

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 |
| TOTAL ASSETS | 10,738,431 | 10,350,561 |
| | | |
| 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 |
| TOTAL LIABILITIES | 9,591,824 | 9,403,633 |
| EQUITY | 1,146,608 | 946,928 |
| TOTAL LIAB. AND EQUITY | 10,738,431 | 10,350,561 |

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

| | (In Thousands) | |
|---|----------------|---------|
| | 2024 | 2023 |
| INTEREST INCOME | | |
| FEDERAL FUNDS SOLD | 600 | 913 |
| SECURITIES | 65,167 | 49,396 |
| LOANS | 149,314 | 124,664 |
| | 215,081 | 174,972 |
| INTEREST EXPENSE | | |
| 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 |
| NET INTEREST INCOME | 119,771 | 115,059 |
| PROVISION FOR LOAN LOSSES | 5,615 | 5,574 |
| NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES | 114,156 | 109,485 |
| NONINTEREST INCOME | 3,846 | 3,000 |
| NONINTEREST EXPENSE | | |
| 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 |
| NET INCOME | 100,026 | 96,227 |

Bank of North Dakota is pleased to provide its risk-based capital ratios as of June 30, 2024. You will notice Bank of North Dakota exceeds the capital ratios necessary to qualify as a “well-capitalized” bank per regulatory guidance.

Risk-Based Capital Ratio:

| | Bank of North Dakota | Well Capitalized per Guidance |
|-----------------------------------|-------------------------|----------------------------------|
| Leverage Ratio | 11.35% | 5.00% |
| Tier One Risk-Based Capital Ratio | 15.86% | 8.00% |
| Total Risk-Based Capital Ratio | 17.11% | 10.00% |

Bank of North Dakota is committed to exceeding the ratios for a “well-capitalized” correspondent and will provide your institution with updated capital and leverage ratios on a quarterly basis.

We have also included additional financial information to assist you in analyzing the financial condition and performance of Bank of North Dakota on the following page.

| | (Dollar Amounts in Thousands) | |
|---|-------------------------------|-------------|
| | 6/30/2024 | 6/30/2023 |
| Tier One Capital | \$1,207,040 | \$1,113,422 |
| Total Risk Based Capital | 1,302,452 | 1,196,692 |
| Total Risk Weighted Assets | 7,612,479 | 6,636,047 |
| Net Income (Annualized) | 200,588 | 194,049 |
| YTD Average Assets | 10,411,532 | 10,161,077 |
| YTD Average Equity | 1,099,268 | 1,061,914 |
| Total Gross Loans | 5,970,596 | 5,509,863 |
| Past Due Loans | 70,940 | 72,814 |
| Nonperforming Loans | 17,001 | 38,863 |
| Allowance for Credit Losses | 105,633 | 94,602 |
| | | |
| Return on Average Assets (Annualized) | 1.93% | 1.91% |
| Return on Average Equity (Annualized) | 18.25% | 18.27% |
| Past Due Loans/Total Loans | 1.19% | 1.32% |
| Nonperforming Loans/Total Loans | 0.28% | 0.71% |
| Allowance for Credit Losses/Total Loans | 1.77% | 1.72% |

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.

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.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports

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 | |
| 5. Noninterest income: | | | | | |
| 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. |
| d. Income from securities-related and insurance activities: | | | | | |
| (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. |
| h. Not applicable | | | | | |
| i. Net gains (losses) on sales of loans and leases..... | 5416 | 0 | | | 5.i. |
| j. Net gains (losses) on sales of other real estate owned..... | 5415 | 0 | | | 5.j. |
| k. Net gains (losses) on sales of other assets (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. |
| 6. a. Realized gains (losses) on held-to-maturity securities..... | 3521 | 0 | | | 6.a. |
| b. Realized gains (losses) on available-for-sale debt securities..... | 3196 | 0 | | | 6.b. |
| 7. Noninterest expense: | | | | | |
| a. Salaries and employee benefits..... | 4135 | 10,505 | | | 7.a. |
| b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)..... | 4217 | 237 | | | 7.b. |
| c. (1) Goodwill impairment losses..... | C216 | 0 | | | 7.c.1. |
| (2) Amortization expense and impairment losses for other intangible assets..... | 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. |
| 8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e)..... | HT69 | 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

| | Year-to-date | | |
|---|--------------|----------|--------|
| | RIAD | Amount | |
| Dollar Amounts in Thousands | | | |
| 1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes..... | RIAD | Amount | |
| | 4513 | 0 | M.1. |
| <i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets ¹</i> | | | |
| 2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)..... | 8431 | 0 | M.2. |
| 3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)..... | 4313 | 3,496 | M.3. |
| 4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))..... | 4507 | 30 | M.4. |
| 5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)..... | | Number | |
| | 4150 | 170 | M.5. |
| <i>Memorandum item 6 is to be completed by:</i> <ul style="list-style-type: none"> • 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 | | | |
| 6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5))..... | RIAD | Amount | |
| | 4024 | 6,772 | M.6. |
| 7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)..... | RIAD | Date | |
| | 9106 | 00000000 | M.7. |
| 8. Not applicable | | | |
| <i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets ¹</i> | | | |
| 9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account: | | | |
| a. Net gains (losses) on credit derivatives held for trading..... | C889 | 0 | M.9.a. |
| b. Net gains (losses) on credit derivatives held for purposes other than trading..... | C890 | 0 | M.9.b. |
| <i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets ¹</i> | | | |
| 10. Credit losses on derivatives (see instructions)..... | A251 | 0 | M.10. |
| 11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?..... | RIAD | YES / NO | |
| | A530 | NO | M.11. |
| 12. Not applicable | | | |

¹ The asset-size tests 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 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2024, would report 20240301.

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. |
| 14. Not applicable | | | |
| <i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets¹ 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. |

¹ 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 ¹ | | (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. |

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

² 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 ¹ | | (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> ² | | | | | |
| 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> ² | | | | | |
| • 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 |
| 3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges..... | C390 | NR |
| 4. Not applicable | | |
| 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 |
| | RIAD | |
| 7. Provisions for credit losses on off-balance-sheet credit exposures..... | 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.¹

| | (Column A) | | (Column B) | | |
|--|----------------|-----------|-------------------|---------|------|
| | Amortized Cost | | Allowance Balance | | |
| | RCON | Amount | RCON | Amount | |
| Dollar Amounts in Thousands | | | | | |
| Loans and Leases Held for Investment: | | | | | |
| 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. |

| | Allowance Balance | | |
|---|-------------------|--------|-----|
| | Amount | | |
| | RCON | Amount | |
| Dollar Amounts in Thousands | | | |
| Held-to-Maturity Securities: | | | |
| 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. |

¹ The \$1 billion asset-size test is based on the total assets reported on the June 30, 2023, Report of Condition.
² Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
³ Item 6, column B, must equal Schedule RC, item 4.c.
⁴ Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-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 |
| Dollar Amounts in Thousands | | | | |
| 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. | Initial allowances for credit losses recognized upon the acquisition of purchased credit-deteriorated assets (1) | JJ27 | 0 | 6.a. |
| b. | TEXT 4521 | 4521 | 0 | 6.b. |
| c. | TEXT 4522 | 4522 | 0 | 6.c. |
| 7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income): | | | | |
| Comments?..... | | RIAD | YES / NO | 7. |
| | | 4769 | NO | |

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 | |
|--|------|-----------------------------|------|------------|---------|
| Assets | | | | | |
| 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. |
| Liabilities | | | | | |
| 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 | |
|--|------|------------|-------|
| Liabilities—continued | | | |
| 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 | | | |
| Equity Capital | | | |
| Bank Equity Capital | | | |
| 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.¹
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. |

¹ 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. |

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

Schedule RC-B—Continued

| Dollar Amounts in Thousands | Held-to-maturity | | | | Available-for-sale | | | | |
|---|------------------------------|--------|--------------------------|--------|------------------------------|---------|--------------------------|---------|----------|
| | (Column A) Amortized Cost | | (Column B) Fair Value | | (Column C) Amortized Cost | | (Column D) Fair Value | | |
| | 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 | | |
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | 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.¹</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. |

¹ 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 ¹ | | (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 |

¹ 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 ¹ | | (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 | |
|--|-----------------------------|--------|------|--------|----------|
| | | | | | |
| 1. Loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1): | | | | | |
| a. Construction, land development, and other land loans: | | | | | |
| (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 assets¹ (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. |
| 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): | | | | | |
| (1) Loans secured by farmland..... | K166 | 12,506 | | | M.1.f.1. |
| (2) and (3) Not applicable | | | | | |

¹ 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:¹</i> <ul style="list-style-type: none"> • 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-C, Part I, Memorandum item 1.f, above..... | | K168 | 5,864 | | | | M.1.f.5. |
| 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)..... | | | | 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. |

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 Report fixed rate loans and leases by remaining maturity and floating rate loans by next repricing date.

³ 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.

⁴ 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> ² 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. |
| 7. Not applicable <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 | | | |

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

² 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> | | | | | | | |
| 12. Loans (not considered purchased credit-deteriorated) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: | | | | | | | |
| a. Loans secured by real estate..... | G091 | 0 | G092 | 0 | G093 | 0 | M.12.a. |
| 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> | | | |
| 13. Construction, land development, and other land loans with interest reserves: | | | |
| 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> | | | |
| 15. Reverse mortgages: | | | |
| 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 4,¹ 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 |

1.

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 4.¹ (Note: Item 4,¹ divided by the number of loans should NOT exceed \$100,000.).....

| Number of Loans | |
|-----------------|--------|
| RCON | Number |
| 5562 | NR |
| 5563 | NR |

2.a.

2.b.

| 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 ¹ (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4 ¹): | | | | | |
| 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. |

¹ 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:

- 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.).....

| Number of Loans | |
|-----------------|--------|
| RCON | Number |
| 5576 | NR |
| 5577 | NR |

6.a.

6.b.

| 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 | |
|---|-----------------------------|--|------|--------|--------|
| Assets | | | | | |
| 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. |
| Liabilities | | | | | |
| 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. |

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).

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 ¹ (Included in Column A) | | (Column C) Total Nontransaction Accounts (Including MMDAs) | |
| | RCON | Amount | RCON | Amount | RCON | Amount |
| Dollar Amounts in Thousands | | | | | | |
| Deposits of: | | | | | | |
| 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. |

¹ Includes interest-bearing and noninterest-bearing demand deposits.

² The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limit in effect on the report date.

Schedule RC-E—Continued

Memoranda—Continued

| | Dollar Amounts in Thousands | RCON | Amount | |
|---|-----------------------------|------|-----------|----------|
| 2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above): | | | | |
| a. Savings deposits: | | | | |
| (1) Money market deposit accounts (MMDAs)..... | 6810 | | 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. |
| 3. Maturity and repricing data for time deposits of \$250,000 or less: | | | | |
| a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: (1,2) | | | | |
| (1) Three months or less..... | HK07 | | 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. |
| 4. Maturity and repricing data for time deposits of more than \$250,000: | | | | |
| a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: (1,4) | | | | |
| (1) Three months or less..... | HK12 | | 2,512,735 | 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. |
| 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?..... | | | | |
| | 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 | |
|---|-----------------------------|------|--------|--------|
| 6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above): | | | | |
| a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use..... | | | | |
| | P753 | | 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 Assets¹

| | | 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 Averages¹

| | | Dollar Amounts in Thousands | | RCON | Amount | |
|--|--|-----------------------------|------------|------|--------|--------|
| Assets | | | | | | |
| 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. |
| Liabilities | | | | | | |
| 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. |

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

² Quarterly averages for all debt securities should be based on amortized cost.

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

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

a) Debt securities at amortized cost.

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

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

⁵ 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 Averages¹—Continued

Memorandum

| Dollar Amounts in Thousands | RCON | Amount |
|--|------|---------|
| <i>Memorandum item 1 is to be completed by:</i> ² | | |
| <ul style="list-style-type: none"> • 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 | | |
| 1. Loans to finance agricultural production and other loans to farmers..... | 3386 | 245,396 |

M.1.

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

² 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 lines¹ (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 assets¹</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 assets¹</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: | | | | | | |
| | | (Column A) | | (Column B) | | |
| | | Sold Protection | | Purchased Protection | | |
| | (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. |

¹ The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 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: ¹ | | | | | |
| (1) Positions covered under the Market Risk Rule: | | | | | |
| (a) Sold protection | G401 | 0 | | | 7. c.1. a. |
| (b) Purchased protection | G402 | 0 | | | 7. c.1. b. |
| (2) All other positions: | | | | | |
| (a) Sold protection | G403 | 0 | | | 7. c.2. a. |
| (b) Purchased protection that is recognized as a guarantee for regulatory capital purposes | G404 | 0 | | | 7. c.2. b. |
| (c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes | G405 | 0 | | | 7. c.2. c. |

| Dollar Amounts in Thousands | Remaining Maturity of: | | | | | |
|---|--------------------------------|--------|---|--------|-------------------------------|--------|
| | (Column A) One Year or Less | | (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: ² | | | | | | |
| (a) Investment grade..... | G406 | 0 | G407 | 0 | G408 | 0 |
| (b) Subinvestment grade | G409 | 0 | G410 | 0 | G411 | 0 |
| (2) Purchased credit protection: ³ | | | | | | |
| (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 |
| <i>Item 16 is to be completed only by banks with total assets of \$10 billion or more.¹</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. |

¹ 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):¹

- (1)

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

 8.b.1.
- (2)

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

 8.b.2.
- (3)

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

 8.b.3.
- (4)

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

 8.b.4.
- (5)

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

 8.b.5.
- (6)

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

 8.b.6.
- (7)

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

 8.b.7.
- (8)

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

 8.b.8.
- (9)

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

 8.b.9.
- (10)

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

 8.b.10.

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

- (1)

| | |
|------|------|
| TE01 | N529 |
|------|------|

 8.c.1.
- (2)

| | |
|------|------|
| TE02 | N529 |
|------|------|

 8.c.2.
- (3)

| | |
|------|------|
| TE03 | N529 |
|------|------|

 8.c.3.
- (4)

| | |
|------|------|
| TE04 | N529 |
|------|------|

 8.c.4.
- (5)

| | |
|------|------|
| TE05 | N529 |
|------|------|

 8.c.5.
- (6)

| | |
|------|------|
| TE06 | N529 |
|------|------|

 8.c.6.

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

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.

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

Schedule RC-M—Continued

| | | Dollar Amounts in Thousands | | 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: ² | | | | | |
| 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 ³ 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. |

¹ 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 | | | | | | | |
| 1. Loan modifications to borrowers experiencing financial difficulty included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): | | | | | | | |
| a. Construction, land development, and other land loans: | | | | | | | |
| (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):¹</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. |
| 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): | | | | | | | |
| (1) Loans secured by farmland..... | K130 | 0 | K131 | 0 | K132 | 0 | M.1.f.1. |
| (2) and (3) Not applicable | | | | | | | |

¹ 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> ¹ | | | | | | | |
| • 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. |
| 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)..... | 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> ¹ | | | | | | | |
| 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:</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. |

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.

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.²</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: ¹ | | | | | |
| (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: ¹ | | | | | |
| (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: ¹ | | | | | |
| (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: ¹ | | | | | |
| (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 ²</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 | | | | | |

¹ The dollar amounts used as the basis for reporting in Memorandum items 1.a through 1.d reflect the deposit insurance limits in effect on the report date.

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

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

Schedule RC-O—Continued

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

Memoranda—Continued

| | Dollar Amounts in Thousands | 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> | | | |
| 16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1) | L189 | 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 |
| | e. Credit cards..... | RCON N040 | RCON N041 | RCON N042 | RCON N043 | RCON N044 | RCON N045 | RCON N046 |
| | | NR | NR | NR | NR | NR | NR | NR |
| | f. Automobile loans..... | RCON N055 | RCON N056 | RCON N057 | RCON N058 | RCON N059 | RCON N060 | RCON N061 |
| | | NR | NR | NR | NR | NR | NR | NR |
| | g. Student loans..... | RCON N070 | RCON N071 | RCON N072 | RCON N073 | RCON N074 | RCON N075 | RCON N076 |
| | | 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 |
| | i. Consumer leases..... | RCON N100 | RCON N101 | RCON N102 | RCON N103 | RCON N104 | RCON N105 | RCON N106 |
| | | NR | NR | NR | NR | NR | NR | NR |
| | j. Total..... | RCON N115 | RCON N116 | RCON N117 | RCON N118 | RCON N119 | RCON N120 | RCON N121 |
| | | 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.

| Dollar Amounts in Thousands | Two-Year Probability of Default (PD) | | | | | | (Column O) PDs Were Derived Using ¹ 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 |
| Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | |
| 18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default: | | | | | | | | |
| a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations..... | 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 |
| | NR | NR | NR | NR | NR | NR | NR | NR |
| e. Credit cards..... | RCON N062 | RCON N063 | RCON N064 | RCON N065 | RCON N066 | RCON N067 | RCON N068 | RCON N069 |
| | NR | NR | NR | NR | NR | NR | NR | NR |
| f. Automobile loans..... | RCON N077 | RCON N078 | RCON N079 | RCON N080 | RCON N081 | RCON N082 | RCON N083 | RCON N084 |
| | NR | NR | NR | NR | NR | NR | NR | NR |
| g. Student loans..... | RCON N092 | RCON N093 | RCON N094 | RCON N095 | RCON N096 | RCON N097 | RCON N098 | RCON N099 |
| | NR | NR | NR | NR | NR | NR | NR | NR |
| h. Other consumer loans and revolving credit plans other than credit cards..... | RCON N107 | RCON N108 | RCON N109 | RCON N110 | RCON N111 | RCON N112 | RCON N113 | RCON N114 |
| | NR | NR | NR | NR | NR | NR | NR | NR |
| i. Consumer leases..... | RCON N122 | RCON N123 | RCON N124 | RCON N125 | RCON N126 | RCON N127 | RCON N128 | |
| | NR | NR | NR | NR | NR | NR | NR | |
| j. Total..... | | | | | | | | |

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

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

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale¹ 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. |

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

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

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

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

| | Dollar Amounts in Thousands | | | | | | | | | | |
|---|--|-----------|---|--------|--|-----------|--|-----------|--|--------|--------|
| | (Column A) Total Fair Value Reported on Schedule RC | | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | | (Column C) Level 1 Fair Value Measurements | | (Column D) Level 2 Fair Value Measurements | | (Column E) Level 3 Fair Value Measurements | | |
| | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | |
| Assets | | | | | | | | | | | |
| 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. |
| Liabilities | | | | | | | | | | | |
| 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-Q—Continued

| | | (Column A) Total Fair Value Reported on Schedule RC | | (Column B) LESS: Amounts Netted in the Determination of Total Fair Value | | (Column C) Level 1 Fair Value Measurements | | (Column D) Level 2 Fair Value Measurements | | (Column E) Level 3 Fair Value Measurements | |
|--|------|--|--------|---|--------|--|--------|--|--------|--|--------|
| Dollar Amounts in Thousands | | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount | RCON | Amount |
| Memoranda | | | | | | | | | | | |
| 1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than \$100,000 and exceed 25% of item 6): | | | | | | | | | | | |
| a. Mortgage servicing assets..... | | | | | | | | | | | |
| | G536 | 0 | G537 | 0 | G538 | 0 | G539 | 0 | G540 | 0 | M.1.a. |
| b. Nontrading derivative assets..... | | | | | | | | | | | |
| | G541 | 0 | G542 | 0 | G543 | 0 | G544 | 0 | G545 | 0 | M.1.b. |
| c. TEXT Fair Value of interest Rate Swaps | | | | | | | | | | | |
| | G546 | 65,634 | G547 | 0 | G548 | 0 | G549 | 65,634 | G550 | 0 | M.1.c. |
| d. TEXT | | | | | | | | | | | |
| | G551 | 0 | G552 | 0 | G553 | 0 | G554 | 0 | G555 | 0 | M.1.d. |
| e. TEXT | | | | | | | | | | | |
| | G556 | 0 | G557 | 0 | G558 | 0 | G559 | 0 | G560 | 0 | M.1.e. |
| f. TEXT | | | | | | | | | | | |
| | G561 | 0 | G562 | 0 | G563 | 0 | G564 | 0 | G565 | 0 | M.1.f. |
| 2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than \$100,000 and exceed 25% of item 13): | | | | | | | | | | | |
| a. Loan commitments (not accounted for as derivatives)..... | | | | | | | | | | | |
| | F261 | 0 | F689 | 0 | F697 | 0 | F262 | 0 | F263 | 0 | M.2.a. |
| b. Nontrading derivative liabilities..... | | | | | | | | | | | |
| | G566 | 0 | G567 | 0 | G568 | 0 | G569 | 0 | G570 | 0 | M.2.b. |
| c. TEXT | | | | | | | | | | | |
| | G571 | 0 | G572 | 0 | G573 | 0 | G574 | 0 | G575 | 0 | M.2.c. |
| d. TEXT | | | | | | | | | | | |
| | G576 | 0 | G577 | 0 | G578 | 0 | G579 | 0 | G580 | 0 | M.2.d. |
| e. TEXT | | | | | | | | | | | |
| | G581 | 0 | G582 | 0 | G583 | 0 | G584 | 0 | G585 | 0 | M.2.e. |
| f. TEXT | | | | | | | | | | | |
| | G586 | 0 | G587 | 0 | G588 | 0 | G589 | 0 | G590 | 0 | M.2.f. |

Schedule RC-Q—Continued

Memoranda—Continued

| Dollar Amounts in Thousands | RCON | Amount | |
|--|------|--------|----------|
| 3. Loans measured at fair value (included in Schedule RC-C, Part I, items 1 through 9): | | | |
| a. Loans secured by real estate: | | | |
| (1) Secured by 1-4 family residential properties..... | HT87 | 0 | M.3.a.1. |
| (2) All other loans secured by real estate..... | HT88 | 0 | M.3.a.2. |
| b. Commercial and industrial loans..... | F585 | 0 | M.3.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | | | |
| | HT89 | 0 | M.3.c. |
| d. Other loans..... | F589 | 0 | M.3.d. |
| 4. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-Q, Memorandum item 3): | | | |
| a. Loans secured by real estate: | | | |
| (1) Secured by 1-4 family residential properties..... | HT91 | 0 | M.4.a.1. |
| (2) All other loans secured by real estate..... | HT92 | 0 | M.4.a.2. |
| b. Commercial and industrial loans..... | F597 | 0 | M.4.b. |
| c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)..... | | | |
| | HT93 | 0 | M.4.c. |
| d. Other loans..... | F601 | 0 | M.4.d. |

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

| | Dollar Amounts in Thousands | | RCOA | Amount | |
|---|-----------------------------|-----------|------|--------|------|
| Common Equity Tier 1 Capital | | | | | |
| 1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares..... | P742 | 74,000 | | | 1. |
| 2. Retained earnings (1)..... | KW00 | 1,133,040 | | | 2. |
| a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.) | RCOA | Number | | | 2.a. |
| | JJ29 | 0 | | | |
| 3. Accumulated other comprehensive income (AOCI)..... | RCOA | Amount | | | 3. |
| | B530 | (60,432) | | | |
| a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) | 0=No | RCOA | | | 3.a. |
| | 1=Yes | P838 | 1 | | |
| 4. Common equity tier 1 minority interest includable in common equity tier 1 capital..... | RCOA | Amount | | | 4. |
| | P839 | 0 | | | |
| 5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)..... | P840 | 1,146,608 | | | 5. |
| Common Equity Tier 1 Capital: Adjustments and Deductions | | | | | |
| 6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)..... | P841 | 0 | | | 6. |
| 7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs..... | P842 | 0 | | | 7. |
| 8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs..... | P843 | 0 | | | 8. |
| 9. AOCI-related adjustments (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f): | | | | | |
| a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)..... | P844 | (126,066) | | | 9.a. |
| b. Not applicable | | | | | |
| c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)..... | P846 | 65,634 | | | 9.c. |
| d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)..... | P847 | 0 | | | 9.d. |
| e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)..... | P848 | 0 | | | 9.e. |
| f. To be completed only by institutions that entered "0" for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)..... | P849 | NR | | | 9.f. |

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

Schedule RC-R—Continued

Part I - Continued

| Dollar Amounts in Thousands | RCOA | Amount | |
|--|------|------------|-------|
| 10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions: | | | |
| a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)..... | Q258 | 0 | 10.a. |
| b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions..... | P850 | 0 | 10.b. |
| 11. Not applicable | | | |
| 12. Subtotal (item 5 minus items 6 through 10.b)..... | P852 | 1,207,040 | 12. |
| 13. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12..... | LB58 | 0 | 13. |
| 14. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12..... | LB59 | 0 | 14. |
| 15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12..... | LB60 | 0 | 15. |
| 16. Not applicable | | | |
| 17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (1) to cover deductions..... | P857 | 0 | 17. |
| 18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)..... | P858 | 0 | 18. |
| 19. Common equity tier 1 capital (item 12 minus item 18)..... | P859 | 1,207,040 | 19. |
| Additional Tier 1 Capital | | | |
| 20. Additional tier 1 capital instruments plus related surplus..... | P860 | 0 | 20. |
| 21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital..... | P861 | 0 | 21. |
| 22. Tier 1 minority interest not included in common equity tier 1 capital..... | P862 | 0 | 22. |
| 23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)..... | P863 | 0 | 23. |
| 24. LESS: Additional tier 1 capital deductions..... | P864 | 0 | 24. |
| 25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)..... | P865 | 0 | 25. |
| Tier 1 Capital | | | |
| 26. Tier 1 capital (sum of items 19 and 25)..... | 8274 | 1,207,040 | 26. |
| Total Assets for the Leverage Ratio | | | |
| 27. Average total consolidated assets (2)..... | KW03 | 10,638,737 | 27. |
| 28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (sum of items 6, 7, 8, 10.b, 13 through 15, 17, and certain elements of item 24 - see instructions)..... | P875 | 0 | 28. |
| 29. LESS: Other deductions from (additions to) assets for leverage ratio purposes..... | B596 | 0 | 29. |
| 30. Total assets for the leverage ratio (item 27 minus items 28 and 29)..... | A224 | 10,638,737 | 30. |

1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.

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

Schedule RC-R—Continued

Part I - Continued

Leverage Ratio*

31. Leverage ratio (item 26 divided by item 30)

| | |
|------|------------|
| RCOA | Percentage |
| 7204 | 11.3457% |

 31.

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

| | |
|-------|--------|
| 0=No | RCOA |
| 1=Yes | LE74 0 |

 31.a.

If your institution entered "1" for Yes in item 31.a:

- Complete items 32 through 37 and, if applicable, items 38.a through 38.c,
- Do not complete items 39 through 55.b, and
- Do not complete Part II of Schedule RC-R.

If your institution entered "0" for No in item 31.a:

- Skip (do not complete) items 32 through 38.c,
- Complete items 39 through 55.b, as applicable, and
- Complete Part II of Schedule RC-R.

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

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

| | |
|-------|------|
| | RCOA |
| 1=Yes | NC99 |

 31.b.

Qualifying Criteria and Other Information for CBLR Institutions*

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

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

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

Schedule RC-R—Continued

Part I - Continued

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

| | Dollar Amounts in Thousands | | RCOA | Amount | |
|---|-----------------------------|---------------|------|--------|------------|
| Tier 2 Capital¹ | | | | | |
| 39. Tier 2 capital instruments plus related surplus..... | P866 | 0 | | | 39. |
| 40. Non-qualifying capital instruments subject to phase-out from tier 2 capital..... | P867 | 0 | | | 40. |
| 41. Total capital minority interest that is not included in tier 1 capital..... | P868 | 0 | | | 41. |
| 42. Adjusted allowances for credit losses (AACL) includable in tier 2 capital (2)..... | 5310 | 95,412 | | | 42. |
| 43. Not applicable | | | | | |
| 44. Tier 2 capital before deductions (sum of items 39 through 42)..... | P870 | 95,412 | | | 44. |
| 45. LESS: Tier 2 capital deductions..... | P872 | 0 | | | 45. |
| 46. Tier 2 capital (greater of item 44 minus item 45, or zero)..... | 5311 | 95,412 | | | 46. |
| Total Capital | | | | | |
| 47. Total capital (sum of items 26 and 46)..... | 3792 | 1,302,452 | | | 47. |
| Total Risk-Weighted Assets | | | | | |
| 48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)..... | A223 | 7,612,476 | | | 48. |
| Risk-Based Capital Ratios* | | | | | |
| | RCOA | Percentage | | | |
| 49. Common equity tier 1 capital ratio (item 19 divided by item 48)..... | P793 | 15.8561% | | | 49. |
| 50. Tier 1 capital ratio (item 26 divided by item 48)..... | 7206 | 15.8561% | | | 50. |
| 51. Total capital ratio (item 47 divided by item 48)..... | 7205 | 17.1094% | | | 51. |
| Capital Buffer* | | | | | |
| 52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments: | | | | | |
| a. Capital conservation buffer | H311 | 9.1094% | | | 52.a. |
| b. Institutions subject to Category III capital standards only: Total applicable capital buffer | RCOW | | | | |
| | H312 | NR | | | 52.b. |
| | RCOA | Amount | | | |
| 53. Eligible retained income (3)..... | H313 | NR | | | 53. |
| 54. Distributions and discretionary bonus payments during the quarter (4)..... | H314 | NR | | | 54. |
| Supplementary Leverage Ratio* | | | | | |
| 55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information: | | | | | |
| a. Total leverage exposure (5)..... | H015 | NR | | | 55.a. |
| b. Supplementary leverage ratio..... | | Percentage | | | |
| | H036 | NR | | | 55.b. |

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

- 1 An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
- 2 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
- 3 Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
- 4 Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.
- 5 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

Institutions that entered "1" for Yes in Schedule RC-R, Part I, item 31.a, do not have to complete Schedule RC-R, Part II. Institutions are required to assign a 100 percent risk weight to all assets not specifically assigned a risk weight under Subpart D of the federal banking agencies' regulatory capital rules¹ and not deducted from tier 1 or tier 2 capital.

| | (Column A) | (Column B) | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|-------------------------------|--|------------------------------------|----------------|----------------|------------|------------------------|--------------------|----------------|----------------|
| | Totals From Schedule RC | Adjustments to Totals Reported in Column A | Allocation by Risk-Weight Category | | | | | | | |
| | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% |
| Dollar Amounts in Thousands | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount |
| Balance Sheet Asset Categories² | | | | | | | | | | |
| 1. Cash and balances due from depository institutions..... | RCON D957 501,815 | RCON S396 0 | RCON D958 352,896 | | | | RCON D959 148,918 | RCON S397 0 | RCON D960 0 | RCON S398 0 |
| 2. Securities: | | | | | | | | | | |
| a. Held-to-maturity securities (3)..... | RCON D961 0 | RCON S399 0 | RCON D962 0 | RCON HJ74 0 | RCON HJ75 0 | | RCON D963 0 | RCON D964 0 | RCON D965 0 | RCON S400 0 |
| b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading..... | RCON JA21 4,167,219 | RCON S402 (126,065) | RCON D967 1,265,002 | RCON HJ76 0 | RCON HJ77 0 | | RCON D968 3,027,281 | RCON D969 1,000 | RCON D970 0 | RCON S403 0 |
| 3. Federal funds sold and securities purchased under agreements to resell: | | | | | | | | | | |
| a. Federal funds sold..... | RCON D971 37,735 | | RCON D972 0 | | | | RCON D973 37,735 | RCON S410 0 | RCON D974 0 | RCON S411 0 |
| b. Securities purchased under agreements to resell..... | RCON H171 0 | RCON H172 0 | | | | | | | | |
| 4. Loans and leases held for sale: | | | | | | | | | | |
| a. Residential mortgage exposures..... | RCON S413 0 | RCON S414 0 | RCON H173 0 | | | | RCON S415 0 | RCON S416 0 | RCON S417 0 | |
| b. High volatility commercial real estate exposures..... | RCON S419 0 | RCON S420 0 | RCON H174 0 | | | | RCON H175 0 | RCON H176 0 | RCON H177 0 | RCON S421 0 |

¹ For national banks and federal savings associations, 12 CFR Part 3; for state member banks, 12 CFR Part 217; and for state nonmember banks and state savings associations, 12 CFR Part 324.

² All securitization exposures held as on-balance sheet assets of the reporting institution are to be excluded from items 1 through 8 and are to be reported instead in item 9.

³ Institutions should report held-to-maturity securities net of allowances for credit losses in item 2.a, column A. Institutions should report as a negative number in item 2.a., column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|---|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Allocation by Risk-Weight Category | | | | | | | |
| | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% |
| Dollar Amounts in Thousands | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount |
| 4. Loans and leases held for sale (continued): | | | | | | | | | | |
| c. Exposures past due 90 days or more or on nonaccrual (1)..... | RCON S423 | RCON S424 | RCON S425 | RCON HJ78 | RCON HJ79 | | RCON S426 | RCON S427 | RCON S428 | RCON S429 |
| | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| d. All other exposures..... | RCON S431 | RCON S432 | RCON S433 | RCON HJ80 | RCON HJ81 | | RCON S434 | RCON S435 | RCON S436 | RCON S437 |
| | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| 5. Loans and leases held for investment (2): | RCON S439 | RCON S440 | RCON H178 | | | | RCON S441 | RCON S442 | RCON S443 | |
| a. Residential mortgage exposures..... | 301,722 | 0 | 0 | | | | 202,803 | 98,928 | (9) | |
| b. High volatility commercial real estate exposures..... | RCON S445 | RCON S446 | RCON H179 | | | | RCON H180 | RCON H181 | RCON H182 | RCON S447 |
| | 32,351 | 0 | 0 | | | | 0 | 0 | 0 | 32,351 |
| c. Exposures past due 90 days or more or on nonaccrual (3)..... | RCON S449 | RCON S450 | RCON S451 | RCON HJ82 | RCON HJ83 | | RCON S452 | RCON S453 | RCON S454 | RCON S455 |
| | 47,577 | 0 | 0 | 0 | 0 | | 0 | 15,325 | 0 | 32,252 |
| d. All other exposures..... | RCON S457 | RCON S458 | RCON S459 | RCON HJ84 | RCON HJ85 | | RCON S460 | RCON S461 | RCON S462 | RCON S463 |
| | 5,588,946 | 0 | 0 | 0 | 0 | | 169,788 | 1,390,805 | 4,028,353 | 0 |
| 6. LESS: Allowance for credit losses on loans and leases..... | RCON 3123 | RCON 3123 | | | | | | | | |
| | 105,633 | 105,633 | | | | | | | | |

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

2 Institutions should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.

3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

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

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

² For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

³ For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

| | (Column A) Totals From Schedule RC | (Column B) Adjustments to Totals Reported in Column A | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|---|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|
| | | | Allocation by Risk-Weight Category | | | | | | | |
| | | | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% |
| Dollar Amounts in Thousands | | | | | | | | | | |
| | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount |
| 7. Trading assets..... | RCON D976 | RCON S466 | RCON D977 | RCON HJ86 | RCON HJ87 | | RCON D978 | RCON D979 | RCON D980 | RCON S467 |
| | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 |
| | RCON D981 | RCON S469 | RCON D982 | RCON HJ88 | RCON HJ89 | | RCON D983 | RCON D984 | RCON D985 | RCON H185 |
| 8. All other assets (1,2,3)..... | 166,699 | 0 | 4,615 | 0 | 0 | | 21,657 | 23,728 | 116,699 | 0 |
| a. Separate account bank-owned life insurance..... | | | | | | | | | | |
| b. Default fund contributions to central counterparties..... | | | | | | | | | | |

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

Schedule RC-R—Continued

Part II—Continued

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

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

² Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.

Schedule RC-R—Continued

Part II—Continued

| | (Column A) Totals | (Column B) Adjustments to Totals Reported in Column A | (Column Q) Allocation by Risk-Weight Category (Exposure Amount) | (Column T) Total Risk-Weighted Asset Amount by Calculation Methodology | (Column U) |
|---|----------------------|--|---|---|------------|
| | | | 1250% | SSFA ¹ | Gross-Up |
| | Amount | Amount | Amount | Amount | Amount |
| Dollar Amounts in Thousands | | | | | |
| Securitization Exposures: On- and Off-Balance Sheet | | | | | |
| 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 |

¹ Simplified Supervisory Formula Approach.

² 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.

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

Schedule RC-R—Continued

Part II—Continued

| | (Column A) Face, Notional, or Other Amount | CCF ¹ | (Column B) Credit Equivalent Amount ² | (Column C) | (Column D) | (Column E) | (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 |
| Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)³ | | | | | | | | | | | |
| 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 |

¹ Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

| | (Column A) Face, Notional, or Other Amount | CCF ¹ | (Column B) Credit Equivalent Amount ² | (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 | Amount | Amount | |
| 16. Repo-style transactions (3)..... | RCON S515 | | RCON S516 | RCON S517 | RCON S518 | RCON S519 | | RCON S520 | RCON S521 | RCON S522 | RCON S523 | |
| 0 | 1.0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| 17. All other off-balance sheet liabilities..... | RCON G618 | | RCON G619 | RCON G620 | | | | RCON G621 | RCON G622 | RCON G623 | RCON S524 | |
| 6,876 | 1.0 | 6,876 | 0 | | | 0 | | 0 | 6,876 | 0 | 0 | 0 |
| 18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits): | | | | | | | | | | | | |
| a. Original maturity of one year or less..... | RCON S525 | | RCON S526 | RCON S527 | RCON HJ96 | RCON HJ97 | | RCON S528 | RCON S529 | RCON S530 | RCON S531 | |
| 33,495 | 0.2 | 6,699 | 0 | 0 | 0 | 0 | | 0 | 0 | 6,699 | 0 | 0 |
| b. Original maturity exceeding one year | RCON G624 | | RCON G625 | RCON G626 | RCON HJ98 | RCON HJ99 | | RCON G627 | RCON G628 | RCON G629 | RCON S539 | |
| 1,892,596 | 0.5 | 946,298 | 0 | 0 | 0 | 0 | | 0 | 0 | 946,298 | 0 | 0 |
| 19. Unconditionally cancelable commitments | RCON S540 | | RCON S541 | | | | | | | | | |
| 0 | 0.0 | 0 | | | | | | | | | | |
| 20. Over-the-counter derivatives | | | RCON S542 | RCON S543 | RCON HK00 | RCON HK01 | | RCON S544 | RCON S545 | RCON S546 | RCON S547 | RCON S548 |
| | | | 7,000 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| | | | RCON S549 | RCON S550 | RCON S551 | RCON S552 | | | RCON S554 | RCON S555 | RCON S556 | RCON S557 |
| | | | 0 | 0 | 0 | 0 | | | 0 | 0 | 0 | 0 |
| 21. Centrally cleared derivatives | | | | | | | | | | | | |
| 22. Unsettled transactions (failed trades) (4) | RCON H191 | | | RCON H193 | | | | RCON H194 | RCON H195 | RCON H196 | RCON H197 | |
| 0 | | | | 0 | | | | 0 | 0 | 0 | 0 | |

¹ Credit conversion factor.

² For items 16 through 19, column A multiplied by credit conversion factor.

³ Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.

⁴ For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

| | (Column O) | (Column P) | (Column Q) | (Column R) | (Column S) | |
|---|------------------------------------|------------|------------|---|----------------------------|-------|
| | Allocation by Risk-Weight Category | | | Application of Other Risk-Weighting Approaches ¹ | | |
| | 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 | |
| | | | | 0 | 0 | 18.b. |
| 19. Unconditionally cancelable commitments | | | | | | 19. |
| 20. Over-the-counter derivatives | | | | RCON H309 | RCON H310 | |
| | | | | 7,000 | 7,000 | 20. |
| 21. Centrally cleared derivatives | | | | | | 21. |
| 22. Unsettled transactions (failed trades) (3)..... | RCON H198 | RCON H199 | RCON H200 | | | |
| | 0 | 0 | 0 | | | 22. |

¹ Includes, for example, exposures collateralized by securitization exposures or mutual funds.

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

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

Schedule RC-R—Continued

Part II—Continued

| | (Column C) | (Column D) | (Column E) | (Column F) | (Column G) | (Column H) | (Column I) | (Column J) |
|---|------------------------------------|------------|------------|------------|------------|------------|------------|------------|
| | Allocation by Risk-Weight Category | | | | | | | |
| | 0% | 2% | 4% | 10% | 20% | 50% | 100% | 150% |
| Dollar Amounts in Thousands | Amount | Amount | Amount | Amount | Amount | Amount | Amount | Amount |
| 23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) | RCON G630 | RCON S558 | RCON S559 | RCON S560 | RCON G631 | RCON G632 | RCON G633 | RCON S561 |
| | 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% |
| 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 |
| | 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 |

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

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

| | | 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 |
| b. | Foreign exchange rate and gold | S585 | 0 | S586 | 0 | S587 | 0 |
| c. | Credit (investment grade reference asset) | S588 | 0 | S589 | 0 | S590 | 0 |
| d. | Credit (non-investment grade reference asset) | S591 | 0 | S592 | 0 | S593 | 0 |
| e. | Equity | S594 | 0 | S595 | 0 | S596 | 0 |
| f. | Precious metals (except gold) | S597 | 0 | S598 | 0 | S599 | 0 |
| g. | Other | S600 | 0 | S601 | 0 | S602 | 0 |
| 3. | Notional principal amounts of centrally cleared derivative contracts: | | | | | | |
| a. | Interest rate | S603 | 0 | S604 | 0 | S605 | 0 |
| b. | Foreign exchange rate and gold | S606 | 0 | S607 | 0 | S608 | 0 |
| c. | Credit (investment grade reference asset) | S609 | 0 | S610 | 0 | S611 | 0 |
| d. | Credit (non-investment grade reference asset) | S612 | 0 | S613 | 0 | S614 | 0 |
| e. | Equity | S615 | 0 | S616 | 0 | S617 | 0 |
| f. | Precious metals (except gold) | S618 | 0 | S619 | 0 | S620 | 0 |
| g. | Other | S621 | 0 | S622 | 0 | S623 | 0 |

| | | 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 |
| b. | Held-to-maturity debt securities..... | .JJ31 | 0 |
| c. | Other financial assets measured at amortized cost..... | .JJ32 | 0 |

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

| | (Column A) 1-4 Family Residential Loans | | (Columns B - F) Not applicable | | (Column G) All Other Loans, All Leases, and All other Assets | |
|--|--|--------|-----------------------------------|--------|---|--------|
| | RCON | Amount | RCON | Amount | RCON | Amount |
| Dollar Amounts in Thousands | | | | | | |
| Bank Securitization Activities | | | | | | |
| 1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements | B705 | 0 | | | B711 | 0 |
| 2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1..... | HU09 | 0 | | | HU15 | 0 |
| 3. Not applicable | | | | | | |
| 4. Past due loan amounts included in item 1: | | | | | | |
| a. 30-89 days past due..... | B733 | 0 | | | B739 | 0 |
| b. 90 days or more past due..... | B740 | 0 | | | B746 | 0 |
| 5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date): | | | | | | |
| a. Charge-offs..... | RIAD | | | | RIAD | |
| b. Recoveries..... | B747 | 0 | | | B753 | 0 |
| b. Recoveries..... | B754 | 0 | | | B760 | 0 |
| <i>Item 6 is to be completed by banks with \$10 billion or more total assets¹</i> | | | | | | |
| 6. Amount of ownership (or seller's) interests carried as:..... | | | | | RCON | |
| 7. and 8. Not applicable | | | | | HU19 | 0 |
| For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions | | | | | | |
| 9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements..... | RCON | | | | B782 | 0 |
| <i>Item 10 is to be completed by banks with \$10 billion or more in total assets¹</i> | | | | | | |
| 10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures..... | B783 | 0 | | | B789 | 0 |
| Bank Asset Sales | | | | | | |
| 11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank..... | B790 | 0 | | | B796 | 441 |
| 12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11..... | B797 | 0 | | | B803 | 441 |

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

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 assets²</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. |

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

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

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

Schedule RC-T—Fiduciary and Related Services

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

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 | |
|---|-----------------------------|--|------|--------|-------|
| | | | | | |
| Fiduciary and Related Services Income | | | | | |
| 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.l. |
| 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 | | | NR |
| (1) Issues reported in Memorandum item 2.a that are in default..... | J313 | NR | | | NR |
| b. Transfer agent, registrar, paying agent, and other corporate agency..... | B929 | NR | | | NR |

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:

Rob Pfennig

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Schedule RC-V—Variable Interest Entities¹

| | (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. |

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

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

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

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

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

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

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

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

Comments?.....

| | |
|------|----------|
| RCON | YES / NO |
| 6979 | NO |

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