BANK OF NORTH DAKOTA
BALANCE SHEETS
DECEMBER 31, 2025 and 2024
Unaudited

	(In Thousands)	
	2025	2024
CASH	305,155	75,422
DUE FROM BANKS	293,038	314,773
FFS & SEC PURCH UNDER REPOS	11,245	16,540
SECURITIES	3,904,164	4,230,188
LOANS	6,110,290	6,142,954
LESS: ALLOW. FOR LOAN LOSS	(113,858)	(106,535)
	5,996,432	6,036,419
OTHER ASSETS	147,898	163,136
TOTAL ASSETS	10,657,933	10,836,478
DEPOSITS		
NON-INTEREST BEARING	615,002	615,171
INTEREST BEARING	8,123,327	8,074,996
	8,738,329	8,690,167
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	398,035	370,327
SHORT AND LONG-TERM DEBT	150,000	480,000
OFF BALANCE SHEET RESERVE ALLOW.	7,313	10,568
OTHER LIABILITIES	16,076	14,506
TOTAL LIABILITIES	9,309,753	9,565,568
EQUITY	1,348,180	1,270,910
TOTAL LIAB. AND EQUITY	10,657,933	10,836,478

BANK OF NORTH DAKOTA
STATEMENTS OF INCOME
DECEMBER 31, 2025 and 2024
Unaudited

	(In Thousands)	
	2025	2024
INTEREST INCOME		
FEDERAL FUNDS SOLD	545	1,207
SECURITIES	173,841	140,948
LOANS	323,761	307,888
	498,147	450,043
INTEREST EXPENSE		
DEPOSITS	188,191	196,844
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS	17,388	20,034
SHORT AND LONG-TERM DEBT	477	(6,884)
	206,056	209,994
NET INTEREST INCOME	292,091	240,049
PROVISION FOR LOAN LOSSES	9,426	10,703
NET INTEREST INCOME AFTER PROV FOR LOAN LOSSES	282,665	229,346
NONINTEREST INCOME	(8,562)	8,714
NONINTEREST EXPENSE		
SALARIES AND BENEFITS	24,553	21,749
IT & SYSTEM COSTS	9,246	7,766
OCCUPANCY AND EQUIPMENT	868	857
OTHER OPERATING EXPENSES	7,672	7,253
	42,339	37,625
NET INCOME	231,764	200,435

Bank of North Dakota is pleased to provide its risk-based capital ratios as of December 31, 2025. 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	12.13%	5.00%
Tier One Risk-Based Capital Ratio	16.37%	8.00%
Total Risk-Based Capital Ratio	17.62%	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)	
	12/31/2025	12/31/2024
Tier One Capital	$1,264,928	$1,291,443
Total Risk Based Capital	1,361,832	1,388,872
Total Risk Weighted Assets	7,728,075	7,774,699
Net Income (Annualized)	231,764	200,435
Average Assets	10,478,547	10,560,258
Average Equity	1,378,688	1,165,100
Total Gross Loans	6,110,290	6,142,955
Past Due Loans	73,527	104,669
Nonperforming Loans	71,580	10,886
Allowance for Credit Losses	113,858	106,535
Return on Average Assets (Annualized)	2.21%	1.90%
Return on Average Equity (Annualized)	16.81%	17.20%
Past Due Loans/Total Loans	1.20%	1.70%
Nonperforming Loans/Total Loans	1.17%	0.18%
Allowance for Credit Losses/Total Loans	1.86%	1.73%

Board of Governors of the Federal Reserve System OMB Number: 7100-0036
Federal Deposit Insurance Corporation OMB Number: 3064-0052
Office of the Comptroller of the Currency OMB Number: 1557-0081
Approval expires September 30, 2028

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 December 31, 2025

(20251231)
(RCON 9999)

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

This report form is to be filed by 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.

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.

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

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.

Governor Kelly Armstrong

Attorney General Drew Wrigley

Ag Commissioner Doug Goehring

Submission of Reports

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

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

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

FDIC Certificate Number 9 0 3 7 4
(RSSD 9050)

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

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

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

Bismarck
City (RSSD 9130)

ND
State Abbrev. (RSSD 9200)

58506
ZIP Code (RSSD 9220)

Legal Entity Identifier (LEI) 54930047TZ2DPGOO5R28
(Report only if your institution already has an LEI.) (RCON 9224)

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
Area Code / Phone Number / Extension (TEXT C493)

(701) 328-5793
Area Code / FAX 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
Area Code / Phone Number / Extension (TEXT 8902)

(701) 328-5793
Area Code / FAX Number (TEXT 9116)

Chief Executive Officer Contact Information

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

Chief Executive Officer

Don Morgan
Name (TEXT FT42)

domorgan@nd.gov
E-mail Address (TEXT FT44)

(701) 328-4631
Area Code / Phone Number / Extension (TEXT FT43)

(701) 328-5855
Area Code / FAX Number (TEXT FT45)

Emergency Contact Information

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

Primary Contact

Don Morgan
Name (TEXT C366)

President
Title (TEXT C367)

domorgan@nd.gov
E-mail Address (TEXT C368)

(701) 328-4631
Area Code / Phone Number / Extension (TEXT C369)

(701) 328-5855
Area Code / FAX 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
Area Code / Phone Number / Extension (TEXT C374)

(701) 328-5793
Area Code / FAX Number (TEXT C375)

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

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

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

Primary Contact

Rhonda Mendieta
Name (TEXT C437)

Compliance Officer
Title (TEXT C438)

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

(701) 328-5751
Area Code / Phone Number / Extension (TEXT C440)

Secondary Contact

Jennifer Lang
Name (TEXT C442)

Banking Compliance Officer
Title (TEXT C443)

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E-mail Address (TEXT C444)

(701) 328-5816
Area Code / Phone Number / Extension (TEXT C445)

Third Contact

Christy Steffenhagen
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Chief Risk Officer
Title (TEXT C871)

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

(701) 328-5856
Area Code / Phone Number / Extension (TEXT C873)

Fourth Contact

Name (TEXT C875)

Title (TEXT C876)

E-mail Address (TEXT C877)

Area Code / Phone Number / Extension (TEXT C878)

Consolidated Report of Income
For the period January 1, 2025 — December 31, 2025

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	14,191	1.a.1.a.
(b) All other loans secured by real estate	4436	174,165	1.a.1.b.
(2) Commercial and industrial loans	4012	45,114	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	45,285	1.a.3.b.
(4) Not applicable			
(5) All other loans (1)	4058	45,006	1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5))	4010	323,761	1.a.6.
b. Income from lease financing receivables	4065	0	1.b.
c. Interest income on balances due from depository institutions (2)	4115	3,723	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	10,919	1.d.1.
(2) Mortgage-backed securities	B489	157,616	1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	50	1.d.3.
e. Not applicable			
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	545	1.f.
g. Other interest income	4518	1,533	1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g)	4107	498,147	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	44,667	2.a.1.
(2) Nontransaction accounts:			
(a) Savings deposits (includes MMDAs)	0093	13,328	2.a.2.a.
(b) Time deposits of $250,000 or less	HK03	458	2.a.2.b.
(c) Time deposits of more than $250,000	HK04	129,738	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	17,388	2.b.
c. Interest on trading liabilities and other borrowed money	4185	477	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	206,056	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	292,091	3.
4. Provisions for credit losses (3)	JJ33	9,426	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	Year-to-date Amount	
5. Noninterest income:					
a. Income from fiduciary activities (1)			4070	567	5.a.
b. Service charges on deposit accounts			4080	663	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	62	5.d.2.
(3) Fees and commissions from annuity sales			C887	0	5.d.3.
(4) Underwriting income from insurance and reinsurance activities			C386	0	5.d.4.
(5) Income from other insurance activities			C387	0	5.d.5.
e. Venture capital revenue			B491	0	5.e.
f. Net servicing fees			B492	4,293	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	2,375	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	7,960			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	(16,762)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	24,553	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	667	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	16,879	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	42,099			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	231,764			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	231,764			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	231,764			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	231,764			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	231,764			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

Dollar Amounts in Thousands		Year-to-date RIAD	Year-to-date Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	M.1.	4513	0	
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[1]				
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8)	M.2.	8431	0	
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)	M.3.	4313	8,010	
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	M.4.	4507	50	
5. Number of full-time equivalent employees at end of current period (round to the nearest whole number)	M.5.	4150	177	Number
Memorandum item 6 is to be completed by:[1] • *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))	M.6.	4024	15,004	
7. If the reporting institution has applied pushdown accounting this calendar year, report the date of the institution's acquisition (see instructions) (2)	M.7.	9106	00000000	Date
8. Not applicable				
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets.[1]				
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				
a. Net gains (losses) on credit derivatives held for trading	M.9.a.	C889	0	
b. Net gains (losses) on credit derivatives held for purposes other than trading	M.9.b.	C890	0	
Memorandum item 10 is to be completed by banks with $300 million or more in total assets.[1]				
10. Credit losses on derivatives (see instructions)	M.10.	A251	0	
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	M.11.	A530	NO	YES / NO
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, 2024, Report of Condition.

2 Report the date in YYYYMMDD format. For example, a bank acquired on March 1, 2025, would report 20250301.

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
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.a.1.
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.b.1.
14. Not applicable			
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets[1] that answered "Yes" to Schedule RC-E, Memorandum item 5.			
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, 2024, Report of Condition.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	1,270,910	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	1,270,910	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	231,764	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	258,278	9.
10. Other comprehensive income (1)	B511	103,784	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	1,348,180	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.

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans 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	37	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	17	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	5	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	366	C896	2	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	C897	346	C898	1,740	1.e.2.
2. and 3. Not applicable					
4. Commercial and industrial loans	4638	6,837	4608	112	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	30	4628	342	7.
8. Lease financing receivables	4266	0	4267	0	8.
9. Total (sum of items 1 through 8)	4635	7,596	4605	2,238	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

Dollar Amounts in Thousands	(Column A) Charge-offs[1] Calendar year-to-date RIAD	Amount	(Column B) Recoveries Calendar year-to-date RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, Part I, items 4 and 7, above	5409	25	5410	29	M.1.
2. Memorandum items 2.a through 2.d are to be completed by banks with $300 million or more in total assets:[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.
Memorandum item 3 is to be completed by:[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	30	4665	342	M.3.

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

	Calendar Year-to-date RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases)	C388	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, 2024, Report of Condition.

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment RIAD	Amount	(Column B) Held-to-Maturity Debt Securities RIAD	Amount	(Column C) Available-for-Sale Debt Securities RIAD	Amount	
1. Balance most recently reported for the December 31, 2024, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	106,535	JH88	0	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	2,238	JH89	0	JH95	0	2.
3. LESS: Charge-offs (column A must equal Part I, item 9, column A, above less Schedule RI-B, Part II, item 4, column A)	C079	7,596	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (1)	4230	12,681	JH90	0	JH96	0	5.
6. Adjustments* (see instructions for this schedule)	C233	0	JH91	0	JH97	0	6.
7. Balance end of current period (sum of items 1, 2, 5, and 6, less items 3 and 4) (column A must equal Schedule RC, item 4.c)	3123	113,858	JH93	0	JH99	0	7.

* Describe on Schedule RI-E - Explanations.

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

Memoranda

Dollar Amounts in Thousands	RIAD	Amount	
1. Allocated transfer risk reserve included in Schedule RI-B, Part II, item 7, column A, above	C435	0	M.1.
Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges	C389	NR	M.2.
3. Amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges	C390	NR	M.3.
4. Not applicable			
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above)	JJ02	0	M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above)	RCON		
	JJ03	0	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures	MG93	(3,255)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above)	MG94	0	M.8.

Schedule RI-C—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]

Dollar Amounts in Thousands	(Column A) Amortized Cost RCON	(Column A) Amortized Cost Amount	(Column B) Allowance Balance RCON	(Column B) Allowance Balance Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans	JJ04	425,846	JJ12	19,077	1.a.
b. Commercial real estate loans	JJ05	2,700,480	JJ13	64,719	1.b.
c. Residential real estate loans	JJ06	259,259	JJ14	1,021	1.c.
2. Commercial loans (2)	JJ07	1,773,585	JJ15	29,041	2.
3. Credit cards	JJ08	0	JJ16	0	3.
4. Other consumer loans	JJ09	951,120	JJ17	0	4.
5. Unallocated, if any			JJ18	0	5.
6. Total (sum of items 1.a through 5) (3)	JJ11	6,110,290	JJ19	113,858	6.

Dollar Amounts in Thousands	Allowance Balance RCON	Allowance Balance Amount	
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, 2024, Report of Condition.

2 Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.

3 Item 6, column B, must equal Schedule RC, item 4.c.

4 Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-E—Explanations

Schedule RI-E is to be completed each quarter on a calender 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	RIAD	Year-to-date Amount	
1. Other noninterest income (from Schedule RI, item 5.l)			
Itemize and describe amounts greater than $100,000 that exceed 7% 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	195	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	720	1h.
i. TEXT 4462 Letters of Credit Fees	4462	1,089	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	9,207	2.a.
b. Advertising and marketing expenses	0497	1,658	2.b.
c. Directors' fees	4136	26	2.c.
d. Printing, stationery, and supplies	C018	213	2.d.
e. Postage	8403	311	2.e.
f. Legal fees and expenses	4141	96	2.f.
g. FDIC deposit insurance assessments	4146	0	2.g.
h. Accounting and auditing expenses	F556	404	2.h.
i. Consulting and advisory expenses	F557	202	2.i.
j. Automated teller machine (ATM) and interchange expenses	F558	0	2.j.
k. Telecommunications expenses	F559	206	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	869	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

Dollar Amounts in Thousands	RIAD	Year-to-date Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):			
a. TEXT B526	B526	0	4.a.
b. TEXT B527	B527	0	4.b.
5. Other transactions with stockholders (including 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):

	RIAD	YES / NO	
Comments?	4769	NO	7.

Other explanations (please type or print clearly; 750 character limit):
(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 December 31, 2025

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands			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	335,750	1.a.
b. Interest-bearing balances (2)			0071	262,443	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	3,890,912	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	11,245	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	6,110,290			4.b.
c. LESS: Allowance for credit losses on loans and leases	3123	113,858			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)			B529	5,996,432	4.d.
5. Trading assets (from Schedule RC-D)			3545	0	5.
6. Premises and fixed assets (including right-of-use assets)			2145	8,287	6.
7. Other real estate owned (from Schedule RC-M)			2150	644	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	152,220	11.
12. Total assets (sum of items 1 through 11)			2170	10,657,933	12.
Liabilities					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E)			2200	8,738,329	13.a.
(1) Noninterest-bearing (7)	6631	615,002			13.a.1.
(2) Interest-bearing	6636	8,123,327			13.a.2.
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased (8)			B993	398,035	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	150,000	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	23,389	20.
21. Total liabilities (sum of items 13 through 20)	2948	9,309,753	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	1,190,929	26.a.
b. Accumulated other comprehensive income (1)	B530	83,251	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	1,348,180	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	1,348,180	28.
29. Total liabilities and equity capital (sum of items 21 and 28)	3300	10,657,933	29.

Memoranda

To be reported with the March Report of Condition.

	RCON	Number	
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024	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.

	RCON	Date	
2. Bank's fiscal year-end date (report the date in MMDD format)	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	289,518	1.a.
b. Currency and coin	0080	43,809	1.b.
2. Balances due from depository institutions in the U.S	0082	3,520	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	0	3.
4. Balances due from Federal Reserve Banks	0090	261,346	4.
5. Total (sum of items 1 through 4) (must equal Schedule RC, sum of items 1.a and 1.b)	0010	598,193	5.

1 The $300 million asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-B—Securities

Exclude assets held for trading.

	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities	0211	0	0213	0	1286	19,695	1287	19,664	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	229,955	HT53	229,875	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	492	G303	504	4.a.1.
(2) Issued by FNMA and FHLMC	G304	0	G305	0	G306	367,470	G307	371,983	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	144,374	G315	141,428	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	36,805	K145	37,561	4.c.1.a.
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.1.b.

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

Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value 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	3,053,711	K153	3,088,897	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	3,853,502	1773	3,890,912	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	1,787,177	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	128,461	M.2.a.1.
(2) Over three months through 12 months	A550	33,172	M.2.a.2.
(3) Over one year through three years	A551	24,694	M.2.a.3.
(4) Over three years through five years	A552	18,490	M.2.a.4.
(5) Over five years through 15 years	A553	83,284	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	1,215	M.2.b.1.
(2) Over three months through 12 months	A556	2,114	M.2.b.2.
(3) Over one year through three years	A557	0	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	87,989	M.2.b.5.
(6) Over 15 years	A560	281,170	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	1,753,122	M.2.c.1.
(2) Over three years	A562	1,477,203	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	420,833	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	1778	0	M.3.
4. Structured notes (included in the held-to-maturity and available-for-sale accounts in Schedule RC-B, items 2, 3, 5, and 6):			
a. Amortized cost	8782	0	M.4.a.
b. Fair value	8783	0	M.4.b.

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

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

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

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

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

Schedule RC-B—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Held-to-maturity (Column A) Amortized Cost RCON	Held-to-maturity (Column A) Amortized Cost Amount	Held-to-maturity (Column B) Fair Value RCON	Held-to-maturity (Column B) Fair Value Amount	Available-for-sale (Column C) Amortized Cost RCON	Available-for-sale (Column C) Amortized Cost Amount	Available-for-sale (Column D) Fair Value RCON	Available-for-sale (Column D) Fair Value Amount	
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with $10 billion or more in total assets.[1]									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	0	B841	0	M.5.a.
b. Home equity lines	B842	0	B843	0	B844	0	B845	0	M.5.b.
c. Automobile loans	B846	0	B847	0	B848	0	B849	0	M.5.c.
d. Other consumer loans	B850	0	B851	0	B852	0	B853	0	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	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	M.6.f.
g. Other collateral or reference assets	G372	0	G373	0	G374	0	G375	0	M.6.g.
7. Guaranteed by U.S. Government agencies or sponsored agencies included in Schedule RC-B, item 5.b	PU98	0	PU99	0	PV00	0	PV01	0	M.7.

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

Schedule RC-C—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] RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1-4 family residential construction loans			F158	39,276	1.a.1.
(2) Other construction loans and all land development and other land loans			F159	410,799	1.a.2.
b. Secured by farmland (including farm residential and other improvements)			1420	613,439	1.b.
c. Secured by 1-4 family residential properties:					
(1) Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit			1797	0	1.c.1.
(2) Closed-end loans secured by 1-4 family residential properties:					
(a) Secured by first liens			5367	323,909	1.c.2.a.
(b) Secured by junior liens			5368	4,869	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties			1460	625,889	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			F160	634,165	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties			F161	847,037	1.e.2.
2. Loans to depository institutions and acceptances of other banks			1288	50,000	2.
a. To commercial banks in the U.S.:	B531	0			2.a.
b. To other depository institutions in the U.S	B534	50,000			2.b.
c. To banks in foreign countries	B535	0			2.c.
3. Loans to finance agricultural production and other loans to farmers			1590	285,683	3.
4. Commercial and industrial loans			1766	646,872	4.
a. To U.S. addressees (domicile)	1763	646,872			4.a.
b. To non-U.S. addressees (domicile)	1764	0			4.b.
5. Not applicable					
6. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper):					
a. Credit cards			B538	0	6.a.
b. Other revolving credit plans			B539	0	6.b.
c. Automobile loans			K137	0	6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans)			K207	953,645	6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.			2107	356,388	8.

1 The $300 million asset-size test is based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-C—Continued

Part I. Continued

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with $300 Million or More in Total Assets[1] RCON	Amount	(Column B) To Be Completed by All Banks RCON	Amount	
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions			J454	259,877	9.a.
b. Other loans			J464	58,442	9.b.
(1) Loans for purchasing or carrying securities, including margin loans	1545	56,742			9.b.1.
(2) All other loans (exclude consumer loans)	J451	1,700			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	6,110,290	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	7,708	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F576	4,161	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K160	7,858	M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K161	3,926	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K162	2,044	M.1.d.2.
e. Commercial and industrial loans	K256	5,078	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon or more in total assets[1] (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):			
(1) To U.S. addressees (domicile)	K163	5,078	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	11,255	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	7,678	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, 2024, 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	450			M.1.f.4.c.
Memorandum item 1.f.(5) is to be completed by:[1] • *Banks with $300 millon or more in total assets* • *Banks with less than $300 millon 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	3,127			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	42,030	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	5,384	M.2.a.1.
(2) Over three months through 12 months			A565	11,162	M.2.a.2.
(3) Over one year through three years			A566	20,769	M.2.a.3.
(4) Over three years through five years			A567	14,173	M.2.a.4.
(5) Over five years through 15 years			A568	26,719	M.2.a.5.
(6) Over 15 years			A569	245,702	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	341,216	M.2.b.1.
(2) Over three months through 12 months			A571	341,584	M.2.b.2.
(3) Over one year through three years			A572	1,451,436	M.2.b.3.
(4) Over three years through five years			A573	909,470	M.2.b.4.
(5) Over five years through 15 years			A574	1,418,793	M.2.b.5.
(6) Over 15 years			A575	1,252,301	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	699,346	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, 2024, 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	368,805	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. To be completed by banks with $300 million or more in total assets:[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.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a.	C391	NR	M.6.
7. Not applicable			
Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.			
8. Closed-end loans with negative amortization features secured by 1-4 family residential properties: a. Total amount of closed-end loans with negative amortization features secured by 1-4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	0	M.8.a.
Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1-4 family residential properties	F231	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.
Memorandum items 10.a through 10.e are to be completed by banks with $10 billion or more in total assets.[2]			
10. Loans to nondepository financial institutions:			
a. Loans to mortgage credit intermediaries	PV05	0	M.10.a.
b. Loans to business credit intermediaries	PV06	0	M.10.b.
c. Loans to private equity funds	PV07	0	M.10.c.
d. Loans to consumer credit intermediaries	PV08	0	M.10.d.
e. Other loans to nondepository financial institutions	PV09	259,877	M.10.e.
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 asset-size tests are based on the total assets reported on the June 30, 2024, Report of Condition.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for credit losses on loans and leases (as reported in Schedule RC, item 4.c) as of the preceding December 31 report date.			
13. Construction, land development, and other land loans 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.
Memorandum item 14 is to be completed by all banks.	RCON		
14. Pledged loans and leases	G378	1,061,182	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above)	PR04	0	M.15.a.
b. Estimated number of reverse mortgage loan referrals to other lenders during the year from whom compensation has been received for services performed in connection with the origination of the reverse mortgages	PR05	Number 0	M.15.b.
c. Principal amount of reverse mortgage originations that have been sold during the year	PR06	Amount 0	M.15.c.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

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

	RCON	YES / NO	
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.")	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.

	Number of Loans		
	RCON	Number	
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.)	5562	NR	2.a.
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.)	5563	NR	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	308	5565	16,789	3.a.
b. With original amounts of more than $100,000 through $250,000	5566	307	5567	51,663	3.b.
c. With original amounts of more than $250,000 through $1,000,000	5568	373	5569	188,237	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	264	5571	11,329	4.a.
b. With original amounts of more than $100,000 through $250,000	5572	159	5573	27,125	4.b.
c. With original amounts of more than $250,000 through $1,000,000	5574	178	5575	93,061	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

	RCON	YES / NO	
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.")	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.

	Number of Loans		
	RCON	Number	
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.)	5576	NR	6.a.
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.)	5577	NR	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	520	5579	28,152	7.a.
b. With original amounts of more than $100,000 through $250,000	5580	553	5581	91,934	7.b.
c. With original amounts of more than $250,000 through $500,000	5582	454	5583	161,298	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	965	5585	37,387	8.a.
b. With original amounts of more than $100,000 through $250,000	5586	202	5587	31,767	8.b.
c. With original amounts of more than $250,000 through $500,000	5588	85	5589	30,762	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 appplicable			
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

Dollar Amounts in Thousands	Transaction Accounts (Column A) Total Transaction Accounts (Including Total Demand Deposits) RCON	Amount	Transaction Accounts (Column B) Memo: Total Demand Deposits[1] (Included in Column A) RCON	Amount	Nontransaction Accounts (Column C) Total Nontransaction Accounts (Including MMDAs) RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	482,927			B550	116,134	1.
2. U.S. Government	2202	0			2520	0	2.
3. States and political subdivisions in the U.S.	2203	1,262,675			2530	6,396,663	3.
4. Commercial banks and other depository institutions in the U.S.	B551	406,917			B552	73,013	4.
5. Banks in foreign countries	2213	0			2236	0	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	0			2377	0	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	2,152,519	2210	2,148,557	2385	6,585,810	7.

Memoranda

Dollar Amounts in Thousands	RCON	Amount	
1. Selected components of total deposits (i.e., sum of item 7, columns A and C):			
a. Total Individual Retirement Accounts (IRAs) and Keogh Plan accounts	6835	3,357	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	7,659,338	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	1,332,075	M.2.a.1.
(2) Other savings deposits (excludes MMDAs)	0352	113,420	M.2.a.2.
b. Total time deposits of less than $100,000	6648	5,835	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	12,572	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	5,121,907	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	2,518	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	7,186	M.3.a.1.
(2) Over three months through 12 months	HK08	10,768	M.3.a.2.
(3) Over one year through three years	HK09	399	M.3.a.3.
(4) Over three years	HK10	55	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	17,954	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	2,509,947	M.4.a.1.
(2) Over three months through 12 months	HK13	1,813,000	M.4.a.2.
(3) Over one year through three years	HK14	425,136	M.4.a.3.
(4) Over three years	HK15	373,824	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	4,322,947	M.4.b.

	RCON	YES / NO	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	P752	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, 2024, Report of Condition.

Schedule RC-E—Continued

Memoranda—Continued

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

Schedule RC-F—Other Assets[1]

Dollar Amounts in Thousands	RCON	Amount	
1. Accrued interest receivable (2)	B556	86,559	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	13,252	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	52,409	6.
a. Prepaid expenses — 2166: 836			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: 45,841			6.c.
d. Not applicable			
e. Computer software — FT33: 121			6.e.
f. Accounts receivable — FT34: 5,611			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	152,220	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	8,647	1.a.
b. Other expenses accrued and unpaid (includes accrued income taxes payable)	3646	5,347	1.b.
2. Net deferred tax liabilities (2)	3049	0	2.
3. Allowance for credit losses on off-balance sheet credit exposures	B557	7,313	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25% of this item)	2938	2,082	4.
a. Accounts payable — 3066: 89			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	23,389	5.

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

Schedule RC-K—Quarterly Averages[1]

Dollar Amounts in Thousands	RCON	Amount	
Assets			
1. Interest-bearing balances due from depository institutions	3381	101,172	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2)			
(excluding mortgage-backed securities)	B558	259,578	2.
3. Mortgage-backed securities (2)	B559	3,288,811	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	17,237	5.
6. Loans:			
a. Total loans	3360	6,098,389	6.a.
b. Loans secured by real estate:			
(1) Loans secured by 1-4 family residential properties	3465	328,529	6.b.1.
(2) All other loans secured by real estate	3466	3,170,605	6.b.2.
c. Commercial and industrial loans	3387	646,824	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	960,244	6.d.2.
Item 7 is to be completed by (1) banks that reported total trading assets of $10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.			
7. Trading Assets	3401	NR	7.
8. Lease financing receivables (net of unearned income)	3484	0	8.
9. Total assets (4)	3368	10,431,965	9.
Liabilities			
10. Interest-bearing transaction accounts (interest-bearing demand deposits, NOW accounts,			
ATS accounts, and telephone and preauthorized transfer accounts)	3485	1,664,529	10.
11. Nontransaction accounts:			
a. Savings deposits (includes MMDAs)	B563	985,977	11.a.
b. Time deposits of $250,000 or less	HK16	18,703	11.b.
c. Time deposits of more than $250,000	HK17	5,460,390	11.c.
12. Federal funds purchased and securities sold under agreements to repurchase	3353	348,897	12.
13. To be completed by banks with $100 million or more in total assets: (5)			
Other borrowed money (includes mortgage indebtedness)	3355	124,054	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, 2024, Report of Condition.

Schedule RC-K—Quarterly Averages[1]—Continued

Memorandum

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 1 is to be completed by:[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.*			
1. Loans to finance agricultural production and other loans to farmers	3386	285,683	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, 2024, 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.
Item 1.a.(1) is to be completed for the December report only.			
(1) Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above)	HT72	0	1.a.1.
b. Credit card lines	3815	0	1.b.
Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either $300 million or more in total assets or $300 million or more in credit card lines[1] (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).			
(1) Unused consumer credit card lines	J455	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	28,036	1.c.1.a.
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	336,463	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	460,218	1.e.1.
(2) Loans to depository financial institutions	PV10	323,556	1.e.2.
(3) Loans to nondepository financial institutions	PV11	65,000	1.e.3.
Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with $10 billion or more in total assets.[1]			
(a) Loans to mortgage credit intermediaries	PV12	60,000	1.e.3.a.
(b) Loans to business credit intermediaries	PV13	0	1.e.3.b.
(c) Loans to private equity funds	PV14	0	1.e.3.c.
(d) Loans to consumer credit intermediaries	PV15	0	1.e.3.d.
(e) Other loans to nondepository financial institutions	PV16	5,000	1.e.3.e.
(4) All other unused commitments	J459	661,073	1.e.4.
2. Financial standby letters of credit	3819	806,930	2.
Item 2.a is to be completed by banks with $1 billion or more in total assets.[1]			
a. Amount of financial standby letters of credit conveyed to others	3820	0	2.a.
3. Performance standby letters of credit	3821	0	3.
Item 3.a is to be completed by banks with $1 billion or more in total assets.[1]			
a. Amount of performance standby letters of credit conveyed to others	3822	0	3.a.
4. Commercial and similar letters of credit	3411	0	4.
5. Not applicable			
6. Securities lent and borrowed:			
a. Securities lent (including customers' securities lent where the customer is indemnified against loss by the reporting bank)	3433	0	6.a.
b. Securities borrowed	3432	0	6.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	RCON	Amount	RCON	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	0	C969	0	7.a.1.
(2) Total return swaps	C970	0	C971	0	7.a.2.
(3) Credit options	C972	0	C973	0	7.a.3.
(4) Other credit derivatives	C974	0	C975	0	7.a.4.

[1] The asset-size tests and the $300 million credit card lines test are based on the total assets and credit card lines reported on the June 30, 2024, Report of Condition.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Sold Protection RCON	Amount	(Column B) Purchased Protection 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

	RCON	Amount	
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 RCON	Amount	(Column B) Over One Year Through Five Years RCON	Amount	(Column C) Over Five Years RCON	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: [2]							
(a) Investment grade	G406	0	G407	0	G408	0	7.d.1.a.
(b) Subinvestment grade	G409	0	G410	0	G411	0	7.d.1.b.
(2) Purchased credit protection: [3]							
(a) Investment grade	G412	0	G413	0	G414	0	7.d.2.a.
(b) Subinvestment grade	G415	0	G416	0	G417	0	7.d.2.b.

	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	
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	229,521	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
	Amount	Amount	Amount	Amount	
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):	RCON 8693	RCON 8694	RCON 8695	RCON 8696	
a. Futures contracts	0	0	0	0	12.a.
	RCON 8697	RCON 8698	RCON 8699	RCON 8700	
b. Forward contracts	0	0	0	0	12.b.
c. Exchange-traded option contracts:					
	RCON 8701	RCON 8702	RCON 8703	RCON 8704	
(1) Written options	0	0	0	0	12.c.1.
	RCON 8705	RCON 8706	RCON 8707	RCON 8708	
(2) Purchased options	0	0	0	0	12.c.2.
d. Over-the-counter option contracts:					
	RCON 8709	RCON 8710	RCON 8711	RCON 8712	
(1) Written options	0	0	0	0	12.d.1.
	RCON 8713	RCON 8714	RCON 8715	RCON 8716	
(2) Purchased options	0	0	0	0	12.d.2.
	RCON 3450	RCON 3826	RCON 8719	RCON 8720	
e. Swaps	500,000	0	0	0	12.e.
13. Total gross notional amount of derivative contracts held for	RCON A126	RCON A127	RCON 8723	RCON 8724	
trading	0	0	0	0	13.
14. Total gross notional amount of derivative contracts held for	RCON 8725	RCON 8726	RCON 8727	RCON 8728	
purposes other than trading	500,000	0	0	0	14.
a. Interest rate swaps where the bank has agreed to pay	RCON A589				
a fixed rate	500,000				14.a.
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:	RCON 8733	RCON 8734	RCON 8735	RCON 8736	
(1) Gross positive fair value	0	0	0	0	15.a.1.
	RCON 8737	RCON 8738	RCON 8739	RCON 8740	
(2) Gross negative fair value	0	0	0	0	15.a.2
b. Contracts held for purposes other than trading:	RCON 8741	RCON 8742	RCON 8743	RCON 8744	
(1) Gross positive fair value	45,841	0	0	0	15.b.1.
	RCON 8745	RCON 8746	RCON 8747	RCON 8748	
(2) Gross negative fair value	0	0	0	0	15.b.2.

Schedule RC-L—Continued

Dollar Amounts in Thousands	(Column A) Banks and Securities Firms RCON	(Column A) Banks and Securities Firms Amount	(Columns B - D) Not applicable	(Column E) Corporations and All Other Counterparties RCON	(Column E) Corporations and All Other Counterparties Amount	
Item 16 is to be completed only by banks with total assets of $10 billion or more.[1]						
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, 2024, 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	36,089	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 6			1.b.
2. Intangible assets:					
a. Mortgage servicing assets			3164	0	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	61			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	644	3.e.
f. Total (sum of items 3.a through 3.e) (must equal Schedule RC, item 7)			2150	644	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	150,000	5.a.1.a.
(b) Over one year through three years			F056	0	5.a.1.b.
(c) Over three years through five years			F057	0	5.a.1.c.
(d) Over five years			F058	0	5.a.1.d.
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3)			2651	150,000	5.a.2.
(3) Structured advances (included in items 5.a.(1)(a) - (d) above)			F059	0	5.a.3.
b. Other borrowings:					
(1) Other borrowings with a remaining maturity or next repricing date of: (4)					
(a) One year or less			F060	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	150,000	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	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569	NO	6.

	RCON	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	0	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.

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

10. Secured liabilities:

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

	RCON	YES / NO	
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?	G463	YES	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?	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.
Items 14.a and 14.b are to be completed annually in the December report only.			
14. Captive insurance and reinsurance subsidiaries:			
a. Total assets of captive insurance subsidiaries (1)	K193	0	14.a.
b. Total assets of captive reinsurance subsidiaries (1)	K194	0	14.b.
Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.			
15. Qualified Thrift Lender (QTL) test:			
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	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	15.b.
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers:[2]			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	N523	6	16.a.
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the prior December report in which item 16.a was required to be completed.			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:			
(1) Estimated dollar value of international remittance transfers	N524		16.b.1.
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception	MM07		16.b.2.
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	MQ52		16.b.3.
17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans[3] and the Federal Reserve PPP Liquidity Facility (PPPLF):			
a. Number of PPP loans outstanding	LG26	0	17.a.
b. Outstanding balance of PPP loans	LG27	0	17.b.
c. Outstanding balance of PPP loans pledged to the PPPLF	LG28	0	17.c.
d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:			
(1) One year or less	LL59	0	17.d.1.
(2) More than one year	LL60	0	17.d.2.
e. Quarterly average amount of PPP loans pledged to the PPPLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL57	0	17.e.

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

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

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

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

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans:							
(1) 1-4 family residential construction loans	F172	4,493	F174	0	F176	6,550	1.a.1.
(2) Other construction loans and all land development and other land loans	F173	2,165	F175	0	F177	26,739	1.a.2.
b. Secured by farmland	3493	9,955	3494	5,701	3495	37	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	6,094	C237	3,722	C229	0	1.c.2.a.
(b) Secured by junior liens	C238	0	C239	0	C230	45	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties	3499	673	3500	0	3501	15,546	1.d.
e. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	5,089	F180	0	F182	1,324	1.e.1.
(2) Loans secured by other nonfarm nonresidential properties	F179	369	F181	0	F183	19,628	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	5,722	1607	0	1608	1,705	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	12,125	K217	15,276	K218	0	5.c.
6. Not applicable							
7. All other loans (1)	5459	2,133	5460	10	5461	6	7.
8. Lease financing receivables	1226	0	1227	0	1228	0	8.
9. Total loans and leases (sum of items 1 through 8)	1406	48,818	1407	24,709	1403	71,580	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.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
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	12,994	K037	3,406	K038	0	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	12,574	K040	3,210	K041	0	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	0	K043	0	K044	0	11.b.
12. Portion of covered loans and leases reported in item 9 above that is protected by FDIC loss-sharing agreements	K102	0	K103	0	K104	0	12.

Schedule RC-N—Continued

Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. 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	1,471	M.1.a.2.
b. Loans secured by 1-4 family residential properties	F661	361	F662	484	F663	45	M.1.b.
c. Secured by multifamily (5 or more) residential properties	K111	0	K112	0	K113	7,072	M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	318	M.1.d.1.
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	2,930	M.1.d.2.
e. Commercial and industrial loans	K257	56	K258	0	K259	288	M.1.e.
Memorandum items 1.e.(1) and (2) are to be completed by banks with $300 millon or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):[1]							
(1) To U.S. addressees (domicile)	K120	56	K121	0	K122	288	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	19	K127	0	K128	0	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loan modifications to borrowers experiencing financial difficulty that are past due 30 days or more or in nonaccural 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, 2024, Report of Condition.

Schedule RC-N—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
1. 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.
Memorandum item 1.f.5. is to be completed by: [1] • *Banks with $300 million or more in total assets* • *Banks with less than $300 milion 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	19	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	436	HK27	484	HK28	12,124	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	452	6559	0	6560	0	M.2.
3. *Memorandum items 3.a through 3.d are to be completed by banks with $300 million or more in total assets:*[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, 2024, 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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
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.
Memorandum item 4 is to be completed by:[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:*							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	1594	2,133	1597	10	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.

	RCON	Amount	
6. Not applicable			
Memorandum items 7 and 8 are to be completed semiannually in the June and December reports only.			
7. Additions to nonaccrual assets during the previous six months	C410	52,897	M.7.
8. Nonaccrual assets sold during the previous six months	C411	6,791	M.8.

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing RCON	Amount	(Column B) Past due 90 days or more and still accruing RCON	Amount	(Column C) Nonaccrual RCON	Amount	
9. Loans to nondepository financial institutions included in Schedule RC-N, item 7	PV23	0	PV24	0	PV25	0	M.9.

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, 2024, 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	8,746,976	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	10,431,965	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	1,290,058	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.
Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
a. Fully consolidated brokered reciprocal deposits	L190	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	YES / NO: NR	10.
If the answer to item 10 is "YES", complete items 10.a and 10.b.		Amount	
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	YES / NO: NR	11.
If the answer to item 11 is "YES", complete items 11.a and 11.b.[2]		Amount	
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	155,186	M.1.a.1.
(2) Number of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	Number 3,682			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	8,583,874	M.1.b.1.
(2) Number of deposit accounts (excluding retirement accounts) of more than $250,000	F052	Number 724			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	5,812	M.1.c.1.
(2) Number of retirement deposit accounts of $250,000 or less	F046	Number 247			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	2,104	M.1.d.1.
(2) Number of retirement deposit accounts of more than $250,000	F048	Number 5			M.1.d.2.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets.[2]					
2. Estimated amount of uninsured assessable deposits, including related interest accrued and unpaid (see instructions) (3)			5597	8,746,976	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 A545			RCON A545	FDIC Cert. No. 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, 2024, Report of Condition.

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

Schedule RC-O—Continued

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum items 5 through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment	MW53	NR	M.5.
6. Criticized and classified items:			
a. Special mention	K663	215,047	M.6.a.
b. Substandard	K664	112,356	M.6.b.
c. Doubtful	K665	12,870	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	364,499	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	1,298	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	5,121,907	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by "large institutions" only.			
13. Portion of funded loans and securities 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	0	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	20,229	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	7,553	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.
Memorandum items 14 and 15 are to be completed by "highly complex institutions" as defined in FDIC regulations.			
14. Amount of the institution's largest counterparty exposure	K673	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	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loan modifications to borrowers experiencing financial difficulty that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	1,634	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	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.

Dollar Amounts in Thousands	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%	
	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	M.18.a
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	M.18.b
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	M.18.c
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	M.18.d
e. Credit cards	RCON N040	RCON N041	RCON N042	RCON N043	RCON N044	RCON N045	RCON N046	
	NR	NR	NR	NR	NR	NR	NR	M.18.e
f. Automobile loans	RCON N055	RCON N056	RCON N057	RCON N058	RCON N059	RCON N060	RCON N061	
	NR	NR	NR	NR	NR	NR	NR	M.18.f
g. Student loans	RCON N070	RCON N071	RCON N072	RCON N073	RCON N074	RCON N075	RCON N076	
	NR	NR	NR	NR	NR	NR	NR	M.18.g
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	M.18.h
i. Consumer leases	RCON N100	RCON N101	RCON N102	RCON N103	RCON N104	RCON N105	RCON N106	
	NR	NR	NR	NR	NR	NR	NR	M.18.i
j. Total	RCON N115	RCON N116	RCON N117	RCON N118	RCON N119	RCON N120	RCON N121	
	NR	NR	NR	NR	NR	NR	NR	M.18.j

Schedule RC-O—Continued

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

Dollar Amounts in Thousands	Two-Year Probability of Default (PD)							(Column O) PDs Were Derived Using[1]	
	(Column H) 18.01–20%	(Column I) 20.01–22%	(Column J) 22.01–26%	(Column K) 26.01–30%	(Column L) > 30%	(Column M) Unscoreable	(Column N) Total		
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Number	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCON M971	RCON M972	RCON M973	RCON M974	RCON M975	RCON M976	RCON M977	RCON M978	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.a
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	M.18.b
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	M.18.c
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	M.18.d
e. Credit cards	RCON N047	RCON N048	RCON N049	RCON N050	RCON N051	RCON N052	RCON N053	RCON N054	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.e
f. Automobile loans	RCON N062	RCON N063	RCON N064	RCON N065	RCON N066	RCON N067	RCON N068	RCON N069	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.f
g. Student 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	M.18.g
h. Other consumer loans and revolving credit plans other than credit cards	RCON N092	RCON N093	RCON N094	RCON N095	RCON N096	RCON N097	RCON N098	RCON N099	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.h
i. Consumer leases	RCON N107	RCON N108	RCON N109	RCON N110	RCON N111	RCON N112	RCON N113	RCON N114	
	NR	NR	NR	NR	NR	NR	NR	NR	M.18.i
j. Total	RCON N122	RCON N123	RCON N124	RCON N125	RCON N126	RCON N127	RCON N128		
	NR	NR	NR	NR	NR	NR	NR		M.18.j

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

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

Schedule RC-P is to be completed by banks with at which either 1-4 family residential mortgage loan originations and purchases for resale[1] from all sources, loan sales, or quarter-end loans held for sale or trading 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 RCON	Amount	(Column B) LESS: Amounts Netted in the Determination of Total Fair Value RCON	Amount	(Column C) Level 1 Fair Value Measurements RCON	Amount	(Column D) Level 2 Fair Value Measurements RCON	Amount	(Column E) Level 3 Fair Value Measurements RCON	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1)	JA36	3,890,912	G474	0	G475	250,539	G476	3,640,373	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	45,841	G392	0	G395	0	G396	45,841	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	3,936,753	G503	0	G504	250,539	G505	3,686,214	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

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	
Memoranda											
1. All other assets (itemize and describe amounts included in Schedule RC-Q, item 6, that are greater than $100,000 and exceed 25 percent of item 6):											
a. Mortgage servicing assets	G536	0	G537	0	G538	0	G539	0	G540	0	M.1.a.
b. Nontrading derivative assets	G541	0	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. TEXT G546 Fair Value of interest Rate Swaps	G546	45,841	G547	0	G548	0	G549	45,841	G550	0	M.1.c.
d. TEXT G551	G551	0	G552	0	G553	0	G554	0	G555	0	M.1.d.
e. TEXT G556	G556	0	G557	0	G558	0	G559	0	G560	0	M.1.e.
f. TEXT G561	G561	0	G562	0	G563	0	G564	0	G565	0	M.1.f.
2. All other liabilities (itemize and describe amounts included in Schedule RC-Q, item 13, that are greater than $100,000 and exceed 25 percent of item 13):											
a. Loan commitments (not accounted for as derivatives)	F261	0	F689	0	F697	0	F262	0	F263	0	M.2.a.
b. Nontrading derivative liabilities	G566	0	G567	0	G568	0	G569	0	G570	0	M.2.b.
c. TEXT G571	G571	0	G572	0	G573	0	G574	0	G575	0	M.2.c.
d. TEXT G576	G576	0	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	0	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	0	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	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	1,190,928	2.
a. Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	RCOA JJ29	Number 0	2.a.
3. Accumulated other comprehensive income (AOCI)	RCOA B530	Amount 83,251	3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.)	0=No 1=Yes RCOA P838	1	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	RCOA P839	Amount 0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	1,348,179	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	37,410	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	45,841	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	1,264,928	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	1,264,928	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	1,264,928	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	10,431,965	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	10,431,965	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*

	RCOA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	12.1255%	31.

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

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

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

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

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

Qualifying Criteria and Other Information for CBLR Institutions*

Dollar Amounts in Thousands	(Column A) RCOA	(Column A) Amount	(Column B) RCOA	(Column B) 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 Capital[1]			
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	96,904	42.
43. Not applicable			
44. Tier 2 capital before deductions (sum of items 39 through 42)	P870	96,904	44.
45. LESS: Tier 2 capital deductions	P872	0	45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero)	5311	96,904	46.
Total Capital			
47. Total capital (sum of items 26 and 46)	3792	1,361,832	47.
Total Risk-Weighted Assets			
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	7,728,075	48.
Risk-Based Capital Ratios*	RCOA	Percentage	
49. Common equity tier 1 capital ratio (item 19 divided by item 48)	P793	16.3680%	49.
50. Tier 1 capital ratio (item 26 divided by item 48)	7206	16.3680%	50.
51. Total capital ratio (item 47 divided by item 48)	7205	17.6219%	51.
Capital Buffer*			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	9.6219%	52.a.
	RCOW		
b. Institutions subject to Category III capital standards only: Total applicable capital buffer	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.
		Percentage	
b. Supplementary leverage ratio	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 rules[1] and not deducted from tier 1 or tier 2 capital.

Dollar Amounts in Thousands	(Column A) Totals *From Schedule RC* Amount	(Column B) Adjustments to Totals Reported in Column A Amount	(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
			Allocation by Risk-Weight Category								
Balance Sheet Asset Categories[2]											
1. Cash and balances due from depository institutions	RCON D957 598,193	RCON S396 0	RCON D958 399,912				RCON D959 198,281	RCON S397 0	RCON D960 0	RCON S398 0	1.
2. Securities:	RCON D961	RCON S399	RCON D962	RCON HJ74	RCON HJ75		RCON D963	RCON D964	RCON D965	RCON S400	
a. Held-to-maturity securities (3)	0	0	0	0	0		0	0	0	0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCON JA21 3,890,912	RCON S402 37,410	RCON D967 157,637	RCON HJ76 0	RCON HJ77 0		RCON D968 3,694,866	RCON D969 1,000	RCON D970 0	RCON S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:	RCON D971		RCON D972				RCON D973	RCON S410	RCON D974	RCON S411	
a. Federal funds sold	11,245		0				11,245	0	0	0	3.a.
b. Securities purchased under agreements to resell	RCON H171 0	RCON H172 0									3.b.
4. Loans and leases held for sale:	RCON S413	RCON S414	RCON H173				RCON S415	RCON S416	RCON S417		
a. Residential mortgage exposures	0	0	0				0	0	0		4.a.
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	4.b.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Allocation by Risk-Weight Category: Application of Other Risk-Weighting Approaches[1] Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset Amount	
Balance Sheet Asset Categories (continued)										
1. Cash and balances due from depository institutions										1.
2. Securities:										
a. Held-to-maturity securities										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading		RCON S405 0		RCON S406 0				RCON H271 0	RCON H272 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 0	RCON H276 0	4.b.

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C) 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
			Allocation by Risk-Weight Category								
	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	4.c.
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	4.d.
5. Loans and leases held for investment (2):	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443		
a. Residential mortgage exposures	259,258	0	0				172,984	86,273	1		5.a.
b. High volatility commercial real estate exposures	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447	
	29,493	0	0				0	0	0	29,493	5.b.
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	
	92,567	0	0	0	0		0	15,276	0	77,292	5.c.
d. All other exposures	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463	
	5,728,971	0	0	0	0		259,169	1,292,455	4,177,347	0	5.d.
6. LESS: Allowance for credit losses on loans and leases	RCON 3123	RCON 3123									
	113,858	113,858									6.

1 For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
2 Institutions should report as a positive number in column B of items 5.a through 5.d, as appropriate, any allowances for credit losses on purchased credit-deteriorated assets reported in column A of items 5.a through 5.d, as appropriate.
3 For loans and leases held for investment, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column K) 250% Amount	(Column L) 300% Amount	(Column M) 400% Amount	(Column N) 600% Amount	(Column O) 625% Amount	(Column P) 937.5% Amount	(Column Q) 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Exposure Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset Amount	
	Allocation by Risk-Weight Category									
4. Loans and leases held for sale (continued):										
c. Exposures past due 90 days or 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

Dollar Amounts in Thousands	(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%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON D976	RCON S466	RCON D977	RCON HJ86	RCON HJ87		RCON D978	RCON D979	RCON D980	RCON S467	
7. Trading assets	0	0	0	0	0		0	0	0	0	7.
	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)	161,150	0	65	0	0		34,331	27,913	98,840	0	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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

2 Institutions that have elected to apply the 3-year or the 5-year 2020 CECL transition provision should report as a positive number in item 8, column B, the applicable portion of the DTA transitional amount as determined in accordance with the 3-year or the 5-year 2020 CECL transition rule, respectively.

3 Institutions that have reported any assets, net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

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

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

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

Schedule RC-R—Continued

Part II—Continued

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

Dollar Amounts in Thousands	(Column A) Total From *Schedule RC*	(Column B) Adjustments to Totals Reported in Column A	(Column C) Allocation by Risk-Weight Category 0%	(Column D) 2%	(Column E) 4%	(Column F) 10%	(Column G) 20%	(Column H) 50%	(Column I) 100%	(Column J) 150%	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503	
11. Total balance sheet assets (3)	10,657,933	(76,448)	557,614	0	0		4,370,876	1,422,917	4,276,188	106,785	11.

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

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

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[1]	(Column B) Credit Equivalent Amount[2]	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)[3]												
12. Financial standby letters of credit	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511	
	806,930	1.0	806,930	0	0	0		14,179	0	792,751	0	12.
13. Performance standby letters of credit and transaction-related contingent items	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	
	0	0.5	0	0				0	0	0	0	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513	
	0	0.2	0	0	0	0		0	0	0	0	14.
15. Retained recourse on small business obligations sold with recourse	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514	
	0	1.0	0	0				0	0	0	0	15.

1 Credit conversion factor.

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column A) Face, Notional, or Other Amount	CCF[1]	(Column B) Credit Equivalent Amount[2]	(Column C)	(Column D)	(Column E)	(Col F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (3)	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	16.
17. All other off-balance sheet liabilities	RCON G618		RCON G619	RCON G620				RCON G621	RCON G622	RCON G623	RCON S524	
	5,722	1.0	5,722	0				0	0	5,722	0	17.
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	
	39,262	0.2	7,852	0	0	0		0	0	7,852	0	18.a.
b. Original maturity exceeding one year	RCON G624		RCON G625	RCON G626	RCON HJ98	RCON HJ99		RCON G627	RCON G628	RCON G629	RCON S539	
	1,829,362	0.5	914,681	0	0	0		0	0	914,681	0	18.b.
19. Unconditionally cancelable commitments	RCON S540		RCON S541									
	0	0.0	0									19.
			RCON S542	RCON S543	RCON HK00	RCON HK01	RCON S544	RCON S545	RCON S546	RCON S547	RCON S548	
20. Over-the-counter derivatives			6,500	0	0	0	0	0	0	0	0	20.
			RCON S549	RCON S550	RCON S551	RCON S552		RCON S554	RCON S555	RCON S556	RCON S557	
21. Centrally cleared derivatives			0	0	0	0		0	0	0	0	21.
22. Unsettled transactions (failed trades) (4)	RCON H191			RCON H193				RCON H194	RCON H195	RCON H196	RCON H197	
	0			0				0	0	0	0	22.

1 Credit conversion factor.

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

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

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

Schedule RC-R—Continued

Part II—Continued

Dollar Amounts in Thousands	(Column O) Allocation by Risk-Weight Category 625% Amount	(Column P) Allocation by Risk-Weight Category 937.5% Amount	(Column Q) Allocation by Risk-Weight Category 1250% Amount	(Column R) Application of Other Risk-Weighting Approaches[1] Credit Equivalent Amount	(Column S) Application of Other Risk-Weighting Approaches[1] Risk-Weighted Asset Amount	
				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.
				RCON H307	RCON H308	
b. Original maturity exceeding one year				0	0	18.b.
19. Unconditionally cancelable commitments						19.
				RCON H309	RCON H310	
20. Over-the-counter derivatives				6,500	6,500	20.
21. Centrally cleared derivatives						21.
	RCON H198	RCON H199	RCON H200			
22. Unsettled transactions (failed trades) (3)	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

Dollar Amounts in Thousands	(Column C) 0% Amount	(Column D) 2% Amount	(Column E) 4% Amount	(Column F) 10% Amount	(Column G) 20% Amount	(Column H) 50% Amount	(Column I) 100% Amount	(Column J) 150% Amount	
	Allocation by Risk-Weight Category								
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCON G630 557,614	RCON S558 0	RCON S559 0	RCON S560 0	RCON G631 4,385,055	RCON G632 1,422,917	RCON G633 5,997,194	RCON S561 106,785	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCON G634 0	RCON S569 0	RCON S570 0	RCON S571 0	RCON G635 877,011	RCON G636 711,459	RCON G637 5,997,194	RCON S572 160,178	25.

Schedule RC-R—Continued

Part II—Continued

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

Dollar Amounts in Thousands	Totals		
	RCON	Amount	
26. Risk-weighted assets base for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold	S580	7,752,342	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	0	27.
28. Risk-weighted assets before deductions for excess AACL (1) and allocated transfer risk reserve (2)	B704	7,752,342	28.
29. LESS: Excess AACL (1)	A222	24,267	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	7,728,075	31.

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

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

Schedule RC-R—Continued

Part II—Continued

Memoranda

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

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	0	S583	100,000	S584	400,000	M.2.a.
b. Foreign exchange rate and gold	S585	0	S586	0	S587	0	M.2.b.
c. Credit (investment grade reference asset)	S588	0	S589	0	S590	0	M.2.c.
d. Credit (non-investment grade reference asset)	S591	0	S592	0	S593	0	M.2.d.
e. Equity	S594	0	S595	0	S596	0	M.2.e.
f. Precious metals (except gold)	S597	0	S598	0	S599	0	M.2.f.
g. Other	S600	0	S601	0	S602	0	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	0	S604	0	S605	0	M.3.a.
b. Foreign exchange rate and gold	S606	0	S607	0	S608	0	M.3.b.
c. Credit (investment grade reference asset)	S609	0	S610	0	S611	0	M.3.c.
d. Credit (non-investment grade reference asset)	S612	0	S613	0	S614	0	M.3.d.
e. Equity	S615	0	S616	0	S617	0	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	0	S622	0	S623	0	M.3.g.

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

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

Dollar Amounts in Thousands	(Column A) 1-4 Family Residential Loans RCON	Amount	(Columns B - F) Not applicable RCON	Amount	(Column G) All Other Loans, All Leases, and All other Assets RCON	Amount	
Bank Securitization Activities							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements	B705	0			B711	0	1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	HU09	0			HU15	0	2.
3. Not applicable							
4. Past due loan amounts included in item 1:							
a. 30-89 days past due	B733	0			B739	0	4.a.
b. 90 days or more past due	B740	0			B746	0	4.b.
5. Charge-offs and recoveries on assets sold and securitized with servicing retained or with recourse or other seller-provided credit enhancements (calendar year-to-date):	RIAD				RIAD		
a. Charge-offs	B747	0			B753	0	5.a.
b. Recoveries	B754	0			B760	0	5.b.
Item 6 is to be completed by banks with $10 billion or more total assets.[1]					RCON		
6. Amount of ownership (or seller's) interests carried as:					HU19	0	6.
7. and 8. Not applicable							
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements	RCON B776	0			B782	0	9.
Item 10 is to be completed by banks with $10 billion or more in total assets.[1]							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures	B783	0			B789	0	10.
Bank Asset Sales							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank	B790	0			B796	354	11.
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	354	12.

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

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands	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	13,711	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	354	M.2.c.
d. 1-4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	0	M.2.d.
Memorandum item 3 is to be completed by banks with $10 billion or more in total assets.[2]			
3. Asset-backed commercial paper conduits:			
a. Maximum amount of credit exposure arising from credit enhancements provided to conduit structures in the form of standby letters of credit, subordinated securities, and other enhancements:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company.	B806	0	M.3.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, 2024, Report of Condition.

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

Schedule RC-T—Fiduciary and Related Services

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

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
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	
	0	0	0	0	5.a.
b. Employee benefit - defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	
	0	0	0	0	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	
	0	0	0	0	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts	563,960	0	2,125	0	6.
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	
	0	0	0	0	7.
8. Foundation and endowment trust and agency accounts	RCON J255	RCON J256	RCON J257	RCON J258	
	0	0	0	0	8.
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts	0	0	0	0	9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	
	563,960	0	2,125	0	10.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
		RCON B898		RCON B899	
11. Custody and safekeeping accounts		0		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	RCON J260	RCON J261	RCON J262	
	0	0	0	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	561	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	6	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	567	22.
23. Less: Expenses	C058	0	23.
24. Less: Net losses from fiduciary and related services	A488	0	24.
25. Plus: Intracompany income credits for fiduciary and related services	B911	0	25.
26. Net fiduciary and related services income	A491	567	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	0	J264	0	J265	5,522	M.1.a.
b. Interest-bearing deposits	J266	0	J267	0	J268	305,593	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269	0	J270	0	J271	154,376	M.1.c.
d. State, county, and municipal obligations	J272	0	J273	0	J274	0	M.1.d.
e. Money market mutual funds	J275	0	J276	0	J277	92,444	M.1.e.
f. Equity mutual funds	J278	0	J279	0	J280	0	M.1.f.
g. Other mutual funds	J281	0	J282	0	J283	0	M.1.g.
h. Common trust funds and collective investment funds	J284	0	J285	0	J286	0	M.1.h.
i. Other short-term obligations	J287	0	J288	0	J289	6,025	M.1.i.
j. Other notes and bonds	J290	0	J291	0	J292	0	M.1.j.
k. Investments in unregistered funds and private equity investments	J293	0	J294	0	J295	0	M.1.k.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Personal Trust and Agency and Investment Management Agency Accounts RCON	Amount	(Column B) Employee Benefit and Retirement-Related Trust and Agency Accounts RCON	Amount	(Column C) All Other Accounts RCON	Amount	
1. l. Other common and preferred stocks	J296	0	J297	0	J298	0	M.1.l.
m. Real estate mortgages	J299	0	J300	0	J301	0	M.1.m.
n. Real estate	J302	0	J303	0	J304	0	M.1.n.
o. Miscellaneous assets	J305	0	J306	0	J307	0	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	0	J309	0	J310	563,960	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets RCON	Amount	(Column B) Number of Managed Accounts RCON	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	0	J312	0	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues RCON	Number	(Column B) Principal Amount Outstanding Amount	
2. Corporate trust and agency accounts:			RCON B928	
a. Corporate and municipal trusteeships	B927	65	1,679,705	M.2.a.
			RCON J314	
(1) Issues reported in Memorandum item 2.a that are in default	J313	0	0	M.2.a.1.
b. Transfer agent, registrar, paying agent, and other corporate agency	B929	0		M.2.b.

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

Memoradum 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 that $1 billion as of the preceding December 31 report date. Dollar Amounts in Thousands	(Column A) Number of Funds RCON	Number	(Column B) Market Value of Fund Assets RCON	Amount	
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	M3.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

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts RIAD	(Column A) Gross Losses Managed Accounts Amount	(Column B) Gross Losses Non-Managed Accounts RIAD	(Column B) Gross Losses Non-Managed Accounts Amount	(Column C) Recoveries RIAD	(Column C) Recoveries Amount	
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts	B947	0	B948	0	B949	0	M.4.a.
b. Employee benefit and retirement-related trust and agency accounts	B950	0	B951	0	B952	0	M.4.b.
c. Investment management and investment advisory agency accounts	B953	0	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services	B956	0	B957	0	B958	0	M.4.d.
e. Total fiduciary settlements, surcharges, and other losses (sum of Memorandum items 4.a through 4.d) (sum of columns A and B minus column C must equal Schedule RC-T, item 24)	B959	0	B960	0	B961	0	M.4.e.

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

Rob Pfennig
Name and Title (TEXT B962)

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Schedule RC-V—Variable Interest Entities[1]

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

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

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

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

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

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

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

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

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

	RCON	YES / NO
Comments?	6979	NO

BANK MANAGEMENT STATEMENT (please type or print clearly):

(TEXT 6980)