFR § 1005.30(f). For purposes of this item 16, such trans

Dollar amounts in thousands			
2. Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	RCONMM07	21309	16.b.2.
3. Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	RCONMQ52	75786	16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans and the Federal Reserve PPP Liquidity Facility (PPPLF):[3]			17.
a. Number of PPP loans outstanding	RCONLG26	9071	17.a.
b. Outstanding balance of PPP loans	RCONLG27	238,000	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	RCONLG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			17.d.
1. One year or less	RCONLL59	0	17.d.1.
2. More than one year	RCONLL60	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	RCONLL57	0	17.e.

(TE01N529) Bank of America

(TE02N528) www.merrilledge.com

(TE02N529) Bank of America Merrill Lynch

(TE03N528) www.mymerrill.com

(TE04N528) privatebank.bankofamerica.com/

(TE05N528) promo.bankofamerica.com

(TE06N528) secure.bankofamerica.com

(TE06N529) Merrill Lynch

(TE07N528) about.bankofamerica.com

(TE08N528) promotions.bankofamerica.com

(TE09N528) benefits.ml.com

(TE10N528) olui2.fspl2.ml.com

(TEXT4087) www.bankofamerica.com

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

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets(Form Type - 031)

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
1. Loans secured by real estate:							1.
a. Construction, land development, and other land loans in domestic offices:							1.a.
1. 1-4 family residential construction loans	RCONF172	0	RCONF174	0	RCONF176	22,000	1.a.1.
2. Other construction loans and all land development and other land loans	RCONF173	50,000	RCONF175	4,000	RCONF177	15,000	1.a.2.
b. Secured by farmland in domestic offices	RCON3493	2,000	RCON3494	0	RCON3495	0	1.b.
c. Secured by 1-4 family residential properties in domestic offices:							1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCON5398	92,000	RCON5399	0	RCON5400	435,000	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:							1.c.2.
a. Secured by first liens	RCONC236	1,214,000	RCONC237	237,000	RCONC229	1,963,000	1.c.2.a.
b. Secured by junior liens	RCONC238	2,000	RCONC239	0	RCONC230	41,000	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties in domestic offices	RCON3499	3,000	RCON3500	3,000	RCON3501	0	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties	RCONF178	61,000	RCONF180	6,000	RCONF182	85,000	1.e.1.
2. Loans secured by other nonfarm nonresidential properties	RCONF179	175,000	RCONF181	29,000	RCONF183	1,901,000	1.e.2.
f. In foreign offices	RCFNB572	0	RCFNB573	0	RCFNB574	22,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							2.
a. To U.S. banks and other U.S. depository institutions	RCFD5377	1,000	RCFD5378	0	RCFD5379	0	2.a.
b. To foreign banks	RCFD5380	4,000	RCFD5381	0	RCFD5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	RCFD1594	0	RCFD1597	1,000	RCFD1583	6,000	3.
4. Commercial and industrial loans:							4.
a. To U.S. addressees (domicile)	RCFD1251	693,000	RCFD1252	211,000	RCFD1253	515,000	4.a.
b. To non-U.S. addressees (domicile)	RCFD1254	106,000	RCFD1255	4,000	RCFD1256	283,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							5.
a. Credit cards	RCFDB575	1,195,000	RCFDB576	1,224,000	RCFDB577	0	5.a.
b. Automobile loans	RCFDK213	309,000	RCFDK214	0	RCFDK215	126,000	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans)	RCFDK216	49,000	RCFDK217	2,000	RCFDK218	20,000	5.c.
6. Loans to foreign governments and official institutions	RCFD5389	0	RCFD5390	0	RCFD5391	7,000	6.
7. All other loans	RCFD5459	95,000	RCFD5460	15,000	RCFD5461	33,000	7.
8. Lease financing receivables:							8.
a. Leases to individuals for household, family, and other personal expenditures	RCFDF166	36,000	RCFDF167	0	RCFDF168	12,000	8.a.
b. All other leases	RCFDF169	32,000	RCFDF170	5,000	RCFDF171	12,000	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	RCFD1406	4,119,000	RCFD1407	1,741,000	RCFD1403	5,498,000	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	RCFD3505	0	RCFD3506	1,000	RCFD3507	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:	RCFDK036	264,000	RCFDK037	266,000	RCFDK038	53,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	RCFDK039	152,000	RCFDK040	107,000	RCFDK041	9,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	RCFDK042	110,000	RCFDK043	159,000	RCFDK044	31,000	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by loss-sharing agreements with the FDIC	RCFDK102	0	RCFDK103	0	RCFDK104	0	12.
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part 1, Memorandum item 1):							M.1.
a. Construction, land development, and other land loans in domestic offices:							M.1.a.

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

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

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	RCFDC240	**55,000**	RCFDC241	**17,000**	RCFDC226	**131,000**	M.5.

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

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

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

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

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

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

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

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

Dollar amounts in thousands			
1. Amount of retirement deposit accounts of more than $250,000	RCONF047	2,903,000	M.1.d.1.
2. Number of retirement deposit accounts of more than $250,000	RCONF048	5054	M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. 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]	RCON5597	766,563,000	M.2.
3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report? If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:			M.3.
a. Legal title	TEXTA545	NR	M.3.a.
b. FDIC Certificate Number	RCONA545	0	M.3.b.
4. Dually payable deposits in the reporting institution's foreign branches	RCFNGW43	164,000	M.4.
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	RCFDMW53	1,081,000	M.5.
6. Criticized and classified items:			M.6.
a. Special mention	RCFDK663	CONF	M.6.a.
b. Substandard	RCFDK664	CONF	M.6.b.
c. Doubtful	RCFDK665	CONF	M.6.c.
d. Loss	RCFDK666	CONF	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:			M.7.
a. Nontraditional 1-4 family residential mortgage loans	RCFDN025	CONF	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans	RCFDN026	CONF	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:			M.8.
a. Higher-risk consumer loans	RCFDN027	CONF	M.8.a.
b. Securitizations of higher-risk consumer loans	RCFDN028	CONF	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:			M.9.
a. Higher-risk commercial and industrial loans and securities	RCFDN029	CONF	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	RCFDN030	CONF	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			M.10.
a. Total unfunded commitments	RCFDK676	6,353,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	RCFDK677	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)	RCFDK669	0	M.11.
12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Memorandum item 2.d)	RCONK678	66,553,000	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):			M.13.
a. Construction, land development, and other land loans secured by real estate	RCFDN177	7,000	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	RCFDN178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	RCFDN179	0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFDN180	0	M.13.d.
e. Commercial and industrial loans	RCFDN181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	RCFDN182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	RCFDN183	0	M.13.g.
h. Non-agency residential mortgage-backed securities	RCFDM963	0	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	RCFDK673	CONF	M.14.
15. Total amount of the institution's 20 largest counterparty exposures	RCFDK674	CONF	M.15.

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

Dollar amounts in thousands			
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. 16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, part I, Memorandum item 1)	RCFDL189	**43,000**	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:			M.17.
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	RCFDL194	**NR**	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	RCFDL195	**NR**	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	RCFDL196	**NR**	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	RCONL197	**NR**	M.17.d.

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

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

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

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

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

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

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

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

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

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

Dollar amounts in thousands	(Column A) Total Fair Value Reported on Schedule RC	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value	(Column C) Level 1 Fair Value Measurements	(Column D) Level 2 Fair Value Measurements	(Column E) Level 3 Fair Value Measurements	
b. Nontrading derivative assets	RCFDG541 0	RCFDG542 0	RCFDG543 0	RCFDG544 0	RCFDG545 0	M.1.b.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Part I is to be completed on a consolidated basis.

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

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

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

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

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

Dollar amounts in thousands			
35. Unconditionally cancellable commitments	RCFAS540	NR	35.
36. Investments in the tier 2 capital of unconsolidated financial institutions	RCFALB61	NR	36.
37. Allocated transfer risk reserve	RCFA3128	NR	37.
38. Amount of allowances for credit losses on purchased credit-deteriorated assets:[1]			38.
a. Loans and leases held for investment	RCFAJJ30	NR	38.a.
b. Held-to-maturity debt securities	RCFAJJ31	NR	38.b.
c. Other financial assets measured at amortized cost	RCFAJJ32	NR	38.c.
39. Tier 2 capital instruments plus related surplus	RCFAP866	1,476,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital	RCFAP867	0	40.
41. Total capital minority interest that is not included in tier 1 capital	RCFAP868	0	41.
42. Allowance for loan and lease losses and eligible credit reserves includable in tier 2 capital			42.
a. Allowance for loan and lease losses includable in tier 2 capital[3]	RCFA5310	12,835,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW5310	3,078,000	42.b.
43. Not applicable.			43.
44. Tier 2 capital before deductions			44.
a. Tier 2 capital before deductions (sum of items 39 through 42)	RCFAP870	14,311,000	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b)	RCFWP870	4,554,000	44.b.
45. LESS: Tier 2 capital deductions	RCFAP872	0	45.
46. Tier 2 capital			46.
a. Tier 2 capital (greater of item 44.a minus item 45, or zero)	RCFA5311	14,311,000	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero)	RCFW5311	4,554,000	46.b.
47. Total capital			47.
a. Total capital (sum of items 26 and 46.a)	RCFA3792	201,932,000	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW3792	192,175,000	47.b.
48. Total risk-weighted assets			48.
a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	RCFAA223	1,394,763,000	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFWA223	1,114,090,000	48.b.

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

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

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

3. Beginning with the June 30, 2020, report date, all non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.

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

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

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

1. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13.
3. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
1. Institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).
2. Institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 46.a, in the Call Report for the December 31, 2019, report date was less than or equal to 2.5000 percent (plus any other applicable buffer if the institution is an advanced approaches institution or a Category III institution).
3. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

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

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

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

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

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

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

Dollar amounts in thousands	(Column K) Allocation by Risk-Weight Category 250%	(Column L) Allocation by Risk-Weight Category 300%	(Column M) Allocation by Risk-Weight Category 400%	(Column N) Allocation by Risk-Weight Category 600%	(Column O) Allocation by Risk-Weight Category 625%	(Column P) Allocation by Risk-Weight Category 937.5%	(Column Q) Allocation by Risk-Weight Category 1,250%	(Column R) Application of Other Risk-Weighting Approaches Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches Risk-Weighted Asset Amount	
c. Exposures past due 90 days or more or on nonaccrual[6].....								RCFDH277 0	RCFDH278 0	4.c.

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) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
4. Loans and leases held for sale (continued):											4.
d. All other exposures..	RCFDS431 4,135,000	RCFDS432 -84,000	RCFDS433 0	RCFDHJ80 0	RCFDHJ81 0		RCFDS434 0	RCFDS435 0	RCFDS436 4,218,000	RCFDS437 1,000	4.d.
5. Loans and leases held for investment:											5.
a. Residential mortgage exposures................................	RCFDS439 242,088,000	RCFDS440 -24,000	RCFDH178 0				RCFDS441 10,870,000	RCFDS442 201,836,000	RCFDS443 29,406,000		5.a.
b. High volatility commercial real estate exposures.........	RCFDS445 294,000	RCFDS446 0	RCFDH179 0				RCFDH180 0	RCFDH181 0	RCFDH182 0	RCFDS447 294,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual[7]..	RCFDS449 4,453,000	RCFDS450 -1,000	RCFDS451 7,000	RCFDHJ82 0	RCFDHJ83 0		RCFDS452 0	RCFDS453 0	RCFDS454 0	RCFDS455 4,447,000	5.c.
d. All other exposures..	RCFDS457 712,834,000	RCFDS458 -822,000	RCFDS459 11,740,000	RCFDHJ84 1,111,000	RCFDHJ85 0		RCFDS460 25,745,000	RCFDS461 16,037,000	RCFDS462 653,402,000	RCFDS463 4,047,000	5.d.
6. LESS: Allowance for loan and lease losses........................	RCFD3123 13,278,000	RCFD3123 13,278,000									6.
7. Trading assets...	RCFDD976 91,399,000	RCFDS466 81,013,000	RCFDD977 7,186,000	RCFDHJ86 0	RCFDHJ87 0		RCFDD978 1,020,000	RCFDD979 0	RCFDD980 1,894,000	RCFDS467 286,000	7.
8. All other assets[8]..	RCFDD981 191,796,000	RCFDS469 63,144,000	RCFDD982 10,833,000	RCFDHJ88 1,000	RCFDHJ89 0		RCFDD983 2,607,000	RCFDD984 651,000	RCFDD985 83,258,000	RCFDH185 278,000	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

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

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

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) Allocation by Risk-Weight Category 2%	(Column E) Allocation by Risk-Weight Category 4%	(Column F) Allocation by Risk-Weight Category 10%	(Column G) Allocation by Risk-Weight Category 20%	(Column H) Allocation by Risk-Weight Category 50%	(Column I) Allocation by Risk-Weight Category 100%	(Column J) Allocation by Risk-Weight Category 150%	
11. Total balance sheet assets[14]	RCFD2170 2,540,116,000	RCFDS500 279,725,000	RCFDD987 705,900,000	RCFDHJ90 1,123,000	RCFDHJ91 0		RCFDD988 503,906,000	RCFDD989 226,150,000	RCFDD990 780,789,000	RCFDS503 9,921,000	11.

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

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

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

14. For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.
21. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
*. Excludes unused commitments to asset-backed commercial paper conduits.

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

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

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

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

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

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

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

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

Dollar amounts in thousands			
4. Amount of allowances for credit losses on purchased credit-deteriorated assets:[1]			M.4.
a. Loans and leases held for investment	RCFDJJ30	**1,000**	M.4.a.
b. Held-to-maturity debt securities	RCFDJJ31	**0**	M.4.b.
c. Other financial assets measured at amortized cost	RCFDJJ32	**0**	M.4.c.

27. Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).
1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

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

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

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

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

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

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

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

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

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

Dollar amounts in thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	RCFDJ311	0	RCFDJ312	0	M.1.q.

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

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

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

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

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

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

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

Dollar amounts in thousands			
1. Comments?	RCON6979	**Yes**	1.
2. Bank Management Statement	TEXT6980	**Click here for value**	2.

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