

**BANK OF NORTH DAKOTA**  
**BALANCE SHEETS**  
**JUNE 30, 2024 and 2023**  
**Unaudited**

	(In Thousands)	
	2024	2023
CASH AND DUE FROM BANKS	501,815	582,410
FFS & SEC PURCH UNDER REPOS	37,735	74,520
SECURITIES	4,173,304	4,137,338
LOANS	5,970,596	5,509,863
LESS: ALLOW. FOR LOAN LOSS	(105,633)	(94,602)
	5,864,963	5,415,261
OTHER ASSETS	160,614	141,032
<b>TOTAL ASSETS</b>	<b>10,738,431</b>	<b>10,350,561</b>
DEPOSITS		
NON-INTEREST BEARING	459,645	486,421
INTEREST BEARING	8,794,331	8,569,216
	9,253,976	9,055,637
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	312,907	170,175
SHORT AND LONG-TERM DEBT	0	150,000
OFF BALANCE SHEET RESERVE ALLOW.	10,260	14,172
OTHER LIABILITIES	14,681	13,649
<b>TOTAL LIABILITIES</b>	<b>9,591,824</b>	<b>9,403,633</b>
EQUITY	1,146,608	946,928
<b>TOTAL LIAB. AND EQUITY</b>	<b>10,738,431</b>	<b>10,350,561</b>

**BANK OF NORTH DAKOTA**  
**STATEMENTS OF INCOME**  
**JUNE 30, 2024 and 2023**  
**Unaudited**

	(In Thousands)	
	2024	2023
<b>INTEREST INCOME</b>		
FEDERAL FUNDS SOLD	600	913
SECURITIES	65,167	49,396
LOANS	149,314	124,664
	215,081	174,972
<b>INTEREST EXPENSE</b>		
DEPOSITS	90,903	43,407
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	12,247	8,138
SHORT AND LONG-TERM DEBT	(7,840)	8,368
	95,310	59,913
<b>NET INTEREST INCOME</b>	119,771	115,059
<b>PROVISION FOR LOAN LOSSES</b>	5,615	5,574
<b>NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES</b>	114,156	109,485
<b>NONINTEREST INCOME</b>	3,846	3,000
<b>NONINTEREST EXPENSE</b>		
SALARIES AND BENEFITS	10,505	9,269
DATA PROCESSING	3,611	3,411
OCCUPANCY AND EQUIPMENT	348	420
OTHER OPERATING EXPENSES	3,511	3,157
	17,976	16,258
<b>NET INCOME</b>	100,026	96,227





**Federal Financial Institutions Examination Council**



**Consolidated Reports of Condition and Income for  
 a Bank with Domestic Offices Only—FFIEC 041**

**Report at the close of business June 30, 2024**

(20240630)

This report is required by law: 12 U.S.C. § 324 (State member banks); 12 U.S.C. § 1817 (State nonmember banks); 12 U.S.C. § 161 (National banks); and 12 U.S.C. § 1464 (Savings associations). Unless the context indicates otherwise, the term "bank" in this report form refers to both banks and savings associations.

(RCON 9999)

This report form is to be filed by banks with domestic offices only and total consolidated assets of less than \$100 billion, except those banks that file the FFIEC 051, and those banks that are advanced approaches institutions for regulatory capital purposes that are required to file the FFIEC 031.

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

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

I, the undersigned CFO (or equivalent) of the named bank, attest that the Reports of Condition and Income (including the supporting 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.

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

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

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

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

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

**Submission of Reports**

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

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

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.

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

Bank of North Dakota  
 Legal Title of Bank (RSSD 9017)

Bismarck  
 City (RSSD 9130)

ND 58506  
 State Abbrev. (RSSD 9200) ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 54930047TZ2DPG005R28  
 (Report only if your institution already has an LEI.) (RCON 9224)

FDIC Certificate Number 90374  
 (RSSD 9050)

The estimated average burden associated with this information collection is 55.56 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.



## 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

Rob Pfennig

Name (TEXT C490)

Chief Financial Officer

Title (TEXT C491)

rpfennig@nd.gov

E-mail Address (TEXT C492)

(701) 328-5752

Telephone: Area code/phone number/extension (TEXT C493)

(701) 328-5793

FAX: Area code/phone number (TEXT C494)

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

Annie Bergrud

Name (TEXT C495)

Controller

Title (TEXT C496)

abergrud@nd.gov

E-mail Address (TEXT 4086)

(701) 328-5681

Telephone: Area code/phone number/extension (TEXT 8902)

(701) 328-5793

FAX: Area code/phone number (TEXT 9116)

## Chief Executive Officer Contact Information

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

### Chief Executive Officer

Todd Steinwand

Name (TEXT FT42)

tsteinwand@nd.gov

E-mail Address (TEXT FT44)

(701) 328-5671

Telephone: Area code/phone number/extension (TEXT FT43)

(701) 328-5855

Fax: Area code/phone number (TEXT FT45)

## Emergency Contact Information

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

### Primary Contact

Todd Steinwand

Name (TEXT C366)

President

Title (TEXT C367)

tsteinwand@nd.gov

E-mail Address (TEXT C368)

(701) 328-5671

Telephone: Area code/phone number/extension (TEXT C369)

(701) 328-5855

FAX: Area code/phone number (TEXT C370)

### Secondary Contact

Annie Bergrud

Name (TEXT C371)

Controller

Title (TEXT C372)

abergrud@nd.gov

E-mail Address (TEXT C373)

(701) 328-5681

Telephone: Area code/phone number/extension (TEXT C374)

(701) 328-5793

FAX: Area code/phone 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

Rhonda Mendieta  
Name (TEXT C437)

Compliance Officer  
Title (TEXT C438)

rmendieta@nd.gov  
E-mail Address (TEXT C439)

(701) 328-5751  
Telephone: Area code/phone number/extension (TEXT C440)

### Secondary Contact

Jennifer Lang  
Name (TEXT C442)

Banking Compliance Officer  
Title (TEXT C443)

jenniferlang@nd.gov  
E-mail Address (TEXT C444)

(701) 328-5816  
Telephone: Area code/phone number/extension (TEXT C445)

### Third Contact

Christy Steffenhagen  
Name (TEXT C870)

Chief Risk Officer  
Title (TEXT C871)

csteffenhagen@nd.gov  
E-mail Address (TEXT C872)

(701) 328-5856  
Telephone: Area code/phone number/extension (TEXT C873)

### Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Telephone: Area code/phone number/extension (TEXT C878)



# Consolidated Report of Income

## For the period January 1, 2024 — June 30, 2024

### Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....	4435	7,549			1.a.1.a.
(b) All other loans secured by real estate.....	4436	72,847			1.a.1.b.
(2) Commercial and industrial loans.....	4012	24,020			1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....	B485	0			1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B486	23,637			1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....	4058	21,253			1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....	4010	149,306			1.a.6.
b. Income from lease financing receivables.....	4065	0			1.b.
c. Interest income on balances due from depository institutions (2).....	4115	5,301			1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	B488	13,987			1.d.1.
(2) Mortgage-backed securities.....	B489	45,525			1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....	4060	30			1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....	4020	600			1.f.
g. Other interest income.....	4518	324			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....	4107	215,073			1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	4508	15,144			2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....	0093	7,135			2.a.2.a.
(b) Time deposits of \$250,000 or less.....	HK03	198			2.a.2.b.
(c) Time deposits of more than \$250,000.....	HK04	68,427			2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	4180	12,247			2.b.
c. Interest on trading liabilities and other borrowed money.....	4185	(7,840)			2.c.
d. Interest on subordinated notes and debentures.....	4200	0			2.d.
e. Total interest expense (sum of items 2.a through 2.d.).....	4073	95,311			2.e.
3. Net interest income (item 1.h minus 2.e.).....	4074	119,762			3.
4. Provisions for credit losses (3).....	JJ33	5,615			4.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

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

3 Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.

**Schedule RI—Continued**

		Dollar Amounts in Thousands		Year-to-date		
				RIAD	Amount	
<b>5. Noninterest income:</b>						
a.	Income from fiduciary activities (1)	4070	232			5.a.
b.	Service charges on deposit accounts	4080	491			5.b.
c.	Trading revenue	A220	0			5.c.
<b>d. Income from securities-related and insurance activities:</b>						
(1)	Fees and commissions from securities brokerage	C886	0			5.d.1.
(2)	Investment banking, advisory, and underwriting fees and commissions	C888	35			5.d.2.
(3)	Fees and commissions from annuity sales	C887	0			5.d.3.
(4)	Underwriting income from insurance and reinsurance activities	C386	0			5.d.4.
(5)	Income from other insurance activities	C387	0			5.d.5.
e.	Venture capital revenue	B491	8			5.e.
f.	Net servicing fees	B492	1,851			5.f.
g.	Net securitization income	B493	0			5.g.
<b>h. Not applicable</b>						
i.	Net gains (losses) on sales of loans and leases	5416	0			5.i.
j.	Net gains (losses) on sales of other real estate owned	5415	0			5.j.
k.	Net gains (losses) on sales of other assets (2)	B496	0			5.k.
l.	Other noninterest income*	B497	1,126			5.l.
m.	Total noninterest income (sum of items 5.a through 5.l)	4079	3,743			5.m.
<b>6. Realized gains (losses) on held-to-maturity securities</b>						
a.	Realized gains (losses) on held-to-maturity securities	3521	0			6.a.
b.	Realized gains (losses) on available-for-sale debt securities	3196	0			6.b.
<b>7. Noninterest expense:</b>						
a.	Salaries and employee benefits	4135	10,505			7.a.
<b>b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)</b>						
		4217	237			7.b.
<b>c. (1) Goodwill impairment losses</b>						
		C216	0			7.c.1.
<b>(2) Amortization expense and impairment losses for other intangible assets</b>						
		C232	0			7.c.2.
d.	Other noninterest expense*	4092	7,122			7.d.
e.	Total noninterest expense (sum of items 7.a through 7.d)	4093	17,864			7.e.
<b>8. 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)</b>						
a.	Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading (3)	HT69	100,026			8.a.
b.	Change in net unrealized holding gains (losses) on equity securities not held for trading (3)	HT70	0			8.b.
c.	Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b)	4301	100,026			8.c.
9.	Applicable income taxes (on item 8.c)	4302	0			9.
10.	Income (loss) before discontinued operations (item 8.c minus item 9)	4300	100,026			10.
11.	Discontinued operations, net of applicable income taxes*	FT28	0			11.
12.	Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	100,026			12.
13.	LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	0			13.
14.	Net income (loss) attributable to bank (item 12 minus item 13)	4340	100,026			14.

\* Describe on Schedule RI-E - Explanations

1 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.

2 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

3 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.



# Schedule RI—Continued

## Memoranda—Continued

	Year-to-date		
	RIAD	Amount	
Dollar Amounts in Thousands			
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets.....	F551	NR	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552	NR	M.13.a1.
b. Net gains (losses) on liabilities.....	F553	NR	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554	NR	M.13.b1.
<b>14. Not applicable</b>			
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>1</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>			
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032	NR	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H033	NR	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H034	NR	M.15.c.
d. All other service charges on deposit accounts.....	H035	NR	M.15.d.

<sup>1</sup> The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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

	Dollar Amounts in Thousands		
	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	3217	1,059,287	1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors*.....	B507	0	2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2).....	B508	1,059,287	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	4340	100,026	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	B509	0	5.
6. Treasury stock transactions, net.....	B510	0	6.
7. Changes incident to business combinations, net.....	4356	0	7.
8. LESS: Cash dividends declared on preferred stock.....	4470	0	8.
9. LESS: Cash dividends declared on common stock.....	4460	35,282	9.
10. Other comprehensive income (1).....	B511	22,577	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above).....	4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	3210	1,146,608	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, and pension and other postretirement plan-related changes other than net periodic benefit cost.

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

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

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

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....	C891	0	C892	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	C893	0	C894	20	1.a.2.
b. Secured by farmland.....	3584	0	3585	0	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5411	0	5412	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens.....	C234	0	C217	0	1.c.2.a.
(b) Secured by junior liens.....	C235	0	C218	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3588	0	3589	1	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	C895	0	C896	0	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	C897	0	C898	126	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans.....	4638	2,595	4608	14	4.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards.....	B514	0	B515	0	5.a.
b. Automobile loans.....	K129	0	K133	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K205	0	K206	0	5.c.
6. Not applicable					
7. All other loans (2).....	4644	0	4628	0	7.
8. Lease financing receivables.....	4266	0	4267	0	8.
9. Total (sum of items 1 through 8).....	4635	2,595	4605	161	9.

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

<sup>2</sup> Includes charge-offs and recoveries on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to non-depository financial institutions and other loans."

**Schedule RI-B—Continued**

**Memoranda**

	(Column A) Charge-offs <sup>1</sup>		(Column B) Recoveries		
	Calendar year-to-date				
	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands					
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above.....	5409	0	5410	14	M.1.
2. <i>Memorandum items 2.a through 2.d are to be completed by banks with \$300 million or more in total assets:</i> <sup>2</sup>					
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above).....	4652	0	4662	0	M.2.a.
b. Not applicable					
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 4, above).....	4646	0	4618	0	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, Part I, item 8, above).....	F185	0	F187	0	M.2.d.
<i>Memorandum item 3 is to be completed by:</i> <sup>2</sup>					
• banks with \$300 million or more in total assets, and					
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans					
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, Part I, item 7, above).....	4655	0	4665	0	M.3.
<i>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</i>					
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).....	C388		NR		M.4.

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

2 The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

# Schedule RI-B—Continued

## Part II. Changes in Allowances for Credit Losses

	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities		(Column C) Available-for-Sale Debt Securities	
	RIAD	Amount	RIAD	Amount	RIAD	Amount
Dollar Amounts in Thousands						
1. Balance most recently reported for the December 31, 2023, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....						
	B522	99,865	JH88	0	JH94	0
2. Recoveries (column A must equal Part I, item 9, column B, above).....	4605	161	JH89	0	JH95	0
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A).....	C079	2,595	JH92	0	JH98	0
4. LESS: Write-downs arising from transfers of financial assets.....	5523	0	JJ00	0	JJ01	0
5. Provisions for credit losses (1).....	4230	8,202	JH90	0	JH96	0
6. Adjustments* (see instructions for this schedule).....	C233	0	JH91	0	JH97	0
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c).....	3123	105,633	JH93	0	JH99	0

\* Describe on Schedule RI-E - Explanations.

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

### Memoranda

	Dollar Amounts in Thousands	
	RIAD	Amount
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above.....	C435	0
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes</i>		
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	C389	NR
<b>3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.....</b>	C390	NR
<b>4. Not applicable</b>		
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above).....	JJ02	0
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above).....	RCON	
	JJ03	0
7. Provisions for credit losses on off-balance-sheet credit exposures.....	RIAD	
	MG93	(2,587)
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above).....	MG94	0



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

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

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCON	Amount	RCON	Amount	
	<b>Loans and Leases Held for Investment:</b>				
1. Real estate loans:					
a. Construction loans.....	JJ04	667,780	JJ12	16,992	1.a.
b. Commercial real estate loans.....	JJ05	2,172,107	JJ13	53,136	1.b.
c. Residential real estate loans.....	JJ06	301,722	JJ14	1,394	1.c.
2. Commercial loans (2).....	JJ07	1,788,204	JJ15	34,111	2.
3. Credit cards.....	JJ08	0	JJ16	0	3.
4. Other consumer loans.....	JJ09	1,040,784	JJ17	0	4.
5. Unallocated, if any.....			JJ18	0	5.
6. Total (sum of items 1.a through 5) (3).....	JJ11	5,970,597	JJ19	105,633	6.

Dollar Amounts in Thousands	Allowance Balance		
	RCON	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions in the U.S.....	JJ20	0	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS).....	JJ21	0	8.
9. Asset-backed securities and structured financial products.....	JJ23	0	9.
10. Other debt securities.....	JJ24	0	10.
11. Total (sum of items 7 through 10) (4).....	JJ25	0	11.

<sup>1</sup> The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.  
<sup>2</sup> 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.  
<sup>3</sup> Item 6, column B, must equal Schedule RC, item 4.c.  
<sup>4</sup> Item 11 must equal Schedule RI-B, Part II, item 7, column B.

# Schedule RI-E—Explanations

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

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

		Dollar Amounts in Thousands		Year-to-date	
				RIAD	Amount
1. Other noninterest income (from Schedule RI, item 5.l)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 5.l:					
a.	Income and fees from the printing and sale of checks.....	C013	0		1.a.
b.	Earnings on/increase in value of cash surrender value of life insurance.....	C014	0		1.b.
c.	Income and fees from automated teller machines (ATMs).....	C016	0		1.c.
d.	Rent and other income from other real estate owned.....	4042	0		1.d.
e.	Safe deposit box rent.....	C015	0		1.e.
f.	Bank card and credit card interchange fees.....	F555	108		1.f.
g.	Income and fees from wire transfers not reportable as service charges on deposit accounts.....	T047	0		1.g.
h.	TEXT 4461 NDGSLP Fee	4461	171		1h.
i.	TEXT 4462 Letters of Credit Fees	4462	724		1i.
j.	TEXT 4463	4463	0		1j.
2. Other noninterest expense (from Schedule RI, item 7.d)					
Itemize and describe amounts greater than \$100,000 that exceed 7% of Schedule RI, item 7.d:					
a.	Data processing expenses.....	C017	3,611		2.a.
b.	Advertising and marketing expenses.....	0497	502		2.b.
c.	Directors' fees.....	4136	10		2.c.
d.	Printing, stationery, and supplies.....	C018	127		2.d.
e.	Postage.....	8403	113		2.e.
f.	Legal fees and expenses.....	4141	23		2.f.
g.	FDIC deposit insurance assessments.....	4146	0		2.g.
h.	Accounting and auditing expenses.....	F556	195		2.h.
i.	Consulting and advisory expenses.....	F557	82		2.i.
j.	Automated teller machine (ATM) and interchange expenses.....	F558	0		2.j.
k.	Telecommunications expenses.....	F559	95		2.k.
l.	Other real estate owned expenses.....	Y923	0		2.l.
m.	Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses).....	Y924	0		2.m.
n.	TEXT 4464 Correspondent Fees	4464	436		2.n.
o.	TEXT 4467	4467	0		2.o.
p.	TEXT 4468	4468	0		2.p.
3. Discontinued operations and applicable income tax effect (from Schedule RI, item 11)					
(itemize and describe each discontinued operation):					
a.	(1) TEXT FT29	FT29	0		3.a.1.
	(2) Applicable income tax effect.....	FT30	0		3.a.2.
b.	(1) TEXT FT31	FT31	0		3.b.1.
	(2) Applicable income tax effect.....	FT32	0		3.b.2.

# Schedule RI-E—Continued

		Year-to-date		
		RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a.	TEXT B526	B526	0	4.a.
b.	TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a.	TEXT 4498	4498	0	5.a.
b.	TEXT 4499	4499	0	5.b.
6. Adjustments to allowances for credit losses (from Schedule RI-B, Part II, item 6) (itemize and describe all adjustments):				
a.	<b>Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1)</b> .....	JJ27	0	6.a.
b.	TEXT 4521	4521	0	6.b.
c.	TEXT 4522	4522	0	6.c.
7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):				
Comments?.....		RIAD	YES / NO	
		4769	NO	7.

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

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

# Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2024

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

## Schedule RC—Balance Sheet

		Dollar Amounts in Thousands	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin (1)			0081	265,279	1.a.
b. Interest-bearing balances (2)			0071	236,536	1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)			JJ34	0	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)			1773	4,167,219	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)			JA22	0	2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold			B987	37,735	3.a.
b. Securities purchased under agreements to resell (5,6)			B989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale			5369	0	4.a.
b. Loans and leases held for investment	B528	5,970,596			4.b.
c. LESS: Allowance for credit losses on loans and leases	3123	105,633			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	5,864,963	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including right-of-use assets)			2145	8,583	6.
7. Other real estate owned (from Schedule RC-M)			2150	4,223	7.
8. Investments in unconsolidated subsidiaries and associated companies			2130	0	8.
9. Direct and indirect investments in real estate ventures			3656	0	9.
10. Intangible assets (from Schedule RC-M)			2143	0	10.
11. Other assets (from Schedule RC-F) (6)			2160	153,893	11.
12. Total assets (sum of items 1 through 11)			2170	10,738,431	12.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	9,253,976	13.a.
(1) Noninterest-bearing (7)	6631	459,645			13.a.1.
(2) Interest-bearing	6636	8,794,331			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (8)			B993	312,907	14.a.
b. Securities sold under agreements to repurchase (9)			B995	0	14.b.
15. Trading liabilities (from Schedule RC-D)			3548	0	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)			3190	0	16.
17. and 18. Not applicable					
19. Subordinated notes and debentures (10)			3200	0	19.

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

2 Includes time certificates of deposit not held for trading.

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

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

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

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

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

9 Includes all securities repurchase agreements, regardless of maturity.

10 Includes limited-life preferred stock and related surplus.

**Schedule RC—Continued**

Dollar Amounts in Thousands

	RCON	Amount	
<b>Liabilities—continued</b>			
20. Other liabilities (from Schedule RC-G).....	2930	24,940	20.
21. Total liabilities (sum of items 13 through 20).....	2948	9,591,823	21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus.....	3838	0	23.
24. Common stock.....	3230	2,000	24.
25. Surplus (excludes all surplus related to preferred stock).....	3839	72,000	25.
26. a. Retained earnings.....	3632	1,133,040	26.a.
b. Accumulated other comprehensive income (1).....	8530	(60,432)	26.b.
c. Other equity capital components (2).....	A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....	3210	1,146,608	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	G105	1,146,608	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	3300	10,738,431	29.

**Memoranda**

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

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2023.....

RCON	Number	
6724	NR	M.1.

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

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

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

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

RCON	Date	
8678	NR	M.2.

1 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.  
2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

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

Schedule RC-A is to be completed only by banks with \$300 million or more in total assets.<sup>1</sup>  
Exclude assets held for trading.

	Dollar Amounts in Thousands		RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin:					
a. Cash items in process of collection and unposted debits.....	0020	212,754			1.a.
b. Currency and coin.....	0080	51,267			1.b.
2. Balances due from depository institutions in the U.S.....	0082	3,979			2.
3. Balances due from banks in foreign countries and foreign central banks.....	0070	0			3.
4. Balances due from Federal Reserve Banks.....	0090	233,815			4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b).....	0010	501,815			5.

<sup>1</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

### Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A)		(Column B)		(Column C)		(Column D)		
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	Amortized Cost	Fair Value	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities.....	0211	0	0213	0	1286	1,162,629	1287	1,120,104	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1).....	HT50	0	HT51	0	HT52	293,363	HT53	282,231	2.
3. Securities issued by states and political subdivisions in the U.S.....	8496	0	8497	0	8498	1,000	8499	1,000	3.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA.....	G300	0	G301	0	G302	655	G303	661	4.a.1.
(2) Issued by FNMA and FHLMC.....	G304	0	G305	0	G306	93,045	G307	88,926	4.a.2.
(3) Other pass-through securities.....	G308	0	G309	0	G310	0	G311	0	4.a.3.
b. Other residential mortgage-backed securities (include CMOs, REMICs, and stripped MBS):									
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G312	0	G313	0	G314	140,008	G315	128,794	4.b.1.
(2) Collateralized by MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	G316	0	G317	0	G318	0	G319	0	4.b.2.
(3) All other residential MBS.....	G320	0	G321	0	G322	0	G323	0	4.b.3.
c. Commercial MBS:									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA.....	K142	0	K143	0	K144	57,213	K145	58,928	4.c.1.a.
(b) Other pass-through securities.....	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

**Schedule RC-B—Continued**

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RC0N	Amount	RC0N	Amount	RC0N	Amount	RC0N	Amount	
4. c.(2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1).....	K150	0	K151	0	K152	2,545,372	K153	2,486,575	4.c.2.a.
(b) All other commercial MBS.....	K154	0	K155	0	K156	0	K157	0	4.c.2.b.
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS).....	C026	0	C988	0	C989	0	C027	0	5.a.
b. Structured financial products.....	HT58	0	HT59	0	HT60	0	HT61	0	5.b.
6. Other debt securities:									
a. Other domestic debt securities.....	1737	0	1738	0	1739	0	1741	0	6.a.
b. Other foreign debt securities.....	1742	0	1743	0	1744	0	1746	0	6.b.
7. Unallocated portfolio layer fair value hedge basis adjustments (2).....					MG95	NR			7.
8. Total (sum of items 1 through 7) (3).....	1754	0	1771	0	1772	4,293,285	1773	4,167,219	8.

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

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

3 The total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. The total reported in column D must equal Schedule RC, item 2.b.



**Schedule RC-B—Continued**

**Memoranda**

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Pledged securities (1).....	0416	1,708,118	M.1.
2. Maturity and repricing data for debt securities (excluding those in nonaccrual status):			
a. Securities issued by the U.S. Treasury, U.S. Government agencies, and states and political subdivisions in the U.S.; other non-mortgage debt securities; and mortgage pass-through securities other than those backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,3)			
(1) Three months or less.....	A549	245,339	M.2.a.1.
(2) Over three months through 12 months.....	A550	466,454	M.2.a.2.
(3) Over one year through three years.....	A551	707,779	M.2.a.3.
(4) Over three years through five years.....	A552	5,164	M.2.a.4.
(5) Over five years through 15 years.....	A553	37,527	M.2.a.5.
(6) Over 15 years.....	A554	0	M.2.a.6.
b. Mortgage pass-through securities backed by closed-end first lien 1-4 family residential mortgages with a remaining maturity or next repricing date of: (2,4)			
(1) Three months or less.....	A555	1,973	M.2.b.1.
(2) Over three months through 12 months.....	A556	2,395	M.2.b.2.
(3) Over one year through three years.....	A557	19	M.2.b.3.
(4) Over three years through five years.....	A558	0	M.2.b.4.
(5) Over five years through 15 years.....	A559	47,239	M.2.b.5.
(6) Over 15 years.....	A560	37,961	M.2.b.6.
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less.....	A561	1,496,520	M.2.c.1.
(2) Over three years.....	A562	1,118,849	M.2.c.2.
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above).....	A248	755,267	M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer).....	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost.....	8782	0	M.4.a.
b. Fair value.....	8783	0	M.4.b.

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

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

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

4 Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1 –4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.

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

**Schedule RC-B—Continued**

**Memoranda—Continued**

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

<sup>1</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

# Schedule RC-C—Loans and Lease Financing Receivables

## Part I. Loans and Leases

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

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>		(Column B) To Be Completed by All Banks	
	RCON	Amount	RCON	Amount
1. Loans secured by real estate:				
a. Construction, land development, and other land loans:				
(1) 1-4 family residential construction loans.....			F158	20,273
(2) Other construction loans and all land development and other land loans.....			F159	624,822
b. Secured by farmland (including farm residential and other improvements).....			1420	525,916
c. Secured by 1-4 family residential properties:				
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....			1797	111
(2) Closed-end loans secured by 1-4 family residential properties:				
(a) Secured by first liens.....			5367	369,271
(b) Secured by junior liens.....			5368	8,378
d. Secured by multifamily (5 or more) residential properties.....			1460	463,396
e. Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			F160	504,826
(2) Loans secured by other nonfarm nonresidential properties.....			F161	714,083
2. Loans to depository institutions and acceptances of other banks.....			1288	50,000
a. To commercial banks in the U.S.:	B531	0		
b. To other depository institutions in the U.S.....	B534	50,000		
c. To banks in foreign countries.....	B535	0		
3. Loans to finance agricultural production and other loans to farmers.....			1590	248,520
4. Commercial and industrial loans.....			1766	785,192
a. To U.S. addressees (domicile).....	1763	785,192		
b. To non-U.S. addressees (domicile).....	1764	0		
5. Not applicable				
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):				
a. Credit cards.....			B538	0
b. Other revolving credit plans.....			B539	0
c. Automobile loans.....			K137	0
d. Other consumer loans (includes single payment and installment loans other than automobile loans and all student loans).....			K207	1,047,103
7. Not applicable				
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.....			2107	276,306

<sup>1</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

# Schedule RC-C—Continued

## Part I. Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions.....			J454	267,837	9.a.
b. Other loans.....			J464	64,562	9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured).....	1545	61,179			9.b.1.
(2) All other loans (exclude consumer loans).....	J451	3,383			9.b.2.
10. Lease financing receivables (net of unearned income).....			2165	0	10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases).....	F162	0			10.a.
b. All other leases.....	F163	0			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above.....			2123	0	11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b).....			2122	5,970,596	12.

## Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
	RCON	Amount			
<b>1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):</b>					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans.....			K158	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....			K159	0	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....			F576	5,033	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....			K160	13,615	M.1.c.
d. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....			K161	3,860	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....			K162	13,234	M.1.d.2.
e. Commercial and industrial loans.....			K256	9,153	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets<sup>1</sup> (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):</i>					
(1) To U.S. addressees (domicile).....	K163	9,153			M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K164	0			M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....			K165	18,870	M.1.f.
<b>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):</b>					
(1) Loans secured by farmland.....	K166	12,506			M.1.f.1.
(2) and (3) Not applicable					

<sup>1</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

		Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:								
(a) Credit cards.....		K098	0					M.1.f.4.a.
(b) Automobile loans.....		K203	0					M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....		K204	500					M.1.f.4.c.
<i>Memorandum item 1.f.(5) is to be completed by:<sup>1</sup></i> <ul style="list-style-type: none"> <li>• Banks with \$300 million or more in total assets</li> <li>• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</li> </ul>								
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above.....		K168	5,864					M.1.f.5.
<b>g. Total loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.e plus 1.f).....</b>				HK25	63,765			M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):								
a. Closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2,3)								
(1) Three months or less.....		A564	3,687					M.2.a.1.
(2) Over three months through 12 months.....		A565	7,143					M.2.a.2.
(3) Over one year through three years.....		A566	22,599					M.2.a.3.
(4) Over three years through five years.....		A567	22,646					M.2.a.4.
(5) Over five years through 15 years.....		A568	25,615					M.2.a.5.
(6) Over 15 years.....		A569	287,582					M.2.a.6.
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) EXCLUDING closed-end loans secured by first liens on 1-4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: (2,4)								
(1) Three months or less.....		A570	155,954					M.2.b.1.
(2) Over three months through 12 months.....		A571	457,523					M.2.b.2.
(3) Over one year through three years.....		A572	806,703					M.2.b.3.
(4) Over three years through five years.....		A573	1,061,408					M.2.b.4.
(5) Over five years through 15 years.....		A574	1,660,346					M.2.b.5.
(6) Over 15 years.....		A575	1,442,389					M.2.b.6.
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status).....		A247	624,307					M.2.c.

<sup>1</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

<sup>2</sup> Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

<sup>3</sup> Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, part I, item 1.c.(2)(a), column B.

<sup>4</sup> Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1 –4 family residential properties included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column B, minus total closed-end loans secured by first liens on 1 –4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		
	RCON	Amount	
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 B (1).....	2746	642,490	M.3.
4. Adjustable rate closed-end loans secured by first liens on 1-4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B).....	5370	0	M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>2</sup> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837	0	M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.....	C391	NR	M.6.
<b>7. Not applicable</b> <i>Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.</i>			
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	F230	0	M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1-4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties.....	F231	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.....	F232	NR	M.8.c.
9. Loans secured by 1-4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)).....	F577	0	M.9.
10. and 11. Not applicable			

<sup>1</sup> Exclude loans secured by real estate that are included in Schedule RC-C, part I, items 1.a through 1.e, column B.

<sup>2</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

**Schedule RC-C—Continued**

**Part I—Continued**

**Memoranda—Continued**

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	Dollar Amounts in Thousands						
	RCON	Amount	RCON	Amount	RCON	Amount	
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
<b>12. Loans (not considered purchased credit-deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year:</b>							
a. Loans secured by real estate.....	G091	0	G092	0	G093	0	M.12.a.
b. Commercial and industrial loans.....	G094	0	G095	0	G096	0	M.12.b.
c. Loans to individuals for household, family, and other personal expenditures.....	G097	0	G098	0	G099	0	M.12.c.
d. All other loans and all leases.....	G100	0	G101	0	G102	0	M.12.d.

	Dollar Amounts in Thousands		
	RCON	Amount	
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.</i>			
<b>13. Construction, land development, and other land loans with interest reserves:</b>			
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B).....	G376	NR	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)(b)).....	RIAD		
	G377	NR	M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>			
14. Pledged loans and leases.....	RCON		
	G378	976,328	M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>			
<b>15. Reverse mortgages:</b>			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above).....	PR04	NR	M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages.....	PR05	NR	M.15.b.
		Number	
		Amount	
c. Principal amount of reverse mortgage originations that have been sold during the year.....	PR06	NR	M.15.c.

# Schedule RC-C—Continued

## Part I—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 16 is to be completed by all banks.</i>			
16. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....	LE75	0	M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, Temporary Relief from Troubled Debt Restructurings, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding.....	LG24	0	M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans.....	LG25	0	M.17.b.



# Schedule RC-C—Continued

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

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

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

### Loans to Small Businesses

1. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), and all or substantially all of the dollar volume of your bank's "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4,<sup>1</sup> have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	YES / NO
6999	NO

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.  
 If NO and your bank has loans outstanding in either loan category, skip items 2.a and 2.b, complete items 3 and 4 below, and go to item 5.  
 If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

2. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

- a. "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (Note: Sum of items 1.e.(1) and 1.e.(2) divided by the number of loans should NOT exceed \$100,000.).....
- b. "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4.<sup>1</sup> (Note: Item 4,<sup>1</sup> divided by the number of loans should NOT exceed \$100,000.).....

Number of Loans	
RCON	Number
5562	NR
5563	NR

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
3. Number and amount currently outstanding of "Loans secured by nonfarm nonresidential properties" reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2) (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2)):					
a. With original amounts of \$100,000 or less.....	5564	280	5565	15,297	3.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5566	256	5567	42,260	3.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5568	337	5569	173,610	3.c.
4. Number and amount currently outstanding of "Commercial and industrial loans" reported in Schedule RC-C, Part I, item 4 <sup>1</sup> (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 <sup>1</sup> ):					
a. With original amounts of \$100,000 or less.....	5570	313	5571	13,884	4.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5572	174	5573	29,731	4.b.
c. With original amounts of more than \$250,000 through \$1,000,000.....	5574	209	5575	105,660	4.c.

<sup>1</sup> Banks with \$300 million or more in total assets should provide the requested information for "Commercial and industrial loans" based on the loans reported in Schedule RC-C, Part I, item 4.a, column A, "Commercial and industrial loans to U.S. addressees."

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

5. Indicate in the appropriate box at the right whether all or substantially all of the dollar volume of your bank's "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b, and all or substantially all of the dollar volume of your bank's "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3, have original amounts of \$100,000 or less (If your bank has no loans outstanding in both of these two loan categories, place an "X" in the box marked "NO.").....

RCON	YES / NO
6860	NO

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.  
If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.  
If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

6. Report the total number of loans currently outstanding for each of the following Schedule RC-C, Part I, loan categories:

Number of Loans	
RCON	Number
5576	NR
5577	NR

6.a.

6.b.

- a. "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b. (Note: Item 1.b divided by the number of loans should NOT exceed \$100,000.).....
- b. "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (Note: Item 3 divided by the number of loans should NOT exceed \$100,000.).....

Dollar Amounts in Thousands	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
7. Number and amount currently outstanding of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With original amounts of \$100,000 or less.....	5578	536	5579	27,920	7.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5580	542	5581	89,923	7.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5582	420	5583	149,200	7.c.
8. Number and amount currently outstanding of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With original amounts of \$100,000 or less.....	5584	919	5585	36,723	8.a.
b. With original amounts of more than \$100,000 through \$250,000.....	5586	227	5587	35,281	8.b.
c. With original amounts of more than \$250,000 through \$500,000.....	5588	71	5589	25,122	8.c.

# Schedule RC-D—Trading Assets and Liabilities

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

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

<sup>1</sup> 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).

## Memoranda

	Dollar Amounts in Thousands		RCON	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a.(1) through 6.d.):					
a. Loans secured by real estate:					
(1) Loans secured by 1-4 family residential properties.....	HT66		NR		M.1.a.1.
(2) All other loans secured by real estate.....	HT67		NR		M.1.a.2.
b. Commercial and industrial loans.....	F632		NR		M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper).....	HT68		NR		M.1.c.
d. Other loans.....	F636		NR		M.1.d.

### Schedule RC-E—Deposit Liabilities

	Transaction Accounts				Nontransaction Accounts	
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>1</sup> (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)	
	RCON	Amount	RCON	Amount	RCON	Amount
Dollar Amounts in Thousands						
<b>Deposits of:</b>						
1. Individuals, partnerships, and corporations.....	B549	345,048			B550	173,800
2. U.S. Government.....	2202	0			2520	0
3. States and political subdivisions in the U.S.....	2203	1,225,766			2530	7,224,781
4. Commercial banks and other depository institutions in the U.S.....	B551	284,155			B552	426
5. Banks in foreign countries.....	2213	0			2236	0
6. Foreign governments and official institutions (including foreign central banks).....	2216	0			2377	0
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a).....	2215	1,854,969	2210	418,072	2385	7,399,007

### Memoranda

	Dollar Amounts in Thousands		
	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts.....	6835	3,003	M.1.a.
b. Total brokered deposits.....	2365	0	M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) (2).....	HK05	0	M.1.c.
d. Maturity data for brokered deposits:			
(1) Brokered deposits of \$250,000 or less with a remaining maturity of one year or less (included in Memorandum item 1.c above).....	HK06	0	M.1.d.1.
(2) Not applicable			
(3) Brokered deposits of more than \$250,000 with a remaining maturity of one year or less (included in Memorandum item 1.b. above).....	K220	0	M.1.d.3.
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) (to be completed for the December report only).....	5590	NR	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits.....	K223	0	M.1.f.
g. Total reciprocal deposits.....	JH83	0	M.1.g.
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits.....	MT87	0	M.1.h.1.
(2) Not fully insured, affiliate sweep deposits.....	MT89	0	M.1.h.2.
(3) Fully insured, non-affiliate sweep deposits.....	MT91	0	M.1.h.3.
(4) Not fully insured, non-affiliate sweep deposits.....	MT93	0	M.1.h.4.
i. Total sweep deposits that are not brokered deposits.....	MT95	0	M.1.i.

<sup>1</sup> Includes interest-bearing and noninterest-bearing demand deposits.

<sup>2</sup> 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.

**Schedule RC-E—Continued**

**Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
<b>2. Components of total nontransaction accounts</b> (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):				
a. Savings deposits:				
(1) Money market deposit accounts (MMDAs).....	6810		1,215,882	M.2.a.1.
(2) Other savings deposits (excludes MMDAs).....	0352		47,499	M.2.a.2.
b. Total time deposits of less than \$100,000.....	6648		6,115	M.2.b.
c. Total time deposits of \$100,000 through \$250,000.....	J473		11,484	M.2.c.
d. Total time deposits of more than \$250,000 (sum of Memoranda items 4.a.(1) through 4.a.(4) below).....	J474		6,118,026	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of \$100,000 or more included in Memorandum items 2.c and 2.d above.....				
	F233		2,022	M.2.e.
<b>3. Maturity and repricing data for time deposits of \$250,000 or less:</b>				
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2)				
(1) Three months or less.....	HK07		6,575	M.3.a.1.
(2) Over three months through 12 months.....	HK08		10,261	M.3.a.2.
(3) Over one year through three years.....	HK09		552	M.3.a.3.
(4) Over three years.....	HK10		210	M.3.a.4.
b. Time deposits of \$250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3).....				
	HK11		16,836	M.3.b.
<b>4. Maturity and repricing data for time deposits of more than \$250,000:</b>				
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4)				
(1) Three months or less.....	HK12		2,512,735	M.4.a.1.
(2) Over three months through 12 months.....	HK13		2,692,814	M.4.a.2.
(3) Over one year through three years.....	HK14		188,261	M.4.a.3.
(4) Over three years.....	HK15		724,216	M.4.a.4.
b. Time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less (included in Memorandum items 4.a.1 and 4.a.2 above) (3).....				
	K222		5,205,549	M.4.b.
<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?.....</b>				
	RCON		YES / NO	
	P752		NO	M.5.

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

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

1 Report fixed rate time deposits by remaining maturity and floating rate time deposits by next repricing date.  
 2 Sum of Memorandum items 3.a.(1) through 3.a.(4) must equal Schedule RC-E, sum of Memorandum items 2.b and 2.c.  
 3 Report both fixed-and floating-rate time deposits by remaining maturity. Exclude floating-rate time deposits with a next repricing date of one year or less that have a remaining maturity of over one year.  
 4 Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.  
 5 The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

# Schedule RC-E—Continued

## Memoranda—Continued

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

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

		Dollar Amounts in Thousands		RCON	Amount	
1.	Accrued interest receivable (2).....			B556	74,583	1.
2.	Net deferred tax assets (3).....			2148	0	2.
3.	Interest-only strips receivable (not in the form of a security) (4).....			HT80	0	3.
4.	Equity investments without readily determinable fair values (5).....			1752	6,087	4.
5.	Life insurance assets:					
a.	General account life insurance assets.....			K201	0	5.a.
b.	Separate account life insurance assets.....			K202	0	5.b.
c.	Hybrid account life insurance assets.....			K270	0	5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2168	73,223	6.
a.	Prepaid expenses.....	2166	382			6.a.
b.	Repossessed personal property (including vehicles).....	1578	0			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading.....	C010	65,634			6.c.
d.	Not applicable					
e.	Computer software.....	FT33	476			6.e.
f.	Accounts receivable.....	FT34	6,731			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans.....	FT35	0			6.g.
h.	TEXT 3549	3549	0			6.h.
i.	TEXT 3550	3550	0			6.i.
j.	TEXT 3551	3551	0			6.j.
7.	Total (sum of items 1 through 6) ( must equal Schedule RC, item 11).....			2160	153,893	7.

**1 Institutions should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.**

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

### Schedule RC-G—Other Liabilities

		Dollar Amounts in Thousands		RCON	Amount	
1. a.	Interest accrued and unpaid on deposits (1).....			3645	9,761	1.a.
b.	Other expenses accrued and unpaid (includes accrued income taxes payable).....			3646	4,141	1.b.
2.	Net deferred tax liabilities (2).....			3049	0	2.
3.	Allowance for credit losses on off-balance sheet credit exposures.....			B557	10,259	3.
4.	All other liabilities (itemize and describe amounts greater than \$100,000 that exceed 25% of this item).....			2938	779	4.
a.	Accounts payable.....	3066	185			4.a.
b.	Deferred compensation liabilities.....	C011	0			4.b.
c.	Dividends declared but not yet payable.....	2932	0			4.c.
d.	Derivatives with a negative fair value held for purposes other than trading.....	C012	0			4.d.
e.	Operating lease liabilities.....	LB56	0			4.e.
f.	TEXT 3552	3552	0			4.f.
g.	TEXT 3553	3553	0			4.g.
h.	TEXT 3554	3554	0			4.h.
5.	Total (sum of items 1 through 4) (must equal Schedule RC, item 20).....			2930	24,940	5.

- 1 For savings banks, include "dividends" accrued and unpaid on deposits.
- 2 See discussion of deferred income taxes in Glossary entry on "income taxes."

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

		Dollar Amounts in Thousands		RCON	Amount	
<b>Assets</b>						
1.	Interest-bearing balances due from depository institutions.....	3381	162,283			1.
2.	U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities).....	B558	1,546,439			2.
3.	Mortgage-backed securities (2).....	B559	2,633,768			3.
4.	All other debt securities (2) and equity securities with readily determinable fair values not held for trading purposes (3).....	B560	1,000			4.
5.	Federal funds sold and securities purchased under agreements to resell.....	3365	23,520			5.
6.	Loans:					
a.	Total loans.....	3360	5,912,351			6.a.
b.	Loans secured by real estate:					
(1)	Loans secured by 1-4 family residential properties.....	3465	379,232			6.b.1.
(2)	All other loans secured by real estate.....	3466	2,820,476			6.b.2.
c.	Commercial and industrial loans.....	3387	770,043			6.c.
d.	Loans to individuals for household, family, and other personal expenditures:					
(1)	Credit cards.....	B561	0			6.d.1.
(2)	Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....	B562	1,049,839			6.d.2.
<i>Item 7 is to be completed by (1) banks that reported total trading assets of \$10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes</i>						
7.	Trading Assets.....	3401	NR			7.
8.	Lease financing receivables (net of unearned income).....	3484	0			8.
9.	Total assets (4).....	3368	10,638,737			9.
<b>Liabilities</b>						
10.	Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	3485	1,293,181			10.
11.	Nontransaction accounts:					
a.	Savings deposits (includes MMDAs).....	B563	1,050,891			11.a.
b.	Time deposits of \$250,000 or less.....	HK16	17,861			11.b.
c.	Time deposits of more than \$250,000.....	HK17	6,126,155			11.c.
12.	Federal funds purchased and securities sold under agreements to repurchase.....	3353	395,880			12.
13.	To be completed by banks with \$100 million or more in total assets (5) Other borrowed money (includes mortgage indebtedness).....	3355	36,694			13.

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

<sup>2</sup> Quarterly averages for all debt securities should be based on amortized cost.

<sup>3</sup> Quarterly averages for equity securities with readily determinable fair values should be based on fair value.

<sup>4</sup> The quarterly average for total assets should reflect securities not held for trading as follows:

a) Debt securities at amortized cost.

b) Equity securities with readily determinable fair values at fair value.

c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

<sup>5</sup> The \$100 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.



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

## Memorandum

Dollar Amounts in Thousands	RCON	Amount
<i>Memorandum item 1 is to be completed by:</i> <sup>2</sup>		
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans.</li> </ul>		
1. Loans to finance agricultural production and other loans to farmers.....	3386	245,396

M.1.

<sup>1</sup> For all items, banks have the option of reporting either (1) an average of DAILY figures for the quarter, or (2) an average of WEEKLY figures (i.e., the Wednesday of each week of the quarter).

<sup>2</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

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

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

		Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:						
a.	Revolving, open-end lines secured by 1-4 family residential properties, e.g., home equity lines.....	3814	0			1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1)	Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above).....	HT72	NR			1.a.1.
b.	Credit card lines.....	3815	0			1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets or \$300 million or more in credit card lines<sup>1</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1)	Unused consumer credit card lines.....	J455	0			1.b.1.
(2)	Other unused credit card lines.....	J456	0			1.b.2.
c. Commitments to fund commercial real estate, construction, and land development loans:						
(1) Secured by real estate:						
(a)	1-4 family residential construction loan commitments.....	F164	27,719			1.c.1.a.
(b)	Commercial real estate, other construction loan, and land development loan commitments.....	F165	425,168			1.c.1.b.
(2)	NOT secured by real estate.....	6550	0			1.c.2.
d.	Securities underwriting.....	3817	0			1.d.
e. Other unused commitments:						
(1)	Commercial and industrial loans.....	J457	501,736			1.e.1.
(2)	Loans to financial institutions.....	J458	275,790			1.e.2.
(3)	All other unused commitments.....	J459	702,553			1.e.3.
2. Financial standby letters of credit.....						
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets<sup>1</sup></i>						
a.	Amount of financial standby letters of credit conveyed to others.....	3820	0			2.a.
3. Performance standby letters of credit.....						
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets<sup>1</sup></i>						
a.	Amount of performance standby letters of credit conveyed to others.....	3822	0			3.a.
4. Commercial and similar letters of credit.....						
5. Not applicable						
6. Securities lent and borrowed:						
a.	Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank).....	3433	0			6.a.
b.	Securities borrowed.....	3432	0			6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1)	Credit default swaps.....	C968	0	C969	0	7.a.1.
(2)	Total return swaps.....	C970	0	C971	0	7.a.2.
(3)	Credit options.....	C972	0	C973	0	7.a.3.
(4)	Other credit derivatives.....	C974	0	C975	0	7.a.4.

<sup>1</sup> The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2023, Report of Condition.

**Schedule RC-L—Continued**

Dollar Amounts in Thousands	(Column A) Sold Protection		(Column B) Purchased Protection		
	RCON	Amount	RCON	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value.....	C219	0	C221	0	7.b.1.
(2) Gross negative fair value.....	C220	0	C222	0	7.b.2.
7. c. Notional amounts by regulatory capital treatment: <sup>1</sup>					
(1) Positions covered under the Market Risk Rule:					
(a) Sold protection .....	G401	0			7.c.1.a.
(b) Purchased protection .....	G402	0			7.c.1.b.
(2) All other positions:					
(a) Sold protection .....	G403	0			7.c.2.a.
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes .....	G404	0			7.c.2.b.
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes .....	G405	0			7.c.2.c.

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

	RCON	Amount	
8. Not applicable			
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") .....	3430	0	9.
a. Not applicable			
b. Commitments to purchase when-issued securities .....	3434	0	9.b.
c. Standby letters of credit issued by another party (e.g., a Federal Home Loan Bank) on the bank's behalf .....	C978	0	9.c.
d. TEXT			
3555	3555	0	9.d.
e. TEXT			
3556	3556	0	9.e.
f. TEXT			
3557	3557	0	9.f.
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") .....	5591	0	10.
a. Commitments to sell when-issued securities .....	3435	0	10.a.
b. TEXT			
5592	5592	0	10.b.
c. TEXT			
5593	5593	0	10.c.
d. TEXT			
5594	5594	0	10.d.
e. TEXT			
5595	5595	0	10.e.

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

**Schedule RC-L—Continued**

Dollar Amounts in Thousands

RCON	Amount
C223	0
C224	108,095

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

11. Year-to-date merchant credit card sales volume:

a. Sales for which the reporting bank is the acquiring bank .....	C223	0	11.a.
b. Sales for which the reporting bank is the agent bank with risk .....	C224	108,095	11.b.

Dollar Amounts in Thousands

**Derivatives Position Indicators**

12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):

	(Column A) Interest Rate Contracts Amount	(Column B) Foreign Exchange Contracts Amount	(Column C) Equity Derivative Contracts Amount	(Column D) Commodity and Other Contracts Amount	
a. Futures contracts.....	RCON 8693 0	RCON 8694 0	RCON 8695 0	RCON 8696 0	12.a.
b. Forward contracts.....	RCON 8697 0	RCON 8698 0	RCON 8699 0	RCON 8700 0	12.b.
c. Exchange-traded option contracts:					
(1) Written options.....	RCON 8701 0	RCON 8702 0	RCON 8703 0	RCON 8704 0	12.c.1.
(2) Purchased options.....	RCON 8705 0	RCON 8706 0	RCON 8707 0	RCON 8708 0	12.c.2.
d. Over-the-counter option contracts:					
(1) Written options.....	RCON 8709 0	RCON 8710 0	RCON 8711 0	RCON 8712 0	12.d.1.
(2) Purchased options.....	RCON 8713 0	RCON 8714 0	RCON 8715 0	RCON 8716 0	12.d.2.
e. Swaps.....	RCON 3450 500,000	RCON 3826 0	RCON 8719 0	RCON 8720 0	12.e.
13. Total gross notional amount of derivative contracts held for trading.....	RCON A126 0	RCON A127 0	RCON 8723 0	RCON 8724 0	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading.....	RCON 8725 500,000	RCON 8726 0	RCON 8727 0	RCON 8728 0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate.....	RCON A589 500,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value.....	RCON 8733 0	RCON 8734 0	RCON 8735 0	RCON 8736 0	15.a.1.
(2) Gross negative fair value.....	RCON 8737 0	RCON 8738 0	RCON 8739 0	RCON 8740 0	15.a.2.
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value.....	RCON 8741 65,634	RCON 8742 0	RCON 8743 0	RCON 8744 0	15.b.1.
(2) Gross negative fair value.....	RCON 8745 0	RCON 8746 0	RCON 8747 0	RCON 8748 0	15.b.2.

**Schedule RC-L—Continued**

	(Column A) Banks and Securities Firms		(Columns B - D) Not applicable			(Column E) Corporations and All Other Counterparties		
	RCON	Amount				RCON	Amount	
Dollar Amounts in Thousands								
<i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.<sup>1</sup></i>								
16. Over-the counter derivatives:								
a. Net current credit exposure.....	G418	0				G422	0	16.a.
b. Fair value of collateral:								
(1) Cash—U.S. dollar.....	G423	0				G427	0	16.b.1.
(2) Cash—Other currencies.....	G428	0				G432	0	16.b.2.
(3) U.S. Treasury securities.....	G433	0				G437	0	16.b.3.
(4) through (6) Not applicable								
(7) All other collateral.....	G453	0				G457	0	16.b.7.
(8) Total fair value of collateral (sum of items 16.b.(1) through (7)).....	G458	0				G462	0	16.b.8.

<sup>1</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

**Schedule RC-M—Memoranda**

		Dollar Amounts in Thousands		RCON	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:						
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests.....						
				6164	37,964	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of total capital as defined for this purpose in agency regulations.....						
		Number				
	6165		4			1.b.
2. Intangible assets:						
a. Mortgage servicing assets.....						
				3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets.....						
	A590		86			2.a.1.
b. Goodwill.....						
				3163	0	2.b.
c. All other intangible assets.....						
				JF76	0	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10).....						
				2143	0	2.d.
3. Other real estate owned:						
a. Construction, land development, and other land.....						
				5508	0	3.a.
b. Farmland.....						
				5509	0	3.b.
c. 1-4 family residential properties.....						
				5510	0	3.c.
d. Multifamily (5 or more) residential properties.....						
				5511	0	3.d.
e. Nonfarm nonresidential properties.....						
				5512	4,223	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7).....						
				2150	4,223	3.f.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1).....						
				JA29		4.
5. Other borrowed money:						
a. Federal Home Loan Bank advances:						
(1) Advances with a remaining maturity or next repricing date of: (2)						
(a) One year or less.....						
				F055	0	5.a.1.a.
(b) Over one year through three years.....						
				F056	0	5.a.1.b.
(c) Over three years through five years.....						
				F057	0	5.a.1.c.
(d) Over five years.....						
				F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3).....						
				2651	0	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above).....						
				F059	0	5.a.3.
b. Other borrowings:						
(1) Other borrowings with a remaining maturity or next repricing date of: (4)						
(a) One year or less.....						
				F060	0	5.b.1.a.
(b) Over one year through three years.....						
				F061	0	5.b.1.b.
(c) Over three years through five years.....						
				F062	0	5.b.1.c.
(d) Over five years.....						
				F063	0	5.b.1.d.
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5).....						
				B571	0	5.b.2.
c. Total (sum of items 5.a.(1)(a)–(d) and items 5.b.(1)(a)–(d)) (must equal Schedule RC, item 16).....						
				3190	0	5.c.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands

RCON	YES / NO
B569	NO

6. Does the reporting bank sell private label or third-party mutual funds and annuities?..... 6.

RCON	Amount
B570	0

7. Assets under the reporting bank's management in proprietary mutual funds and annuities..... 7.

8. Internet website addresses and physical office trade names:

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

TEXT	
4087	http:// www.bnd.nd.gov

8.a.

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

- (1) 

TE01	N528	http://
------	------	---------

 8.b.1.
- (2) 

TE02	N528	http://
------	------	---------

 8.b.2.
- (3) 

TE03	N528	http://
------	------	---------

 8.b.3.
- (4) 

TE04	N528	http://
------	------	---------

 8.b.4.
- (5) 

TE05	N528	http://
------	------	---------

 8.b.5.
- (6) 

TE06	N528	http://
------	------	---------

 8.b.6.
- (7) 

TE07	N528	http://
------	------	---------

 8.b.7.
- (8) 

TE08	N528	http://
------	------	---------

 8.b.8.
- (9) 

TE09	N528	http://
------	------	---------

 8.b.9.
- (10) 

TE10	N528	http://
------	------	---------

 8.b.10.

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

- (1) 

TE01	N529
------	------

 8.c.1.
- (2) 

TE02	N529
------	------

 8.c.2.
- (3) 

TE03	N529
------	------

 8.c.3.
- (4) 

TE04	N529
------	------

 8.c.4.
- (5) 

TE05	N529
------	------

 8.c.5.
- (6) 

TE06	N529
------	------

 8.c.6.

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

9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?.....

RCON	YES / NO
4088	NR

9.

10. Secured liabilities:

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

11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....

RCON	YES / NO
G463	YES

11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....

RCON	YES / NO
G464	YES

12.

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

**Schedule RC-M—Continued**

		Dollar Amounts in Thousands		RCON	Amount	
13.	Portion of covered other real estate owned that is protected by FDIC loss-sharing agreements (included in Schedule RC, item 7).....	K192	0			13.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>						
14.	Captive insurance and reinsurance subsidiaries:					
a.	Total assets of captive insurance subsidiaries (1).....	K193	NR			14.a.
b.	Total assets of captive reinsurance subsidiaries (1).....	K194	NR			14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>						
15.	Qualified Thrift Lender (QTL) test:					
a.	Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2).....	L133	NR		Number	15.a.
b.	Has the institution been in compliance with the HOLA QTL test as of each month end during the quarter or the IRS DBLA test for its most recent taxable year, as applicable?.....	L135	NR		YES / NO	15.b.
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>						
16.	International remittance transfers offered to consumers: <sup>2</sup>					
a.	Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date.....	N523	NR		Number	16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.</i>						
b.	Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:					
(1)	Estimated dollar value of international remittance transfers.....	N524	NR		Amount	16.b.1.
(2)	Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception.....	MM07	NR		Number	16.b.2.
(3)	Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception.....	MO52	NR			16.b.3.
17.	U.S. Small Business Administration Paycheck Protection Program (PPP) loans <sup>3</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):					
a.	Number of PPP loans outstanding.....	LG26	0		Amount	17.a.
b.	Outstanding balance of PPP loans.....	LG27	0			17.b.
c.	Outstanding balance of PPP loans pledged to the PPPLF.....	LG28	0			17.c.
d.	Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:					
(1)	One year or less.....	LL59	0			17.d.1.
(2)	More than one year.....	LL60	0			17.d.2.
e.	Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30.....	LL57	0			17.e.

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

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

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

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



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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	F172	0	F174	0	F176	0	1.a.1.
(2) Other construction loans and all land development and other land loans.....	F173	0	F175	0	F177	1,635	1.a.2.
b. Secured by farmland.....	3493	9,553	3494	2,207	3495	911	1.b.
c. Secured by 1-4 family residential properties:							
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	5398	0	5399	0	5400	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:							
(a) Secured by first liens.....	C236	10,773	C237	2,940	C229	0	1.c.2.a.
(b) Secured by junior liens.....	C238	0	C239	0	C230	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	3499	0	3500	0	3501	1,646	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	F178	1,879	F180	0	F182	2,875	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties.....	F179	1,061	F181	0	F183	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	B834	0	B835	0	B836	0	2.
3. Not applicable							
4. Commercial and industrial loans.....	1606	8,365	1607	471	1608	7,852	4.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards.....	B575	0	B576	0	B577	0	5.a.
b. Automobile loans.....	K213	0	K214	0	K215	0	5.b.
c. Other (includes revolving credit plans other than credit cards and other consumer loans).....	K216	13,372	K217	15,862	K218	0	5.c.
6. Not applicable							
7. All other loans (1).....	5459	4,378	5460	79	5461	2,082	7.
8. Lease financing receivables.....	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8).....	1406	49,381	1407	21,559	1403	17,001	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets).....	3505	0	3506	0	3507	0	10.

<sup>1</sup> Includes past due and nonaccrual "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

**Schedule RC-N—Continued**

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	Dollar Amounts in Thousands						
	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....							
	K036	12,448	K037	2,940	K038	4,965	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans".....							
	K039	11,857	K040	2,651	K041	4,938	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above.....							
	K042	0	K043	0	K044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements.....							
	K102	0	K103	0	K104	0	12.

**Schedule RC-N—Continued**

**Memoranda**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
<b>1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):</b>							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans.....	K105	0	K106	0	K107	0	M.1.a.1.
(2) Other construction loans and all land development and other land loans.....	K108	0	K109	0	K110	1,635	M.1.a.2.
b. Loans secured by 1-4 family residential properties.....							
	F661	847	F662	0	F663	0	M.1.b.
c. Secured by multifamily (5 or more) residential properties.....							
	K111	0	K112	0	K113	0	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties.....	K114	0	K115	0	K116	2,339	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties.....	K117	222	K118	0	K119	0	M.1.d.2.
e. Commercial and industrial loans.....							
	K257	49	K258	0	K259	1,556	M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):<sup>1</sup></i>							
(1) To U.S. addressees (domicile).....	K120	49	K121	0	K122	1,556	M.1.e.1.
(2) To non-U.S. addressees (domicile).....	K123	0	K124	0	K125	0	M.1.e.2.
f. All other loans (include loans to individuals for household, family, and other personal expenditures).....							
	K126	0	K127	0	K128	860	M.1.f.
<b>Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C):</b>							
(1) Loans secured by farmland.....	K130	0	K131	0	K132	0	M.1.f.1.
(2) and (3) Not applicable							

<sup>1</sup> The \$300 million asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
	Dollar Amounts in Thousands						
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards.....	K274	0	K275	0	K276	0	M.1.f.4.a.
(b) Automobile loans.....	K277	0	K278	0	K279	0	M.1.f.4.b.
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280	0	K281	0	K282	0	M.1.f.4.c.
<i>Memorandum item 1.f.5. is to be completed by:</i> <sup>1</sup>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f. above.....	K138	0	K139	0	K140	0	M.1.f.5.
<b>g. Total loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.e plus 1.f) (2).....</b>	HK26	1,118	HK27	0	HK28	6,390	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above.....	6558	0	6559	0	6560	1,479	M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets</i> <sup>1</sup>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248	0	1249	0	1250	0	M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380	0	5381	0	5382	0	M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above).....	1254	0	1255	0	1256	0	M.3.c.

1 The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

2 Exclude amounts reported in Memorandum items 1.e.(1), 1.e.(2), and 1.f.(1) through 1.f.(5) when calculating the total in Memorandum item 1.g.

**Schedule RC-N—Continued**

**Memoranda—Continued**

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
3 d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166	0	F167	0	F168	0	M.3.d.
<i>Memorandum item 4 is to be completed by:<sup>1</sup></i> • banks with \$300 million or more in total assets • banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above).....	1594	0	1597	0	1583	0	M.4.
5. Loans and leases held for sale (included in RC-N, items 1 through 8, above).....	C240	0	C241	0	C226	0	M.5.
6. Not applicable							
<i>Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.</i>							
7. Additions to nonaccrual assets during the previous six months.....	C410	7,076					M.7.
8. Nonaccrual assets sold during the previous six months.....	C411	0					M.8.

<sup>1</sup> The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the June 30, 2023, Report of Condition.

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

All FDIC-insured depository institutions must complete items 1 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 5 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 5 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands	RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		F236	9,263,737	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions.....		F237	NR	2.
3.	Not applicable				
4.	Average consolidated total assets for the calendar quarter.....		K652	10,638,737	4.
	a. Averaging method used				
	(for daily averaging, enter 1, for weekly averaging, enter 2).....	K653	Number	1	4.a
			Amount		
5.	Average tangible equity for the calendar quarter (1).....		K654	1,206,454	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions.....		K655	NR	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				
	a. One year or less.....		G465	NR	7.a.
	b. Over one year through three years.....		G466	NR	7.b.
	c. Over three years through five years.....		G467	NR	7.c.
	d. Over five years.....		G468	NR	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d. must equal Schedule RC, item 19):				
	a. One year or less.....		G469	NR	8.a.
	b. Over one year through three years.....		G470	NR	8.b.
	c. Over three years through five years.....		G471	NR	8.c.
	d. Over five years.....		G472	NR	8.d.
9.	Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b).....		G803	NR	9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>				
	a. Fully consolidated brokered reciprocal deposits.....		L190	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?.....		K656	NR	10.
	<i>If the answer to item 10 is "YES", complete items 10.a and 10.b.</i>				
	a. Banker's bank deduction.....		K657	NR	10.a
	b. Banker's bank deduction limit.....		K658	NR	10.b
11.	Custodial bank certification:				
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?.....		K659	NR	11.
	<i>If the answer to item 11 is "YES", complete items 11.a and 11.b.<sup>2</sup></i>				
	a. Custodial bank deduction.....		K660	NR	11.a
	b. Custodial bank deduction limit.....		K661	NR	11.b

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

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

# Schedule RC-O—Continued

## Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049	192,967	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less.....		Number			
		F050		4,473	M.1.a.2.
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000.....			F051	9,062,722	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000.....		Number			
		F052		762	M.1.b.2.
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(1) Amount of retirement deposit accounts of \$250,000 or less.....			F045	6,481	M.1.c.1.
(2) Number of retirement deposit accounts of \$250,000 or less.....		Number			
		F046		314	M.1.c.2.
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(1) Amount of retirement deposit accounts of more than \$250,000.....			F047	1,567	M.1.d.1.
(2) Number of retirement deposit accounts of more than \$250,000.....		Number			
		F048		4	M.1.d.2.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets <sup>2</sup></i>					
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3).....			5597	9,263,737	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:					
TEXT			RCON	FDIC Cert. No.	
A545			A545	NR	M.3.
4. Not applicable					

<sup>1</sup> 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.

<sup>2</sup> The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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

**Schedule RC-O—Continued**

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

**Memoranda—Continued**

	Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations</i>				
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment.....		MW53	NR	M.5.
6. Criticized and classified items:				
a. Special mention .....	K663		195,236	M.6.a.
b. Substandard .....	K664		70,335	M.6.b.
c. Doubtful .....	K665		5,011	M.6.c.
d. Loss .....	K666		NR	M.6.d.
7. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations:				
a. Nontraditional 1-4 family residential mortgage loans .....	N025		NR	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage loans .....	N026		NR	M.7.b.
8. "Higher-risk consumer loans" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk consumer loans .....	N027		NR	M.8.a.
b. Securitizations of higher-risk consumer loans .....	N028		NR	M.8.b.
9. "Higher-risk commercial and industrial loans and securities" as defined for assessment purposes only in FDIC regulations:				
a. Higher-risk commercial and industrial loans and securities .....	N029		NR	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities .....	N030		NR	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate:				
a. Total unfunded commitments .....	K676		NR	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC) .....	K677		NR	M.10.b.
11. Amount of other real estate owned recoverable from the U.S. government under guarantee or insurance provisions (excluding FDIC loss-sharing agreements) .....	K669		NR	M.11.
12. Nonbrokered time deposits of more than \$250,000 (included in Schedule RC-E, Memorandum item 2.d) .....	K678		NR	M.12.
<i>Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.</i>				
13. Portion of funded loans and securities guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):				
a. Construction, land development, and other land loans secured by real estate .....	N177		NR	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties .....	N178		NR	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties .....	N179		NR	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit .....	N180		NR	M.13.d.
e. Commercial and industrial loans .....	N181		NR	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures .....	N182		NR	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures .....	N183		NR	M.13.g.
h. Non-agency residential mortgage-backed securities .....	M963		NR	M.13.h.
<i>Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations</i>				
14. Amount of the institution's largest counterparty exposure .....	K673		NR	M.14.
15. Total amount of the institution's 20 largest counterparty exposures .....	K674		NR	M.15.



# Schedule RC-O—Continued

## Memoranda—Continued

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

**Schedule RC-O—Continued**

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

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

**Schedule RC-O—Continued**

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

Two-Year Probability of Default (PD)							(Column O) PDs Were Derived Using <sup>1</sup>	Number
(Column H)	(Column I)	(Column J)	(Column K)	(Column L)	(Column M)	(Column N)		
18.01–20%	20.01–22%	22.01–26%	26.01–30%	> 30%	Unscoreable	Total		
Dollar Amounts in Thousands							Amount	Amount
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:								
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations.....	RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978
	NR	NR	NR	NR	NR	NR	NR	NR
b. Closed-end loans secured by first liens on 1-4 family residential properties.....	RCON M986	RCON M987	RCON M988	RCON M989	RCON M990	RCON M991	RCON M992	RCON M993
	NR	NR	NR	NR	NR	NR	NR	NR
c. Closed-end loans secured by junior liens on 1-4 family residential properties.....	RCON N002	RCON N003	RCON N004	RCON N005	RCON N006	RCON N007	RCON N008	RCON N009
	NR	NR	NR	NR	NR	NR	NR	NR
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON N017	RCON N018	RCON N019	RCON N020	RCON N021	RCON N022	RCON N023	RCON N024
	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054
e. Credit cards.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069
f. Automobile loans.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N077	RCON N078	RCON N079	RCON N080	RCON N081	RCON N082	RCON N083	RCON N084
g. Student loans.....	NR	NR	NR	NR	NR	NR	NR	NR
h. Other consumer loans and revolving credit plans other than credit cards.....	RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099
	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114
i. Consumer leases.....	NR	NR	NR	NR	NR	NR	NR	NR
	RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128	
j. Total.....	NR	NR	NR	NR	NR	NR	NR	

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

# Schedule RC-P—1-4 Family Residential Mortgage Banking Activities

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

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

<sup>1</sup> Exclude originations and purchases of 1-4 family residential mortgage loans that are held for investment.

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

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

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

	Dollar Amounts in Thousands										
	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
<b>Assets</b>											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1).....	JA36	4,167,218	G474	0	G475	1,403,335	G476	2,763,883	G477	0	1.
2. Not applicable											
3. Loans and leases held for sale.....	G483	0	G484	0	G485	0	G486	0	G487	0	3.
4. Loans and leases held for investment.....	G488	0	G489	0	G490	0	G491	0	G492	0	4.
5. Trading assets:											
a. Derivative assets.....	3543	0	G493	0	G494	0	G495	0	G496	0	5.a.
b. Other trading assets.....	G497	0	G498	0	G499	0	G500	0	G501	0	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b, above).....											
	F240	0	F684	0	F692	0	F241	0	F242	0	5.b.1.
6. All other assets.....	G391	65,634	G392	0	G395	0	G396	65,634	G804	0	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6).....	G502	4,232,852	G503	0	G504	1,403,335	G505	2,829,517	G506	0	7.
<b>Liabilities</b>											
8. Deposits.....	F252	0	F686	0	F694	0	F253	0	F254	0	8.
9. Not applicable											
10. Trading liabilities:											
a. Derivative liabilities.....	3547	0	G512	0	G513	0	G514	0	G515	0	10.a.
b. Other trading liabilities.....	G516	0	G517	0	G518	0	G519	0	G520	0	10.b.
11. and 12. not applicable											
13. All other liabilities.....	G805	0	G806	0	G807	0	G808	0	G809	0	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13).....	G531	0	G532	0	G533	0	G534	0	G535	0	14.

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





























**Schedule RC-R—Continued**

**Part II—Continued**

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

	(Column A) Total From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)
	Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503
11. Total balance sheet assets (3).....	10,738,431	(231,698)	1,622,513	0	0		3,608,182	1,529,786	4,145,043	64,603

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)
	Allocation by Risk-Weight Category							Application of Other Risk- Weighting Approaches
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
11. Total balance sheet assets (3).....	RCON S504	RCON S505	RCON S506	RCON S507			RCON S510	RCON H300
11. Total balance sheet assets (3).....	0	0	0	0			0	0

<sup>1</sup> Simplified Supervisory Formula Approach.

<sup>2</sup> Institutions should report held-to-maturity securities, net of allowances for credit losses in item 9.a, column A. Institutions should report as a negative number in item 9.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

<sup>3</sup> For each of columns A through R of item 11, report the sum of items 1 through 9. For item 11, the sum of columns B through R must equal column A. Item 11, column A, must equal Schedule RC, item 12.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column A) Face, Notional, or Other Amount	CCF <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)
				Allocation by Risk-Weight Category							
				0%	2%	4%	10%	20%	50%	100%	150%
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>3</sup></b>											
12. Financial standby letters of credit.....	RCON D991	1.0	RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511
	941,702		941,702	0	0	0		5,121	0	936,581	0
13. Performance standby letters of credit and transaction-related contingent items.....	RCON D997	0.5	RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512
	0		0	0				0	0	0	0
14. Commercial and similar letters of credit with an original maturity of one year or less.....	RCON G606	0.2	RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513
	0		0	0	0	0		0	0	0	0
15. Retained recourse on small business obligations sold with recourse.....	RCON G612	1.0	RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514
	0		0	0				0	0	0	0

<sup>1</sup> Credit conversion factor.

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

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



**Schedule RC-R—Continued**

**Part II—Continued**

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>1</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands				RCON H301	RCON H302	
16. Repo-style transactions (2).....				0	0	16.
17. All other off-balance sheet liabilities.....						17.
18. Unused commitments (excludes unused commitments to asset-backed commercial paper conduits):				RCON H303	RCON H304	
a. Original maturity of one year or less.....				0	0	18.a.
b. Original maturity exceeding one year .....				RCON H307	RCON H308	
19. Unconditionally cancelable commitments .....				0	0	18.b.
20. Over-the-counter derivatives .....						19.
21. Centrally cleared derivatives .....				RCON H309	RCON H310	
22. Unsettled transactions (failed trades) (3).....				7,000	7,000	20.
						21.
	RCON H198	RCON H199	RCON H200			
	0	0	0			22.

<sup>1</sup> Includes, for example, exposures collateralized by securitization exposures or mutual funds.

<sup>2</sup> Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

<sup>3</sup> For item 22, the sum of columns C through Q must equal column A.

**Schedule RC-R—Continued**

**Part II—Continued**

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
Allocation by Risk-Weight Category									
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	23.
	1,622,513	0	0	0	3,613,303	1,529,786	6,041,497	64,603	
24. Risk weight factor .....	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24) .....	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	25.
	0	0	0	0	722,661	764,893	6,041,497	96,905	

**Schedule RC-R—Continued**

**Part II—Continued**

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

	Totals	
Dollar Amounts in Thousands	RCON	Amount
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.....	S580	7,632,956
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules).....	S581	0
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2).....	B704	7,632,956
29. LESS: Excess AACL (1) .....	A222	20,480
30. LESS: Allocated transfer risk reserve .....	S3128	0
31. Total risk-weighted assets (item 28 minus items 29 and 30).....	G641	7,612,476

<sup>1</sup> Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of excess AACL.

<sup>2</sup> Sum of items 2.b through 20, column S; items 9.a, 9.b, 9.c, 9.d, and 10, columns T and U; item 25, columns C through Q; and item 27 (if applicable).

**Schedule RC-R—Continued**

**Part II—Continued**

**Memoranda**

		Dollar Amounts in Thousands		RCON	Amount	
1.	Current credit exposure across all derivative contracts covered by the regulatory capital rules .....			.G642	0	M.1.

		With a remaining maturity of						
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
		RCON	Amount	RCON	Amount	RCON	Amount	
2.	Notional principal amounts of over-the-counter derivative contracts:							
	a. Interest rate .....	S582	0	S583	50,000	S584	450,000	M.2.a.
	b. Foreign exchange rate and gold .....	S585	0	S586	0	S587	0	M.2.b.
	c. Credit (investment grade reference asset) .....	S588	0	S589	0	S590	0	M.2.c.
	d. Credit (non-investment grade reference asset) .....	S591	0	S592	0	S593	0	M.2.d.
	e. Equity .....	S594	0	S595	0	S596	0	M.2.e.
	f. Precious metals (except gold) .....	S597	0	S598	0	S599	0	M.2.f.
	g. Other .....	S600	0	S601	0	S602	0	M.2.g.
3.	Notional principal amounts of centrally cleared derivative contracts:							
	a. Interest rate .....	S603	0	S604	0	S605	0	M.3.a.
	b. Foreign exchange rate and gold .....	S606	0	S607	0	S608	0	M.3.b.
	c. Credit (investment grade reference asset) .....	S609	0	S610	0	S611	0	M.3.c.
	d. Credit (non-investment grade reference asset) .....	S612	0	S613	0	S614	0	M.3.d.
	e. Equity .....	S615	0	S616	0	S617	0	M.3.e.
	f. Precious metals (except gold) .....	S618	0	S619	0	S620	0	M.3.f.
	g. Other .....	S621	0	S622	0	S623	0	M.3.g.

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





# Schedule RC-S—Continued

## Memoranda

	Dollar Amounts in Thousands	RCON	Amount	
1. Not applicable				
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):				
a. Closed-end 1-4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements.....		B804	0	M.2.a.
b. Closed-end 1-4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements.....		B805	16,341	M.2.b.
c. Other financial assets (includes home equity lines) (1).....		A591	441	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans).....		F699	0	M.2.d.
<i>Memorandum item 3 is to be completed by banks with \$10 billion or more in total assets <sup>2</sup></i>				
3. Asset-backed commercial paper conduits:				
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.		B806	0	M.3.a1.
(2) Conduits sponsored by other unrelated institutions		B807	0	M.3.a2.
b. Unused commitments to provide liquidity to conduit structures:				
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.....		B808	0	M.3.b1.
(2) Conduits sponsored by other unrelated institutions.....		B809	0	M.3.b2.
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column G (2,3).....		C407	0	M.4.

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

<sup>2</sup> The \$10 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.

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

# Schedule RC-T—Fiduciary and Related Services

1. Does the institution have fiduciary powers? (If "NO", do not complete Schedule RC-T).....	RCON A345	YES	1.
2. Does the institution exercise the fiduciary powers it has been granted?.....	RCON A346	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).....	RCON B867	YES	3.

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

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

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

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

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

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
<b>Fiduciary and Related Assets</b>	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts.....	0	0	0	0	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....	RCON B872 0	RCON B873 0	RCON B874 0	RCON B875 0	5.a.
b. Employee benefit - defined benefit.....	RCON B876 0	RCON B877 0	RCON B878 0	RCON B879 0	5.b.
c. Other employee benefit and retirement-related accounts.....	RCON B880 0	RCON B881 0	RCON B882 0	RCON B883 0	5.c.
6. Corporate trust and agency accounts.....	RCON B884 671,120	RCON B885 0	RCON C001 2,146	RCON C002 0	6.
7. Investment management and investment advisory agency accounts.....	RCON B886 0	RCON J253 0	RCON B888 0	RCON J254 0	7.
8. Foundation and endowment trust and agency accounts..	RCON J255 0	RCON J256 0	RCON J257 0	RCON J258 0	8.
9. Other fiduciary accounts.....	RCON B890 0	RCON B891 0	RCON B892 0	RCON B893 0	9.
10. Total fiduciary accounts (sum of items 4 through 9).....	RCON B894 671,120	RCON B895 0	RCON B896 2,146	RCON B897 0	10.

**Schedule RC-T—Continued**

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
Dollar Amounts in Thousands					
11. Custody and safekeeping accounts.....		RCON B898 0		RCON B899 0	11.
12. Not applicable					
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11).....	RCON J259 0	RCON J260 0	RCON J261 0	RCON J262 0	13.

	Dollar Amounts in Thousands		RIAD	Amount	
	RIAD	Amount			
<b>Fiduciary and Related Services Income</b>					
14. Personal trust and agency accounts.....			B904	0	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit - defined contribution.....			B905	0	15.a.
b. Employee benefit - defined benefit.....			B906	0	15.b.
c. Other employee benefit and retirement-related accounts.....			B907	0	15.c.
16. Corporate trust and agency accounts.....			A479	228	16.
17. Investment management and investment advisory agency accounts.....			J315	0	17.
18. Foundation and endowment trust and agency accounts.....			J316	0	18.
19. Other fiduciary accounts.....			A480	0	19.
20. Custody and safekeeping accounts.....			B909	4	20.
21. Other fiduciary and related services income.....			B910	0	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a).....			4070	232	22.
23. Less: Expenses.....			C058	NR	23.
24. Less: Net losses from fiduciary and related services.....			A488	NR	24.
25. Plus: Intracompany income credits for fiduciary and related services.....			B911	NR	25.
26. Net fiduciary and related services income.....			A491	NR	26.

**Memoranda**

	Dollar Amounts in Thousands						
	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits.....	J263	NR	J264	NR	J265	NR	M.1.a.
b. Interest-bearing deposits.....	J266	NR	J267	NR	J268	NR	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations.....	J269	NR	J270	NR	J271	NR	M.1.c.
d. State, county, and municipal obligations.....	J272	NR	J273	NR	J274	NR	M.1.d.
e. Money market mutual funds.....	J275	NR	J276	NR	J277	NR	M.1.e.
f. Equity mutual funds.....	J278	NR	J279	NR	J280	NR	M.1.f.
g. Other mutual funds.....	J281	NR	J282	NR	J283	NR	M.1.g.
h. Common trust funds and collective investment funds.....	J284	NR	J285	NR	J286	NR	M.1.h.
i. Other short-term obligations.....	J287	NR	J288	NR	J289	NR	M.1.i.
j. Other notes and bonds.....	J290	NR	J291	NR	J292	NR	M.1.j.
k. Investments in unregistered funds and private equity investments.....	J293	NR	J294	NR	J295	NR	M.1.k.

**Schedule RC-T—Continued**

**Memoranda—Continued**

	(Column A) Personal Trust and Agency and Investment Management Agency Accounts		(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts		(Column C) All Other Accounts		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
1. l. Other common and preferred stocks.....	J296	NR	J297	NR	J298	NR	M.1.i.
m. Real estate mortgages.....	J299	NR	J300	NR	J301	NR	M.1.m.
n. Real estate.....	J302	NR	J303	NR	J304	NR	M.1.n.
o. Miscellaneous assets.....	J305	NR	J306	NR	J307	NR	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308	NR	J309	NR	J310	NR	M.1.p.

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

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

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

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

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

## Schedule RC-T—Continued

### Memoranda—Continued

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

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

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# Schedule RC-V—Variable Interest Entities<sup>1</sup>

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

<sup>1</sup> Institutions should report assets net of any applicable allowance for credit losses.

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

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

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

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

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

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

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

Comments?.....

RCON	YES / NO
6979	NO

*BANK MANAGEMENT STATEMENT (please type or print clearly):*  
(TEXT 6980)