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

OMB Number 7100-0036
OMB Number 3064-0052
OMB Number 1557-0081
Approval expires December 31, 2024

Federal Financial Institutions Examination Council

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

Report at the close of business December 31, 2021

20211231
(RCON 9999)

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

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

This report form is to be filed by (1) banks with branches and consolidated subsidiaries in U.S. territories and possessions, Edge or Agreement subsidiaries, foreign branches, consolidated foreign subsidiaries, or International Banking Facilities, (2) banks with domestic offices only and total consolidated assets of $100 billion or more, and (3) banks that are advanced approaches institutions for regulatory capital purposes.

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

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

Signature of Chief Financial Officer (or Equivalent)

20220203
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.

Linda B. Bammann
Director (Trustee)

James Crown
Director (Trustee)

Jamie Dimon
Director (Trustee)

Submission of Reports

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

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

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

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

FDIC Certificate Number **628**
(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.

JPMorgan Chase Bank, National Association
Legal Title of Bank (RSSD 9017)

Columbus
City (RSSD 9130)

OH
State Abbreviation (RSSD 9200)

43240
Zip Code (RSSD 9220)

Legal Entity Identifier (LEI)
7H6GLXDRUGQFU57RNE97
(Report only if your institution already has an LEI.) (RCON 9224)

The estimated average burden associated with this information collection is 86.49 hours per respondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429.

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

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

Contact Information for the Reports of Condition and Income

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

Chief Financial Officer (or Equivalent) Signing the Reports	Other Person to Whom Questions about the Reports Should be Directed
Jeremy Barnum	**Carl McKay**
Name (TEXT C490)	Name (TEXT C495)
EVP and CFO	**Managing Director**
Title (TEXT C491)	Title (TEXT C496)
jeremy.barnum@jpmorgan.com	**carl.x.mckay@jpmorgan.com**
E-mail Address (TEXT C492)	E-mail Address (TEXT 4086)
212-834-7131	**302-634-3505**
Area Code / Phone Number / Extension (TEXT C493)	Area Code / Phone Number / Extension (TEXT 8902)
212-270-5707	**844-894-2048**
Area Code / FAX Number (TEXT C494)	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

Jamie Dimon	**212-270-1111**
Name (TEXT FT42)	Area Code / Phone Number / Extension (TEXT FT43)
jamie.dimon@jpmchase.com	**212-270-1121**
E-mail Address (TEXT FT44)	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	Secondary Contact
Jeremy Barnum	**Jillian D Eng**
Name (TEXT C366)	Name (TEXT C371)
EVP and CFO	**Managing Director**
Title (TEXT C367)	Title (TEXT C372)
jeremy.barnum@jpmorgan.com	**jillian.d.eng@jpmchase.com**
E-mail Address (TEXT C368)	E-mail Address (TEXT C373)
212-834-7131	**212-270-0243**
Area Code / Phone Number / Extension (TEXT C369)	Area Code / Phone Number / Extension (TEXT C374)
212-270-5707	**646-224-5583**
Area Code / FAX Number (TEXT C370)	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

Stephanie L Bicking
Name (TEXT C437)

Compliance Analyst
Title (TEXT C438)

stephanie.l.bicking@jpmorgan.com
E-mail Address (TEXT C439)

302-758-2572
Area Code/ Phone Number/ Extension (TEXT C440)

Secondary Contact

Cevell Porter
Name (TEXT C442)

Compliance Analyst
Title (TEXT C443)

cevell.porter@jpmorgan.com
E-mail Address (TEXT C444)

302-758-1638
Area Code/ Phone Number/ Extension (TEXT C445)

Third Contact

Toni Greenley
Name (TEXT C870)

Compliance Analyst
Title (TEXT C871)

fincen.314.a@jpmchase.com
E-mail Address (TEXT C872)

(302) 758-1779
Area Code/ Phone Number/ Extension (TEXT C873)

Fourth Contact

Steven Destefano
Name (TEXT C875)

Compliance Analyst
Title (TEXT C876)

steven.destefano@jpmorgan.com
E-mail Address (TEXT C877)

718 242-3261
Area Code/ Phone Number/ Extension (TEXT C878)

Consolidated Report of Income for the period January 1, 2021–December 31, 2021

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

Schedule RI—Income Statement

Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:			
a. Interest and fee income on loans:			
(1) In domestic offices:			
(a) Loans secured by real estate:			
(1) Loans secured by 1–4 family residential properties	4435	7,528,000	1.a.(1)(a)(1)
(2) All other loans secured by real estate	4436	4,535,000	1.a.(1)(a)(2)
(b) Loans to finance agricultural production and other loans to farmers	4024	26,000	1.a.(1)(b)
(c) Commercial and industrial loans	4012	6,682,000	1.a.(1)(c)
(d) Loans to individuals for household, family, and other personal expenditures:			
(1) Credit cards	B485	13,873,000	1.a.(1)(d)(1)
(2) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	B486	2,259,000	1.a.(1)(d)(2)
(e) Loans to foreign governments and official institutions	4056	0	1.a.(1)(e)
(f) All other loans in domestic offices	B487	4,136,000	1.a.(1)(f)
(2) In foreign offices, Edge and Agreement subsidiaries, and IBFs	4059	2,548,000	1.a.(2)
(3) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(2))	4010	**41,587,000**	1.a.(3)
b. Income from lease financing receivables	4065	6,000	1.b.
c. Interest income on balances due from depository institutions (1)	4115	481,000	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	2,090,000	1.d.(1)
(2) Mortgage-backed securities	B489	3,446,000	1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.)	4060	1,956,000	1.d.(3)
e. Interest income from trading assets	4069	3,697,000	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell	4020	613,000	1.f.
g. Other interest income	4518	194,000	1.g.
h. Total interest income (sum of items 1.a.(3) through 1.g)	4107	**54,070,000**	1.h.
2. Interest expense:			
a. Interest on deposits:			
(1) Interest on deposits in domestic offices:			
(a) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	4508	216,000	2.a.(1)(a)
(b) Nontransaction accounts:			
(1) Savings deposits (includes MMDAs)	0093	581,000	2.a.(1)(b)(1)
(2) Time deposits of $250,000 or less	HK03	27,000	2.a.(1)(b)(2)
(3) Time deposits of more than $250,000	HK04	169,000	2.a.(1)(b)(3)
(2) Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs	4172	(369,000)	2.a.(2)
b. Expense of federal funds purchased and securities sold under agreements to repurchase	4180	132,000	2.b.
c. Interest on trading liabilities and other borrowed money	4185	1,300,000	2.c.

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

Schedule RI—Continued

			Year-to-date		
Dollar Amounts in Thousands			RIAD	Amount	
2. Interest expense (continued):					
d. Interest on subordinated notes and debentures			4200	8,000	2.d.
e. Total interest expense (sum of items 2.a through 2.d)			4073	**2,064,000**	2.e.
3. Net interest income (item 1.h minus 2.e)	4074	**52,006,000**			3.
4. Provision for loan and lease losses (1)	JJ33	**(9,296,000)**			4.
5. Noninterest income:					
a. Income from fiduciary activities (2)			4070	4,980,000	5.a.
b. Service charges on deposit accounts			4080	5,224,000	5.b.
c. Trading revenue (3)			A220	15,099,000	5.c.
d. Income from securities-related and insurance activities:					
(1) Fees and commissions from securities brokerage			C886	1,421,000	5.d.(1)
(2) Investment banking, advisory, and underwriting fees and commissions			C888	3,013,000	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	10,000	5.d.(5)
e. Venture capital revenue			B491	1,000	5.e.
f. Net servicing fees			B492	699,000	5.f.
g. Net securitization income			B493	0	5.g.
h. Not applicable					
i. Net gains (losses) on sales of loans and leases			5416	61,000	5.i.
j. Net gains (losses) on sales of other real estate owned			5415	27,000	5.j.
k. Net gains (losses) on sales of other assets (4)			B496	27,000	5.k.
l. Other noninterest income*			B497	**22,113,000**	5.l.
m. Total noninterest income (sum of items 5.a through 5.l)	4079	**52,675,000**			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	(345,000)			6.b.
7. Noninterest expense:					
a. Salaries and employee benefits			4135	31,444,000	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)			4217	6,520,000	7.b.
c. (1) Goodwill impairment losses			C216	0	7.c.(1)
(2) Amortization expense and impairment losses for other intangible assets			C232	46,000	7.c.(2)
d. Other noninterest expense*			4092	**26,573,000**	7.d.
e. Total noninterest expense (sum of items 7.a through 7.d)	4093	**64,583,000**			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	**49,049,000**			8.a.
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (5)	HT70	6,000			8.b.
c. Income (loss) before applicable income taxes, and discontinued operations (sum of items 8.a and 8.b)	4301	**49,055,000**			8.c.
9. Applicable income taxes (on item 8.c)	4302	11,001,000			9.
10. Income (loss) before discontinued operations (item 8.c minus item 9)	4300	**38,054,000**			10.
11. Discontinued operations, net of applicable income taxes*	FT28	0			11.

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* Describe on Schedule RI-E—Explanations.

1. Institutions that have adopted ASU-2016-13 should report in item 4 the provisions for credit losses on all financial assets **and off-balance-sheet credit exposures** that fall within the scope of the standard.
2. For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.
3. For banks required to complete Schedule RI, Memorandum item 8, trading revenue reported in Schedule RI, item 5.c, must equal the sum of Memorandum items 8.a through 8.e.
4. Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
5. Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

Schedule RI—Continued

			Year-to-date		
Dollar Amounts in Thousands			RIAD	Amount	
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11)	G104	**38,054,000**			12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value)	G103	(1,000)			13.
14. Net income (loss) attributable to bank (item 12 minus item 13)	4340	**38,055,000**			14.

Memoranda

	Year-to-date		
Dollar Amounts in Thousands	RIAD	Amount	
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes	4513	21,000	M.1.
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets [1]			
2. Income from the sale and servicing of mutual funds and annuities in domestic offices (included in Schedule RI, item 8)	8431	14,000	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b)	4313	390,000	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3))	4507	1,040,000	M.4.
		Number	
5. Number of full-time equivalent employees at end of current period (round to nearest whole number)	4150	205,472	M.5.
6. Not applicable			
	RIAD	Date	
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution’s acquisition (see instructions) [2]	9106	00000000	M.7.
8. Trading revenue (from cash instruments and derivative instruments) (sum of Memorandum items 8.a through 8.e must equal Schedule RI, item 5.c):			
Memorandum items 8.a through 8.e are to be completed by banks that reported total trading assets of $10 million or more for any quarter of the preceding calendar year.			
	RIAD	Amount	
a. Interest rate exposures	8757	2,012,000	M.8.a.
b. Foreign exchange exposures	8758	2,743,000	M.8.b.
c. Equity security and index exposures	8759	7,412,000	M.8.c.
d. Commodity and other exposures	8760	1,251,000	M.8.d.
e. Credit exposures	F186	1,681,000	M.8.e.
Memorandum items 8.f through 8.h are to be completed by banks with $100 billion or more in total assets that are required to complete Schedule RI, Memorandum items 8.a through 8.e, above. [3]			
f. Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross credit valuation adjustment (CVA)	FT36	362,000	M.8.f.(1)
(2) CVA hedge	FT37	(350,000)	M.8.f.(2)

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[1] **For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***

[2] Report the date in YYYYMMDD format. For example, a bank acquired on *March 1, 2021*, would report *20210301*.

[3] **The $100 billion asset-size test is based on the total assets reported in the *June 30, 2020*, Report of Condition.**

Schedule RI—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Year-to-date RIAD	Year-to-date Amount	
g. Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities (year-to-date changes) (included in Memorandum items 8.a through 8.e above):			
(1) Gross debit valuation adjustment (DVA)	FT38	63,000	M.8.g.(1)
(2) DVA hedge	FT39	0	M.8.g.(2)
h. Gross trading revenue, before including positive or negative net CVA and net DVA	FT40	15,024,000	M.8.h.
Memorandum items 9.a and 9.b are to be completed by banks with $10 billion or more in total assets (1)			
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			
a. Net gains (losses) on credit derivatives held for trading	C889	(272,000)	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading	C890	1,000	M.9.b.
10. Credit losses on derivatives (see instructions)	A251	3,000	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	RIAD A530	Yes ☐ No ☒	M.11.
Memorandum item 12 is to be completed by banks that are required to complete Schedule RC-C, Part I, Memorandum items 8.b and 8.c. and is to be completed semiannually in the June and December Reports only.	RIAD	Amount	
12. Noncash income from negative amortization on closed-end loans secured by 1–4 family residential properties (included in Schedule RI, item 1.a.(1)(a)(1))	F228	0	M.12.
Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.			
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			
a. Net gains (losses) on assets	F551	4,032,000	M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	F552	940,000	M.13.a.(1)
b. Net gains (losses) on liabilities	F553	(1,767,000)	M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	F554	0	M.13.b.(1)
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities recognized in earnings (included in Schedule RI, items 6.a and 6.b)(2)	J321	NA	M.14.
Memorandum item 15 is to be completed by institutions with $1 billion or more in total assets (1) *that answered "Yes" to Schedule RC-E, Part I, Memorandum item 5.*			
15. Components of service charges on deposit accounts in domestic offices (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):			
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H032	1,211,000	M.15.a.
b. Consumer account periodic maintenance charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H033	665,000	M.15.b.
c. Consumer customer automated teller machine (ATM) fees levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use	H034	268,000	M.15.c.
d. All other service charges on deposit accounts	H035	3,080,000	M.15.d.

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1. For the $1 billion and $10 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

2. Memorandum item 14 is to be completed only by institutions that have not adopted ASU 2016-13.

Schedule RI-A—Changes in Bank Equity Capital

Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the *December 31, 2020*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	3217	270,060,000	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	**270,060,000**	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14)	4340	**38,055,000**	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	0	9.
10. Other comprehensive income (1)	B511	(8,240,000)	10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above)	4415	2,973,000	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a)	3210	**302,848,000**	12.

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* Describe on Schedule RI-E—Explanations

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

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

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

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

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar Year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans	C891	0	C892	0	1.a.(1)
(2) Other construction loans and all land development and other land loans	C893	0	C894	0	1.a.(2)
b. Secured by farmland in domestic offices	3584	0	3585	0	1.b.
c. Secured by 1–4 family residential properties in domestic offices:					
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5411	50,000	5412	185,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	C234	36,000	C217	144,000	1.c.(2)(a)
(b) Secured by junior liens	C235	10,000	C218	43,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3588	0	3589	1,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	C895	6,000	C896	3,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	C897	12,000	C898	3,000	1.e.(2)
f. In foreign offices	B512	0	B513	0	1.f.

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

Schedule RI-B—Continued

Part I—Continued

	(Column A) Charge-offs (1)		(Column B) Recoveries		
	Calendar Year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
2. Not applicable					
3. Loans to finance agricultural production and other loans to farmers	4655	3,000	4665	1,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	4645	666,000	4617	123,000	4.a.
b. To non-U.S. addressees (domicile)	4646	2,000	4618	31,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:					
a. Credit cards	B514	3,242,000	B515	890,000	5.a.
b. Automobile loans	K129	211,000	K133	186,000	5.b.
c. Other (includes revolving credit plans other than credit cards, and other consumer loans)	K205	5,000	K206	2,000	5.c.
6. Loans to foreign governments and official institutions	4643	0	4627	0	6.
7. All other loans	4644	321,000	4628	87,000	7.
8. Lease financing receivables:					
a. Leases to individuals for household, family, and other personal expenditures	F185	0	F187	0	8.a.
b. All other leases	C880	0	F188	0	8.b.
9. Total (sum of items 1 through 8)	4635	**4,564,000**	4605	**1,699,000**	9.

	(Column A) Charge-offs (1)		(Column B) Recoveries		
Memoranda	Calendar Year-to-date				
Dollar Amounts in Thousands	RIAD	Amount	RIAD	Amount	
1. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RI-B, Part I, items 4 and 7, above	5409	0	5410	0	M.1.
2. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, Part I, item 1, above)	4652	0	4662	0	M.2.
3. Not applicable					

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

	Calendar Year-to-date		
	RIAD	Amount	
4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses)(2)	C388	538,000	M.4.

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1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance changes reversed against income (i.e. not included in charge-offs against the allowance for credit losses on loans and leases).

Schedule RI-B—Continued

Part II. Changes in Allowances for Credit Losses (1)

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment RIAD	(Column A) Amount	(Column B) Held-to-Maturity Debt Securities (2) RIAD	(Column B) Amount	(Column C) Available-for-Sale Debt Securities (2) RIAD	(Column C) Amount	
1. Balance most recently reported for the *December 31, 2020*, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	B522	28,318,000	JH88	78,000	JH94	0	1.
2. Recoveries (column A must equal Part I, item 9, column B, above)	4605	**1,699,000**	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	**4,564,000**	JH92	0	JH98	0	3.
4. LESS: Write-downs arising from transfers of financial assets (3)	5523	0	JJ00	0	JJ01	0	4.
5. Provisions for credit losses (4,5)	4230	(9,068,000)	JH90	(40,000)	JH96	3,000	5.
6. Adjustments* (see instructions for this schedule)	C233	(7,000)	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	**16,378,000**	JH93	**38,000**	JH99	**3,000**	7.

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* Describe on Schedule RI-E—Explanations.

1. Institutions that have not yet adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
2. Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
3. Institutions that have not yet adopted ASU 2016-13 should report write-downs arising from transfers of loans to a held-for-sale account in item 4, column A.
4. Institutions that have not yet adopted ASU 2016-13 should report the provision for loan and lease losses in item 5, column A, and the amount reported must equal Schedule RI, item 4.
5. For institutions that have adopted ASU 2016-13, 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	0	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges	C390	250,000	M.3.
4. Amount of allowance for post-acquisition credit losses on purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, Part II, item 7, column A above) (2)	C781	NA	M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) (3)	JJ02	0	M.5.
	RCFD		
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) (3)	JJ03	0	M.6.
	RIAD		
7. Provisions for credit losses on off-balance-sheet credit exposures (3)	MG93	(191,000)	M.7.
8. Estimated amount of expected recoveries of amounts previously written off included within the allowance for credit losses on loans and leases held for investment (included in item 7, column A, "Balance end of current period," above) (3)	MG94	1,748,000	M.8.

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1. Institutions that have adopted ASU 2016-13 should report in Memorandum item 3 the amount of allowance for credit losses on loans and leases attributable to retail credit card fees and finance charges.
2. Memorandum item 4 is to be completed only by institutions that have not yet adopted ASU 2016-13.
3. Memorandum items **5, 6, 7, and 8** are to be completed only by institutions that have adopted ASU 2016-13.

Schedule RI-C—Disaggregated Data on the Allowance for Loan and Lease Losses

Part I. Disaggregated Data on the Allowance for Loan and Lease Losses (1)

Schedule RI-C, Part I, is to be completed by institutions with $1 billion or more in total assets. (2)

	(Column A) Recorded Investment: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column B) Allowance Balance: Individually Evaluated for Impairment and Determined to be Impaired (ASC 310-10-35)		(Column C) Recorded Investment: Collectively Evaluated for Impairment (ASC 450-20)		(Column D) Allowance Balance: Collectively Evaluated for Impairment (ASC 450-20)		(Column E) Recorded Investment: Purchased Credit-Impaired Loans (ASC 310-30)		(Column F) Allowance Balance: Purchased Credit-Impaired Loans (ASC 310-30)		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Real estate loans:													
a. Construction loans	M708	NA	M709	NA	M710	NA	M711	NA	M712	NA	M713	NA	1.a.
b. Commercial real estate loans	M714	NA	M715	NA	M716	NA	M717	NA	M719	NA	M720	NA	1.b.
c. Residential real estate loans	M721	NA	M722	NA	M723	NA	M724	NA	M725	NA	M726	NA	1.c.
2. Commercial loans (3)	M727	NA	M728	NA	M729	NA	M730	NA	M731	NA	M732	NA	2.
3. Credit cards	M733	NA	M734	NA	M735	NA	M736	NA	M737	NA	M738	NA	3.
4. Other consumer loans	M739	NA	M740	NA	M741	NA	M742	NA	M743	NA	M744	NA	4.
5. Unallocated, if any							M745	NA					5.
6. Total (sum of items 1.a. through 5) (4)	M746	**NA**	M747	**NA**	M748	**NA**	M749	**NA**	M750	**NA**	M751	**NA**	6.

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1. Only institutions that have not yet adopted ASU 2016-13 are to complete Schedule RI-C, Part I.
2. **For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C.
4. The sum of item 6, columns B, D, and F, must equal Schedule RC, item 4.c. Item 6, column E, must equal Schedule RC-C, Part I, Memorandum item 7.b. Item 6, column F, must equal Schedule RI-B, Part II, Memorandum item 4.

Schedule RI-C—Continued

Part II. Disaggregated Data on the Allowances for Credit Losses (1)

Schedule RI-C, Part II, is to be completed by institutions with $1 billion or more in total assets. (2)

	(Column A) Amortized Cost		(Column B) Allowance Balance		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	
Loans and Leases Held for Investment:					
1. Real estate loans:					
a. Construction loans	JJ04	5,371,000	JJ12	182,000	1.a.
b. Commercial real estate loans	JJ05	93,748,000	JJ13	1,044,000	1.b.
c. Residential real estate loans	JJ06	224,742,000	JJ14	818,000	1.c.
2. Commercial loans (3)	JJ07	495,418,000	JJ15	4,316,000	2.
3. Credit cards	JJ08	137,951,000	JJ16	9,332,000	3.
4. Other consumer loans	JJ09	60,720,000	JJ17	686,000	4.
5. Unallocated, if any			JJ18	0	5.
6. Total (sum of items 1.a. through 5) (4)	JJ11	**1,017,950,000**	JJ19	**16,378,000**	6.

	Allowance Balance		
Dollar Amounts in Thousands	RCFD	Amount	
Held-To-Maturity Securities:			
7. Securities issued by states and political subdivision in the U.S.	JJ20	32,000	7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS)	JJ21	6,000	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) (5)	JJ25	**38,000**	11.

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1. Only institutions that have adopted ASU 2016-13 are to complete Schedule RI-C, Part II.
2. **For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***
3. Include all loans and leases not reported as real estate loans, credit cards, or other consumer loans in items 1, 3, or 4 of Schedule RI-C,Part II.
4. Item 6, column B, must equal Schedule RC, item 4.c.
5. Item 11 must equal Schedule RI-B, Part II, item 7, column B.

Schedule RI-D—Income from Foreign Offices

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

	Year-to-date		
Dollar Amounts in Thousands	RIAD	Amount	
1. Total interest income in foreign offices	C899	6,764,000	1.
2. Total interest expense in foreign offices	C900	1,867,000	2.
3. Provision for loan and lease losses in foreign offices (1)	KW02	(91,000)	3.
4. Noninterest income in foreign offices:			
a. Trading revenue	C902	11,051,000	4.a.
b. Investment banking, advisory, brokerage, and underwriting fees and commissions	C903	4,379,000	4.b.
c. Net securitization income	C904	0	4.c.
d. Other noninterest income	C905	9,857,000	4.d.
5. Realized gains (losses) on held-to-maturity and available-for-sale debt securities and change in net unrealized holding gains (losses) on equity securities not held for trading in foreign offices	JA28	140,000	5.
6. Total noninterest expense in foreign offices	C907	19,581,000	6.
7. Adjustments to pretax income in foreign offices for internal allocations to foreign offices to reflect the effects of equity capital on overall bank funding costs	C908	0	7.
8. Applicable income taxes (on items 1 through 7)	C909	2,700,000	8.
9. Discontinued operations, net of applicable income taxes, in foreign offices	GW64	0	9.
10. Net income attributable to foreign offices before eliminations arising from consolidation (item 1 plus or minus items 2 through 9)	C911	**8,134,000**	10.
11. Not applicable			
12. Eliminations arising from the consolidation of foreign offices with domestic offices	C913	(150,000)	12.
13. Consolidated net income attributable to foreign offices (sum of items 10 and 12)	C914	**7,984,000**	13.

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1. Institutions that have adopted ASU 2016-13 should report the provisions for credit losses in foreign offices for all financial assets **and off-balance-sheet credit exposures** that fall within the scope of the standard in item 3.

Schedule RI-E—Explanations

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

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

			Year-to-date		
Dollar Amounts in Thousands			RIAD	Amount	
1. Other noninterest income (from Schedule RI, item 5.l) Itemize and describe amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 5.l:					
a. Income and fees from the printing and sale of checks			C013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance			C014	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	0	1.f.
g. Income and fees from wire transfers not reportable as service charges on deposit accounts			T047	0	1.g.
h. TEXT 4461 Operating and Financing Leases			4461	4,907,000	1.h.
i. TEXT 4462 Credit Card Revenues			4462	4,061,000	1.i.
j. TEXT 4463 Loan Syndication fees			4463	2,154,000	1.j.
2. Other noninterest expense (from Schedule RI, item 7.d) Itemize and describe amounts greater than $100,000 that exceed 7 percent of Schedule RI, item 7.d:					
a. Data processing expenses			C017	0	2.a.
b. Advertising and marketing expenses			0497	2,936,000	2.b.
c. Directors' fees			4136	0	2.c.
d. Printing, stationery, and supplies			C018	0	2.d.
e. Postage			8403	0	2.e.
f. Legal fees and expenses			4141	0	2.f.
g. FDIC deposit insurance assessments			4146	CONFIDENTIAL	2.g.
h. Accounting and auditing expenses			F556	0	2.h.
i. Consulting and advisory expenses			F557	1,871,000	2.i.
j. Automated teller machine (ATM) and interchange expenses			F558	0	2.j.
k. Telecommunications expenses			F559	0	2.k.
l. Other real estate owned expenses			Y923	0	2.l.
m. Insurance expenses (not included in employee expenses, premises and fixed asset expenses, and other real estate owned expenses)			Y924	0	2.m.
n. TEXT 4464 Depreciation expense of Operating Leases			4464	3,379,000	2.n.
o. TEXT 4467 Brokerage and Clearing Expenses			4467	2,859,000	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. Effect of adoption of current expected credit losses methodology - ASU 2016-13 (1,2)	JJ26	NA	4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842	KW17	NA	4.b.
c. TEXT B526	B526	0	4.c.
d. TEXT B527	B527	0	4.d.
5. Other transactions with stockholders (including parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):			
a. TEXT 4498 Capital Contribution and Others	4498	2,973,000	5.a.
b. TEXT 4499	4499	0	5.b.
6. Adjustments to allowances for credit losses (3) (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 on or after the effective date of ASU 2016-13 (1)	JJ27	NA	6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses (1,2)	JJ28	NA	6.b.
c. TEXT 4521	4521	0	6.c.
d. TEXT 4522	4522	0	6.d.

7. Other explanations (the space below is provided for the bank to briefly describe, at its option, any other significant items affecting the Report of Income):

	RIAD	Yes		No	
Comments?	4769	x			7.

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

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1. Only institutions that have adopted ASU 2016-13 should report amounts in items 4.a, 6.a, and 6.b, if applicable.
2. An institution should complete item 4.a and item 6.b in the quarter that it adopts ASU 2016-13 and in the quarter-end Call Reports for the remainder of that calendar year only.
3. Institutions that have not adopted ASU 2016-13 should report adjustments to allowance for loan and lease losses in items 6.c and 6.d, if applicable.

Consolidated Report of Condition for Insured Banks and Savings Associations for December 31, 2021

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

Schedule RC—Balance Sheet

Dollar Amounts in Thousands				RCFD	Amount	
Assets						
1. Cash and balances due from depository institutions (from Schedule RC-A):						
a. Noninterest-bearing balances and currency and coin (1)				0081	25,657,000	1.a.
b. Interest-bearing balances (2)				0071	714,738,000	1.b.
2. Securities:						
a. Held-to-maturity securities (from Schedule RC-B, column A) (3)				JJ34	**363,707,000**	2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D)				1773	**308,318,000**	2.b.
c. Equity securities with readily determinable fair values not held for trading (4)				JA22	28,000	2.c.
3. Federal funds sold and securities purchased under agreements to resell:						
a. Federal funds sold in domestic offices	RCON			B987	67,000	3.a.
b. Securities purchased under agreements to resell (5,6)	RCFD			B989	292,501,000	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				RCFD		
a. Loans and leases held for sale				5369	41,138,000	4.a.
b. Loans and leases held for investment	RCFD	B528	1,043,968,000			4.b.
c. LESS: Allowance for loan and lease losses(7)	RCFD	3123	**16,378,000**			4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c)				B529	**1,027,590,000**	4.d.
5. Trading assets (from Schedule RC-D)				3545	**292,473,000**	5.
6. Premises and fixed assets (including capitalized leases)				2145	22,967,000	6.
7. Other real estate owned (from Schedule RC-M)				2150	**205,000**	7.
8. Investments in unconsolidated subsidiaries and associated companies				2130	108,000	8.
9. Direct and indirect investments in real estate ventures				3656	12,408,000	9.
10. Intangible assets (from Schedule RC-M)				2143	**45,831,000**	10.
11. Other assets (from Schedule RC-F) (6)				2160	**159,246,000**	11.
12. Total assets (sum of items 1 through 11)				2170	**3,306,982,000**	12.

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1. Includes cash items in process of collection and unposted debits.
2. Includes time certificates of deposit not held for trading.
3. Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and 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 that have adopted ASU 2016-13 should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.
7. Institutions that have adopted ASU 2016-13 should report in item 4.c the allowance for credit losses on loans and leases.

Schedule RC—Continued

Dollar Amounts in Thousands					RCON	Amount	
Liabilities							
13. Deposits:							
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E, Part I)					2200	**2,152,876,000**	13.a.
(1) Noninterest-bearing (1)	RCON	6631	643,595,000				13.a.(1)
(2) Interest-bearing	RCON	6636	1,509,281,000				13.a.(2)
b. In foreign offices, Edge and Agreement subsidiaries, and IBFs					RCFN		
(from Schedule RC-E, Part II)					2200	**396,755,000**	13.b.
(1) Noninterest-bearing	RCFN	6631	27,623,000				13.b.(1)
(2) Interest-bearing	RCFN	6636	369,132,000				13.b.(2)
14. Federal funds purchased and securities sold under agreements to repurchase:							
a. Federal funds purchased in domestic offices (2)				RCON	B993	1,769,000	14.a.
b. Securities sold under agreements to repurchase (3)				RCFD	B995	100,497,000	14.b.
15. Trading liabilities (from Schedule RC-D)				RCFD	3548	**110,546,000**	15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)				RCFD	3190	**107,899,000**	16.
17. and 18. Not applicable					RCFD		
19. Subordinated notes and debentures (4)					3200	287,000	19.
20. Other liabilities (from Schedule RC-G)					2930	**133,484,000**	20.
21. Total liabilities (sum of items 13 through 20)					2948	**3,004,113,000**	21.
22. Not applicable							
Equity Capital							
Bank Equity Capital							
23. Perpetual preferred stock and related surplus					3838	0	23.
24. Common stock					3230	2,028,000	24.
25. Surplus (exclude all surplus related to preferred stock)					3839	118,221,000	25.
26. a. Retained earnings					3632	182,421,000	26.a.
b. Accumulated other comprehensive income (5)					B530	178,000	26.b.
c. Other equity capital components (6)					A130	0	26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c)					3210	**302,848,000**	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries					3000	**21,000**	27.b.
28. Total equity capital (sum of items 27.a and 27.b)					G105	**302,869,000**	28.
29. Total liabilities and equity capital (sum of items 21 and 28)					3300	**3,306,982,000**	29.

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1. Includes noninterest-bearing demand, time, and savings deposits.
2. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."
3. Includes all securities repurchase agreements, regardless of maturity.
4. Includes limited-life preferred stock and related surplus.
5. Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, cumulative foreign currency translation adjustments, and accumulated defined benefit pension and other postretirement plan adjustments.
6. Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Schedule RC—Continued

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during *2020*.......

RCFD	Number	
6724	NA	M.1.

1a = An integrated audit of the reporting institution’s financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution

1b = An audit of the reporting institution’s financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution

2a = An integrated audit of the reporting institution’s parent holding company’s consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

2b = An audit of the reporting institution’s parent holding company’s consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

3 = This number is not to be used

4 = Directors’ examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)

5 = Directors’ examination of the bank performed by other external auditors (may be required by state-chartering authority)

6 = Review of the bank’s financial statements by external auditors

7 = Compilation of the bank’s financial statements by external auditors

8 = Other audit procedures (excluding tax preparation work)

9 = No external audit work

To be reported with the March Report of Condition.

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

RCON	Date	
8678	NA	M.2.

Schedule RC-A—Cash and Balances Due from Depository Institutions

Exclude assets held for trading.

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
1. Cash items in process of collection, unposted debits, and currency and coin	0022	17,466,000			1.
a. Cash items in process of collection and unposted debits			0020	6,224,000	1.a.
b. Currency and coin			0080	11,233,000	1.b.
2. Balances due from depository institutions in the U.S.	0082	897,000	0082	589,000	2.
3. Balances due from banks in foreign countries and foreign central banks	0070	220,688,000	0070	192,000	3.
4. Balances due from Federal Reserve Banks	0090	501,344,000	0090	501,344,000	4.
5. Total (sum of items 1 through 4) (total of column A must equal Schedule RC, sum of items 1.a and 1.b)	0010	**740,395,000**	0010	**519,582,000**	5.

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	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. U.S. Treasury securities	0211	185,203,000	0213	183,270,000	1286	178,039,000	1287	177,464,000	1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) (1)	HT50	0	HT51	0	HT52	0	HT53	0	2.
3. Securities issued by states and political subdivisions in the U.S.	8496	14,018,000	8497	14,394,000	8498	14,758,000	8499	15,727,000	3.

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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

	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	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. Mortgage-backed securities (MBS):									
a. Residential mortgage pass-through securities:									
(1) Guaranteed by GNMA	G300	28,310,000	G301	28,186,000	G302	26,821,000	G303	26,712,000	4.a.(1)
(2) Issued by FNMA and FHLMC	G304	60,499,000	G305	60,884,000	G306	37,884,000	G307	37,392,000	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	112,000	G315	115,000	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	7,316,000	G321	7,211,000	G322	6,010,000	G323	6,070,000	4.b.(3)
c. Commercial MBS									
(1) Commercial mortgage pass-through securities:									
(a) Issued or guaranteed by FNMA, FHLMC, or GNMA	K142	13,625,000	K143	13,911,000	K144	7,713,000	K145	8,045,000	4.c.(1)(a)
(b) Other pass-through securities	K146	0	K147	0	K148	0	K149	0	4.c.(1)(b)

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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

	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	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K150	122,000	K151	122,000	K152	271,000	K153	280,000	4.c.(2)(a)
(b) All other commercial MBS	K154	3,736,000	K155	3,687,000	K156	4,947,000	K157	4,949,000	4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS)	C026	2,047,000	C988	2,041,000	C989	5,378,000	C027	5,420,000	5.a.
b. Structured financial products	HT58	48,869,000	HT59	48,922,000	HT60	9,674,000	HT61	9,662,000	5.b.
6. Other debt securities:									
a. Other domestic debt securities	1737	0	1738	0	1739	15,000	1741	15,000	6.a.
b. Other foreign debt securities	1742	0	1743	0	1744	16,420,000	1746	16,467,000	6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) (2)	1754	**363,745,000**	1771	**362,628,000**	1772	**308,042,000**	1773	**308,318,000**	8.

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1. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
2. For institutions that have adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a, plus Schedule RI-B, Part II, item 7, column B. For institutions that have not adopted ASU 2016-13, the total reported in column A must equal Schedule RC, item 2.a. For all institutions, the total reported in column D must equal Schedule RC, item 2.b.

Schedule RC-B—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Pledged securities (1)	0416	83,316,000	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	51,340,000	M.2.a.(1)
(2) Over three months through 12 months	A550	45,703,000	M.2.a.(2)
(3) Over one year through three years	A551	172,673,000	M.2.a.(3)
(4) Over three years through five years	A552	82,440,000	M.2.a.(4)
(5) Over five years through 15 years	A553	119,156,000	M.2.a.(5)
(6) Over 15 years	A554	25,250,000	M.2.a.(6)
b. Mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages with a remaining maturity or next repricing date of: (2),(4)			
(1) Three months or less	A555	298,000	M.2.b.(1)
(2) Over three months through 12 months	A556	2,515,000	M.2.b.(2)
(3) Over one year through three years	A557	375,000	M.2.b.(3)
(4) Over three years through five years	A558	467,000	M.2.b.(4)
(5) Over five years through 15 years	A559	2,709,000	M.2.b.(5)
(6) Over 15 years	A560	146,549,000	M.2.b.(6)
c. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS; exclude mortgage pass-through securities) with an expected average life of: (5)			
(1) Three years or less	A561	13,662,000	M.2.c.(1)
(2) Over three years	A562	8,926,000	M.2.c.(2)
d. Debt securities with a REMAINING MATURITY of one year or less (included in Memorandum items 2.a through 2.c above)	A248	43,287,000	M.2.d.
Memorandum item 3 is to be completed semiannually in the June and December reports only.			
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer)	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.

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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

	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	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memorandum items 5.a through 5.f and 6.a through 6.g are to be completed by banks with $10 billion or more in total assets. (1)									
5. Asset-backed securities (ABS) (for each column, sum of Memorandum items 5.a through 5.f must equal Schedule RC-B, item 5.a):									
a. Credit card receivables	B838	0	B839	0	B840	40,000	B841	40,000	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	348,000	B849	350,000	M.5.c.
d. Other consumer loans	B850	2,047,000	B851	2,041,000	B852	2,094,000	B853	2,132,000	M.5.d.
e. Commercial and industrial loans	B854	0	B855	0	B856	88,000	B857	88,000	M.5.e.
f. Other	B858	0	B859	0	B860	2,808,000	B861	2,810,000	M.5.f.
6. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 6.a through 6.g must equal Schedule RC-B, item 5.b.):									
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	48,869,000	G357	48,922,000	G358	4,626,000	G359	4,627,000	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	5,048,000	G375	5,035,000	M.6.g.

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1. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

Schedule RC-C—Loans and Lease Financing Receivables

Part I. Loans and Leases

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

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
1. Loans secured by real estate: (2)	1410	NA			1.
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans	F158	786,000	F158	757,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	F159	8,086,000	F159	8,086,000	1.a.(2)
b. Secured by farmland (including farm residential and other improvements)	1420	67,000	1420	63,000	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	18,957,000	1797	18,754,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens	5367	235,548,000	5367	232,680,000	1.c.(2)(a)
(b) Secured by junior liens	5368	545,000	5368	545,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties	1460	74,153,000	1460	74,124,000	1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F160	16,366,000	F160	16,350,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F161	26,374,000	F161	25,964,000	1.e.(2)
2. Loans to depository institutions and acceptances of other banks:					
a. To commercial banks in the U.S.			B531	9,000	2.a.
(1) To U.S. branches and agencies of foreign banks	B532	114,000			2.a.(1)
(2) To other commercial banks in the U.S.	B533	11,000			2.a.(2)
b. To other depository institutions in the U.S.	B534	2,000	B534	2,000	2.b.
c. To banks in foreign countries:			B535	3,144,000	2.c.
(1) To foreign branches of other U.S. banks	B536	3,000			2.c.(1)
(2) To other banks in foreign countries	B537	7,787,000			2.c.(2)
3. Loans to finance agricultural production and other loans to farmers	1590	846,000	1590	833,000	3.
4. Commercial and industrial loans:					
a. To U.S. addressees (domicile)	1763	134,398,000	1763	132,004,000	4.a.
b. To non-U.S. addressees (domicile)	1764	49,634,000	1764	10,333,000	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	137,952,000	B538	137,952,000	6.a.
b. Other revolving credit plans	B539	19,563,000	B539	17,260,000	6.b.
c. Automobile loans	K137	60,605,000	K137	60,605,000	6.c.
d. Other consumer loans (includes single payment and installment loans other than automobile loans, and all student loans)	K207	2,413,000	K207	2,061,000	6.d.
7. Loans to foreign governments and official institutions (including foreign central banks)	2081	1,989,000	2081	7,000	7.
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S.	2107	23,139,000	2107	23,139,000	8.

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1. Institutions that have adopted ASU 2016-13 should not deduct the allowance for credit losses on loans and leases or the allocated transfer risk reserve from amounts reported on this schedule.

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

Schedule RC-C—Continued

Part I—Continued

	(Column A) Consolidated Bank		(Column B) Domestic Offices		
Dollar Amounts in Thousands	RCFD	Amount	RCON	Amount	
9. Loans to nondepository financial institutions and other loans:	1563	265,660,000			9.
a. Loans to nondepository financial institutions			J454	93,998,000	9.a.
b. Other loans:					
(1) Loans for purchasing or carrying securities (secured and unsecured)			1545	14,121,000	9.b.(1)
(2) All other loans (exclude consumer loans)			J451	87,940,000	9.b.(2)
10. Lease financing receivables (net of unearned income):			2165	108,000	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	108,000			10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above	2123	0	2123	0	11.
12. Total loans and leases held for investment and held for sale[1] (item 12, column A must equal Schedule RC, sum of items 4.a and 4.b)	2122	**1,085,106,000**	2122	**960,839,000**	12.

Memoranda

Dollar Amounts in Thousands			RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance with their modified terms (included in Schedule RC-C, Part I, and not reported as past due or nonaccrual in Schedule RC-N, Memorandum item 1):					
a. Construction, land development, and other land loans in domestic offices:					
(1) 1–4 family residential construction loans			K158	0	M.1.a.(1)
(2) Other construction loans and all land development and other land loans			K159	0	M.1.a.(2)
b. Loans secured by 1–4 family residential properties in domestic offices			F576	2,554,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices			K160	3,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties			K161	11,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties			K162	38,000	M.1.d.(2)
e. Commercial and industrial loans:			RCFD		
(1) To U.S. addressees (domicile)			K163	258,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)			K164	13,000	M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)			K165	823,000	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a through 1.f):	RCON				
(1) Loans secured by farmland in domestic offices	K166	0			M.1.f.(1)
(2) Not applicable	RCFD				
(3) Loans to finance agricultural production and other loans to farmers	K168	0			M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit card	K098	817,000			M.1.f.(4)(a)
(b) Automobile loans	K203	0			M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K204	0			M.1.f.(4)(c)
g. Total loans restructured in troubled debt restructurings that are in compliance with their modified terms (sum of Memorandum items 1.a.(1) through 1.f)			HK25	**3,700,000**	M.1.g.

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[1] For "large institutions" and "highly complex institutions," as defined for deposit insurance assessment purposes in FDIC regulations, item 12, column A, must equal the sum of items 1.a.(1) through 10.b, column A, less item 11, column A. For all other institutions, item 12, column A, must equal the sum of item 1 and items 2.a.(1) through 10.b, column A, less item 11, column A. For all institutions, item 12, column B, must equal the sum of items 1.a.(1) through 10, column B, less item 11, column B.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):			
a. Closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1) (2)			
(1) Three months or less	A564	2,002,000	M.2.a.(1)
(2) Over three months through 12 months	A565	5,031,000	M.2.a.(2)
(3) Over one year through three years	A566	8,860,000	M.2.a.(3)
(4) Over three years through five years	A567	11,348,000	M.2.a.(4)
(5) Over five years through 15 years	A568	47,509,000	M.2.a.(5)
(6) Over 15 years	A569	153,444,000	M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: (1) (3)	RCFD		
(1) Three months or less	A570	557,038,000	M.2.b.(1)
(2) Over three months through 12 months	A571	39,535,000	M.2.b.(2)
(3) Over one year through three years	A572	63,443,000	M.2.b.(3)
(4) Over three years through five years	A573	94,934,000	M.2.b.(4)
(5) Over five years through 15 years	A574	78,909,000	M.2.b.(5)
(6) Over 15 years	A575	14,757,000	M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column A) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status)	A247	220,898,000	M.2.c.
3. Loans to finance commercial real estate, construction, and land development activities *(not secured by real estate)* included in Schedule RC-C, Part I, items 4 and 9, column A (4)	2746	19,369,000	M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties in domestic offices (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	RCON 5370	68,146,000	M.4.
5. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, item 1, column A or Schedule RC-C, Part I, items 1.a.(1) through 1.e.(2), column A, as appropriate)	RCFD B837	4,177,000	M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a, column A	C391	1,618,000	M.6.
Memorandum items 7.a and 7.b are to be completed by all banks semiannually in the June and December reports only. (5)			
7. Purchased credit-impaired loans held for investment accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (exclude loans held for sale):			
a. Outstanding balance	C779	NA	M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9	C780	NA	M.7.b.

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1. Report fixed-rate loans and leases by remaining maturity and floating-rate loans by next repricing date.
2. Sum of Memorandum items 2.a.(1) through 2.a.(6), plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total closed-end loans secured by first liens on 1–4 family residential properties from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
3. Sum of Memorandum items 2.b.(1) through 2.b.(6), plus total nonaccrual loans and leases from Schedule RC-N, item 9, column C, minus nonaccrual closed-end loans secured by first liens on 1–4 family residential properties in domestic offices included in Schedule RC-N, item 1.c.(2)(a), column C, must equal total loans and leases from Schedule RC-C, Part I, sum of items 1 through 10, column A, minus total closed-end loans secured by first liens on 1–4 family residential properties in domestic offices from Schedule RC-C, Part I, item 1.c.(2)(a), column B.
4. Exclude loans secured by real estate that are included in Schedule RC-C, Part I, item 1, column A.
5. Memorandum item 7 is to be completed only be institutions that have not yet adopted ASU 2016-13.

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 8.a is to be completed by all banks semiannually in the June and December reports only.			
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties in domestic offices:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b))	F230	6,037,000	M.8.a.
Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of December 31, 2020, that exceeded the lesser of $100 million or 5 percent of total loans and leases held for investment and held for sale in domestic offices (as reported in Schedule RC-C, Part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties	F231	2,240,000	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	98,000	M.8.c.
9. Loans secured by 1–4 family residential properties in domestic offices in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b))	F577	1,060,000	M.9.

10. and 11. Not applicable

	(Column A) Fair value of acquired loans and leases at acquisition date		(Column B) Gross contractual amounts receivable at acquisition date		(Column C) Best estimate at acquisition date of contractual cash flows not expected to be collected		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Memorandum Items 12.a, 12.b, 12.c and 12.d are to be completed semiannually in the June and December reports only.							
12. Loans (not subject to the requirements of FASB ASC 310-30 (former AICPA Statement of Position 03-3)) and leases held for investment that were acquired in business combinations with acquisition dates in the current calendar year: (1)							
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.

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

Schedule RC-C—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans in domestic offices (as reported in Schedule RC-C, Part I, item 1.a., column B) that exceeded ***the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for loan and lease losses or the allowance for credit losses on loans and leases, as applicable (as reported in Schedule RC, item 4.c) as of December 31, 2020.***			
13. Construction, land development, and other land loans in domestic offices 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	0	M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(a)(2))	RIAD G377	0	M.13.b.
Memorandum item 14 is to be completed by all banks.	RCFD		
14. Pledged loans and leases	G378	461,238,000	M.14.
Memorandum item 15 is to be completed for the December report only.			
15. Reverse mortgages in domestic offices:			
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):	RCON		
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J466	0	M.15.a.(1)
(2) Proprietary reverse mortgages	J467	0	M.15.a.(2)
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:		Number	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J468	0	M.15.b.(1)
(2) Proprietary reverse mortgages	J469	0	M.15.b.(2)
c. Principal amount of reverse mortgage originations that have been sold during the year:		Amount	
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages	J470	0	M.15.c.(1)
(2) Proprietary reverse mortgages	J471	0	M.15.c.(2)
Memorandum item 16 is to be completed by all banks.			
16. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit in domestic offices that have converted to non-revolving closed-end status (included in item 1.c.(1) above)	LE75	12,273,000	M.16.
Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.			
17. Eligible loan modifications under Section 4013,*Temporary Relief from Troubled Debt Restructurings*, of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding	LG24	CONFIDENTIAL	M.17.a
		Amount	
b. Outstanding balance of Section 4013 loans	LG25	CONFIDENTIAL	M.17.b

Schedule RC-C—Continued

Part II. Loans to Small Businesses and Small Farms

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

(1) For loans drawn down under lines of credit or loan commitments, the "original amount" of the loan is the size of the line of credit or loan commitment when the line of credit or loan commitment was *most recently* approved, extended, or renewed prior to the report date. However, if the amount currently outstanding as of the report date exceeds this size, the "original amount" is the amount currently outstanding on the report date.

(2) For loan participations and syndications, the "original amount" of the loan participation or syndication is the entire amount of the credit originated by the lead lender.

(3) For all other loans, the "original amount" is the total amount of the loan at origination or the amount currently outstanding as of the report date, whichever is larger.

Loans to Small Businesses

1. and 2. Not applicable

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
Dollar Amounts in Thousands	RCON	Number	RCON	Amount	
3. Number and amount *currently outstanding* of "Loans secured by nonfarm nonresidential properties" in domestic offices reported in Schedule RC-C, Part I, items 1.e.(1) and 1.e.(2), column B (sum of items 3.a through 3.c must be less than or equal to Schedule RC-C, Part I, sum of items 1.e.(1) and 1.e.(2), column B):					
a. With *original amounts* of $100,000 or less	5564	534	5565	17,000	3.a.
b. With *original amounts* of more than $100,000 through $250,000	5566	2,771	5567	300,000	3.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5568	8,916	5569	3,801,000	3.c.
4. Number and amount *currently outstanding* of "Commercial and industrial loans to U.S. addressees" in domestic offices reported in Schedule RC-C, Part I, item 4.a, column B (sum of items 4.a through 4.c must be less than or equal to Schedule RC-C, Part I, item 4.a, column B):					
a. With *original amounts* of $100,000 or less	5570	2,353,650	5571	19,292,000	4.a.
b. With *original amounts* of more than $100,000 through $250,000	5572	36,949	5573	3,213,000	4.b.
c. With *original amounts* of more than $250,000 through $1,000,000	5574	20,663	5575	4,660,000	4.c.

Schedule RC-C—Continued

Part II—Continued

Agricultural Loans to Small Farms

5. and 6. Not applicable

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)" in domestic offices reported in Schedule RC-C, Part I, item 1.b, column B (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b, column B):					
a. With *original amounts* of $100,000 or less	5578	9	5579	0	7.a.
b. With *original amounts* of more than $100,000 through $250,000	5580	26	5581	2,000	7.b.
c. With *original amounts* of more than $250,000 through $500,000	5582	29	5583	6,000	7.c.
8. Number and amount *currently outstanding* of "Loans to finance agricultural production and other loans to farmers" in domestic offices reported in Schedule RC-C, Part I, item 3, column B (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3, column B):					
a. With *original amounts* of $100,000 or less	5584	40,217	5585	243,000	8.a.
b. With *original amounts* of more than $100,000 through $250,000	5586	78	5587	5,000	8.b.
c. With *original amounts* of more than $250,000 through $500,000	5588	27	5589	3,000	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.

	Consolidated Bank		
Dollar Amounts in Thousands	RCFD	Amount	
Assets			
1. U.S. Treasury securities	3531	17,631,000	1.
2. U.S. Government agency obligations (exclude mortgage-backed securities)	3532	0	2.
3. Securities issued by states and political subdivisions in the U.S.	3533	1,001,000	3.
4. Mortgage-backed securities (MBS):			
a. Residential mortgage pass-through securities issued or guaranteed by FNMA, FHLMC, or GNMA	G379	5,000	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	254,000	4.b.
c. All other residential MBS	G381	1,064,000	4.c.
d. Commercial MBS issued or guaranteed by U.S. Government agencies or sponsored agencies (1)	K197	0	4.d.
e. All other commercial MBS	K198	373,000	4.e.
5. Other debt securities:			
a. Structured financial products	HT62	4,519,000	5.a.
b. All other debt securities	G386	89,821,000	5.b.
6. Loans:			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties	HT63	0	6.a.(1)
(2) All other loans secured by real estate	HT64	113,000	6.a.(2)
b. Commercial and industrial loans	F614	6,578,000	6.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT65	0	6.c.
d. Other loans	F618	1,317,000	6.d.
7. and 8. Not applicable			
9. Other trading assets	3541	**110,941,000**	9.
10. Not applicable			
11. Derivatives with a positive fair value	3543	58,856,000	11.
12. Total trading assets (sum of items 1 through 11) (must equal Schedule RC, item 5)	3545	**292,473,000**	12.
Liabilities			
13. a. Liability for short positions	3546	67,918,000	13.a.
b. Other trading liabilities	F624	**77,000**	13.b.
14. Derivatives with a negative fair value	3547	42,551,000	14.
15. Total trading liabilities (sum of items 13.a through 14) (must equal Schedule RC, item 15)	3548	**110,546,000**	15.

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

Schedule RC-D—Continued

Memoranda

	Consolidated Bank		
Dollar Amounts in Thousands	RCFD	Amount	
1. Unpaid principal balance of loans measured at fair value (reported in Schedule RC-D, items 6.a through 6.d):			
a. Loans secured by real estate:			
(1) Loans secured by 1 - 4 family residential properties	HT66	0	M.1.a.(1)
(2) All other loans secured by real estate	HT67	135,000	M.1.a.(2)
b. Commercial and industrial loans	F632	8,219,000	M.1.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT68	0	M.1.c.
d. Other loans	F636	1,770,000	M.1.d.
Memorandum items 2 through 10 are to be completed by banks with $10 billion or more in total trading assets. (1)			
2. Loans measured at fair value that are past due 90 days or more:			
a. Fair value	F639	373,000	M.2.a.
b. Unpaid principal balance	F640	2,062,000	M.2.b.
3. Structured financial products by underlying collateral or reference assets (for each column, sum of Memorandum items 3.a through 3.g must equal Schedule RC-D, sum of items 5.a.(1) through (3)):			
a. Trust preferred securities issued by financial institutions	G299	4,335,000	M.3.a.
b. Trust preferred securities issued by real estate investment trusts	G332	0	M.3.b.
c. Corporate and similar loans	G333	184,000	M.3.c.
d. 1–4 family residential MBS issued or guaranteed by U.S. government-sponsored enterprises (GSEs)	G334	0	M.3.d.
e. 1–4 family residential MBS not issued or guaranteed by GSEs	G335	0	M.3.e.
f. Diversified (mixed) pools of structured financial products	G651	0	M.3.f.
g. Other collateral or reference assets	G652	0	M.3.g.
4. Pledged trading assets:			
a. Pledged securities	G387	112,229,000	M.4.a.
b. Pledged loans	G388	0	M.4.b.
5. Asset-backed securities:			
a. Credit card receivables	F643	21,000	M.5.a.
b. Home equity lines	F644	0	M.5.b.
c. Automobile loans	F645	16,000	M.5.c.
d. Other consumer loans	F646	142,000	M.5.d.
e. Commercial and industrial loans	F647	0	M.5.e.
f. Other	F648	103,000	M.5.f.
6. Not applicable			
7. Equity securities (included in Schedule RC-D, item 9, above):			
a. Readily determinable fair values	F652	61,533,000	M.7.a.
b. Other	F653	1,611,000	M.7.b.
8. Loans pending securitization	F654	0	M.8.
9. Other trading assets (itemize and describe amounts included in Schedule RC-D, item 9, that are greater than $1,000,000 and exceed 25 percent of the item): (2)			
a. TEXT F655	F655	0	M.9.a.
b. TEXT F656	F656	0	M.9.b.
c. TEXT F657	F657	0	M.9.c.
10. Other trading liabilities (itemize and describe amounts included in Schedule RC-D, item 13.b, that are greater than $1,000,000 and exceed 25 percent of the item):			
a. TEXT F658	F658	0	M.10.a.
b. TEXT F659	F659	0	M.10.b.
c. TEXT F660	F660	0	M.10.c.

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1. The $10 billion trading asset-size test is based on total trading assets reported on the *June 30, 2020*, Report of Condition.
2. Exclude equity securities.

Schedule RC-E—Deposit Liabilities

Part I. Deposits in Domestic Offices

	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits (1) (Included In Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations	B549	473,731,000			B550	1,545,598,000	1.
2. U.S. Government	2202	19,000			2520	10,000	2.
3. States and political subdivisions in the U.S.	2203	7,434,000			2530	40,478,000	3.
4. Commercial banks and other depository institutions in the U.S.	B551	2,428,000			B552	3,709,000	4.
5. Banks in foreign countries	2213	42,797,000			2236	14,762,000	5.
6. Foreign governments and official institutions (including foreign central banks)	2216	9,959,000			2377	11,951,000	6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a)	2215	**536,368,000**	2210	472,577,000	2385	**1,616,508,000**	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	12,830,000	M.1.a.
b. Total brokered deposits	2365	65,188,000	M.1.b.
c. Brokered deposits of $250,000 or less (fully insured brokered deposits)(2)	HK05	59,954,000	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	52,971,000	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	5,234,000	M.1.d.(3)
e. Preferred deposits (uninsured deposits of states and political subdivisions in the U.S. reported in item 3 above which are secured or collateralized as required under state law) *(to be completed for the December report only)*	5590	44,039,000	M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits	K223	0	M.1.f.
g. Total reciprocal deposits	JH83	0	M.1.g.
Memorandum items 1.h.(1)(a), 1.h.(2)(a), 1.h.(3)(a), and 1.h.(4)(a) are to be completed by banks with $100 billion or more in total assets. (3)			
h. Sweep deposits:			
(1) Fully insured, affiliate sweep deposits	MT87	16,423,000	M.1.h.(1)
(a) Fully insured, affiliate, retail sweep deposits	MT88	16,423,000	M.1.h.(1)(a)
(2) Not fully insured, affiliate sweep deposits	MT89	18,400,000	M.1.h.(2)
(a) Not fully insured, affiliate, retail sweep deposits	MT90	18,400,000	M.1.h.(2)(a)
(3) Fully insured, non-affiliate sweep deposits	MT91	50,252,000	M.1.h.(3)
(a) Fully insured, non-affiliate, retail sweep deposits	MT92	50,252,000	M.1.h.(3)(a)
(4) Not fully insured, non-affiliate sweep deposits	MT93	42,000	M.1.h.(4)
(a) Not fully insured, non-affiliate, retail sweep deposits	MT94	42,000	M.1.h.(4)(a)
i. Total sweep deposits that are not brokered deposits	MT95	34,823,000	M.1.i.

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1. Includes interest-bearing and noninterest-bearing demand deposits.
2. The dollar amount used as the basis for reporting in Memorandum item 1.c reflects the deposit insurance limits in effect on the report date.
3. **The $100 billion asset-size test is based on the total assets reported on the *June 30, 2020,* Report of Condition.**

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):			
a. Savings deposits:			
(1) Money market deposit accounts (MMDAs)	6810	1,014,524,000	M.2.a.(1)
(2) Other savings deposits (excludes MMDAs)	0352	530,529,000	M.2.a.(2)
b. Total time deposits of less than $100,000	6648	14,762,000	M.2.b.
c. Total time deposits of $100,000 through $250,000	J473	4,101,000	M.2.c.
d. Total time deposits of more than $250,000	J474	52,592,000	M.2.d.
e. Individual Retirement Accounts (IRAs) and Keogh Plan accounts of $100,000 or more included in Memorandum items 2.c and 2.d above	F233	278,000	M.2.e.
3. Maturity and repricing data fortime deposits of $250,000 or less:			
a. Time deposits of $250,000 or less with a remaining maturity or next repricing date of: (1), (2)			
(1) Three months or less	HK07	4,421,000	M.3.a.(1)
(2) Over three months through 12 months	HK08	6,212,000	M.3.a.(2)
(3) Over one year through three years	HK09	2,865,000	M.3.a.(3)
(4) Over three years	HK10	5,365,000	M.3.a.(4)
b. Time deposits of $250,000 or less with a REMAINING MATURITY of one year or less (included in Memorandum items 3.a.(1) and 3.a.(2) above) (3)	HK11	10,630,000	M.3.b.
4. Maturity and repricing data fortime deposits of more than $250,000:			
a. Time deposits of more than $250,000 with a remaining maturity or next repricing date of: (1), (4)			
(1) Three months or less	HK12	44,151,000	M.4.a.(1)
(2) Over three months through 12 months	HK13	8,009,000	M.4.a.(2)
(3) Over one year through three years	HK14	139,000	M.4.a.(3)
(4) Over three years	HK15	293,000	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	38,605,000	M.4.b.

	RCON	Yes		No	
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use?	P752	x			M.5.

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

Dollar Amounts in Thousands	RCON	Amount	
6. Components of total transaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 6.a and 6.b must be less than or equal to item 1, column A, above):			
a. Total deposits in those noninterest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P753	34,023,000	M.6.a.
b. Total deposits in those interest-bearing transaction account deposit products intended primarily for individuals for personal, household, or family use	P754	73,333,000	M.6.b.

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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. **For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***

Schedule RC-E—Continued

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
7. Components of total nontransaction account deposits of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1), 7.a.(2), 7.b.(1), and 7.b.(2) plus all time deposits of individuals, partnerships, and corporations must equal item 1, column C, above):			
a. Money market deposit accounts (MMDAs) of individuals, partnerships, and corporations (sum of Memorandum items 7.a.(1) and 7.a.(2) must be less than or equal to Memorandum item 2.a.(1) above):			
(1) Total deposits in those MMDA deposit products intended primarily for individuals for personal, household, or family use	P756	346,413,000	M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations	P757	604,359,000	M.7.a.(2)
b. Other savings deposit accounts of individuals, partnerships, and corporations (sum of Memorandum items 7.b.(1) and 7.b.(2) must be less than or equal to Memorandum item 2.a.(2) above):			
(1) Total deposits in those other savings deposit account deposit products intended primarily for individuals for personal, household, or family use	P758	448,156,000	M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations	P759	75,722,000	M.7.b.(2)

Part II. Deposits in Foreign Offices (including Edge and Agreement subsidiaries and IBFs)

Items 1 through 6 are to be completed by banks with $10 billion or more in total assets. [1]

Dollar Amounts in Thousands	RCFN	Amount	
Deposits of:			
1. Individuals, partnerships, and corporations (include all certified and official checks)	B553	326,577,000	1.
2. U.S. banks (including IBFs and foreign branches of U.S. banks) and other U.S. depository institutions	B554	1,510,000	2.
3. Foreign banks (including U.S. branches and agencies of foreign banks, including their IBFs)	2625	39,459,000	3.
4. Foreign governments and official institutions (including foreign central banks)	2650	29,066,000	4.
5. U.S. Government and states and political subdivisions in the U.S.	B555	143,000	5.
6. Total (sum of items 1 through 5) (must equal Schedule RC, item 13.b)	2200	**396,755,000**	6.

Memorandum

Memorandum item 1 is to be completed by all banks.

Dollar Amounts in Thousands	RCFN	Amount	
1. Time deposits with a remaining maturity of one year or less (included in Schedule RC, item 13.b)	A245	52,396,000	M.1.

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[1] For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

Schedule RC-F—Other Assets (1)

Dollar Amounts in Thousands			RCFD	Amount	
1. Accrued interest receivable (2)			B556	5,853,000	1.
2. Net deferred tax assets (3)			2148	887,000	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	4,545,000	4.
5. Life insurance assets:					
a. General account life insurance assets			K201	6,442,000	5.a.
b. Separate account life insurance assets			K202	5,773,000	5.b.
c. Hybrid account life insurance assets			K270	0	5.c.
6. All other assets (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)			2168	**135,746,000**	6.
a. Prepaid expenses	2166	0			6.a.
b. Repossessed personal property (including vehicles)	1578	0			6.b.
c. Derivatives with a positive fair value held for purposes other than trading	C010	0			6.c.
d. FDIC loss-sharing indemnification assets	J448	0			6.d.
e. Computer software	FT33	0			6.e.
f. Accounts receivable	FT34	60,493,000			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	**159,246,000**	7.

Schedule RC-G—Other Liabilities

Dollar Amounts in Thousands			RCON	Amount	
1. a. Interest accrued and unpaid on deposits in domestic offices (6)			3645	33,000	1.a.
			RCFD		
b. Other expenses accrued and unpaid (includes accrued income taxes payable)			3646	26,387,000	1.b.
2. Net deferred tax liabilities (3)			3049	3,776,000	2.
3. Allowance for credit losses on off-balance-sheet credit exposures (7)			B557	2,215,000	3.
4. All other liabilities (itemize and describe amounts greater than $100,000 that exceed 25 percent of this item)			2938	**101,073,000**	4.
a. Accounts payable	3066	72,579,000			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	**133,484,000**	5.

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1. Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
2. Include accrued interest receivable on loans, leases, debt securities, and other interest-bearing assets. Exclude accrued interest receivable on interest-bearing assets that is reported elsewhere on the balance sheet.
3. See discussion of deferred income taxes in Glossary entry on "income taxes."
4. Report interest-only strips receivable in the form of a security as available-for-sale securities in Schedule RC, item 2.b, or as trading assets in Schedule RC, item 5, as appropriate.
5. Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.
6. For savings banks, include "dividends" accrued and unpaid on deposits.
7. Institutions that have adopted ASU 2016-13 should report in Schedule RC-G, item 3, the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

To be completed only by banks with foreign offices.

Dollar Amounts in Thousands	Domestic Offices		
	RCON	Amount	
1. and 2. Not applicable			
3. Securities purchased under agreements to resell	B989	94,005,000	3.
4. Securities sold under agreements to repurchase(1)	B995	20,682,000	4.
5. Other borrowed money	3190	67,300,000	5.
EITHER			
6. Net due *from* own foreign offices, Edge and agreement subsidiaries, and IBFs	2163	200,725,000	6.
OR			
7. Net due *to* own foreign offices, Edge and agreement subsidiaries, and IBFs	2941	0	7.
8. Total assets (excludes net due from foreign offices, Edge and agreement subsidiaries, and IBFs)	2192	2,414,547,000	8.
9. Total liabilities (excludes net due to foreign offices, Edge and agreement subsidiaries, and IBFs)	3129	2,311,514,000	9.

Dollar Amounts in Thousands	(Column A) Amortized Cost of Held-to-Maturity Securities (2)		(Column B) Fair Value of Available-for-Sale Securities		
	RCON	Amount	RCON	Amount	
10. U.S. Treasury securities	0211	185,203,000	1287	177,349,000	10.
11. U.S. Government agency obligations (exclude mortgage-backed securities)	8492	0	8495	0	11.
12. Securities issued by states and political subdivisions in the U.S.	8496	14,018,000	8499	15,727,000	12.
13. Mortgage-backed securities (MBS):					
a. Mortgage pass-through securities:					
(1) Issued or guaranteed by FNMA, FHLMC, or GNMA	G389	102,434,000	G390	72,149,000	13.a.(1)
(2) Other mortgage pass-through securities	1709	0	1713	0	13.a.(2)
b. Other mortgage-backed securities (include CMOs, REMICs, and stripped MBS):					
(1) Issued or guaranteed by U.S. Government agencies or sponsored agencies (3)	G393	122,000	G394	395,000	13.b.(1)
(2) All other mortgage-backed securities	1733	11,052,000	1736	6,755,000	13.b.(2)
14. Other domestic debt securities (include domestic structured financial products and domestic asset-backed securities)	G397	3,034,000	G398	6,005,000	14.
15. Other foreign debt securities (include foreign structured financial products and foreign asset-backed securities)	G399	38,603,000	G400	8,215,000	15.
16. Not applicable					
17. Total held-to-maturity and available-for-sale debt securities (sum of items 10 through 15)	1754	**354,466,000**	1773	**286,595,000**	17.

	RCON	Amount	
18. Equity investments not held for trading:			
a. Equity securities with readily determinable fair values(4)	JA22	0	18.a.
b. Equity investments without readily determinable fair values	1752	4,067,000	18.b.

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1. Institutions that have adopted ASU 2016-13 should report item 4 amounts net of any applicable allowance for credit losses.
2. For institutions that have adopted ASU 2016-13, allowances for credit losses should not be deducted from the amortized cost amounts reported in items 10 through 17, column A.
3. U.S. Government agencies include, but are not limited to, such agencies as the Government National Mortgage Association (GNMA), the Federal Deposit Insurance Corporation (FDIC), and the National Credit Union Administration (NCUA). U.S. Government-sponsored agencies include, but are not limited to, such agencies as the Federal Home Loan Mortgage Corporation (FHLMC) and the Federal National Mortgage Association (FNMA).
4. Item 18.a is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detai on accounting for investments in equity securities.

Schedule RC-H—Continued

Dollar Amounts in Thousands	RCON	Amount	
Items 19, 20, and 21 are to be completed by (1) banks that reported total trading assets of $10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.			
19. Total trading assets	3545	61,440,000	19.
20. Total trading liabilities	3548	13,553,000	20.
21. Total loans held for trading	HT71	4,844,000	21.
Item 22 is to be completed by banks that: (1) have elected to report financial instruments or servicing assets and liabilities at fair value under a fair value option with changes in fair value recognized in earnings, or (2) are required to completed Schedule RC-D, Trading Assets and Liabilities.			
22. Total amount of fair value option loans held for investment and held for sale	JF75	42,461,000	22.

Schedule RC-I—Assets and Liabilities of IBFs

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

Dollar Amounts in Thousands	RCFN	Amount	
1. Total IBF assets of the consolidated bank (component of Schedule RC, item 12)	2133	605,000	1.
2. Total IBF liabilities (component of Schedule RC, item 21)	2898	25,161,000	2.

Schedule RC-K—Quarterly Averages (1)

Dollar Amounts in Thousands		RCFD	Amount	
Assets				
1. Interest-bearing balances due from depository institutions		3381	767,833,000	1.
2. U.S. Treasury securities and U.S. Government agency obligations (2) (excluding mortgage-backed securities)		B558	348,886,000	2.
3. Mortgage-backed securities (2)		B559	194,686,000	3.
4. All other debt securities (2) and equity securities with readily determinable fair values not held for trading (3)		B560	101,058,000	4.
5. Federal funds sold and securities purchased under agreements to resell		3365	297,579,000	5.
6. Loans:				
a. Loans in domestic offices:		RCON		
(1) Total loans		3360	943,833,000	6.a.(1)
(2) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties		3465	254,990,000	6.a.(2)(a)
(b) All other loans secured by real estate		3466	124,521,000	6.a.(2)(b)
(3) Loans to finance agricultural production and other loans to farmers		3386	830,000	6.a.(3)
(4) Commercial and industrial loans		3387	142,048,000	6.a.(4)
(5) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards		B561	131,894,000	6.a.(5)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)		B562	79,449,000	6.a.(5)(b)
b. Total loans in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3360	123,654,000	6.b.
Item 7 is to be completed by (1) banks that reported total trading assets of $10 million or more in any of the four preceding calendar quarters and (2) all banks meeting the FDIC's definition of a large or highly complex institution for deposit insurance assessment purposes.				
7. Trading assets	RCFD	3401	329,382,000	7.
8. Lease financing receivables (net of unearned income)	RCFD	3484	112,000	8.
9. Total assets (4)	RCFD	3368	3,372,735,000	9.
Liabilities				
10. Interest-bearing transaction accounts in domestic offices (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)		RCON 3485	377,059,000	10.
11. Nontransaction accounts in domestic offices:				
a. Savings deposits (includes MMDAs)		B563	1,574,732,000	11.a.
b. Time deposits of $250,000 or less		HK16	19,687,000	11.b.
c. Time deposits of more than $250,000		HK17	50,097,000	11.c.
12. Interest-bearing deposits in foreign offices, Edge and agreement subsidiaries, and IBFs	RCFN	3404	380,565,000	12.
13. Federal funds purchased and securities sold under agreements to repurchase	RCFD	3353	125,604,000	13.
14. Other borrowed money (includes mortgage indebtedness)	RCFD	3355	113,766,000	14.

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1. For all items, banks have the option of reporting either (1) an average of *DAILY* figures for the quarter, or (2) an average of *WEEKLY* figures (i.e., the Wednesday of each week of the quarter).
2. Quarterly averages for all debt securities should be based on amortized cost.
3. Quarterly averages for equity securities with readily determinable fair values should be based on fair value.
4. The quarterly average for total assets should reflect securities not held for trading as follows:
   a) Debt securities at amortized cost.
   b) Equity securities with readily determinable fair values at fair value.
   c) Equity investments without readily determinable fair values at their balance sheet carrying values (i.e., fair value or, if elected, cost minus impairment, if any, plus or minus changes resulting from observable price changes).

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

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

Dollar Amounts in Thousands	RCFD	Amount	
1. Unused commitments:			
a. Revolving, open-end lines secured by 1– 4 family residential properties, e.g., home-equity lines	3814	17,876,000	1.a.
Item 1.a.(1) is to be completed for the December report only.			
(1) Unused commitments for reverse mortgages outstanding that are held for investment in domestic offices	RCON HT72	0	1.a.(1)
b. Credit card lines	RCFD 3815	730,510,000	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 (1) or $300 million or more in credit card lines (2) (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).			
(1) Unused consumer credit card lines	J455	660,472,000	1.b.(1)
(2) Other unused credit card lines	J456	70,038,000	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	299,000	1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments	F165	9,097,000	1.c.(1)(b)
(2) NOT secured by real estate	6550	10,517,000	1.c.(2)
d. Securities underwriting	3817	0	1.d.
e. Other unused commitments:			
(1) Commercial and industrial loans	J457	319,493,000	1.e.(1)
(2) Loans to financial institutions	J458	50,647,000	1.e.(2)
(3) All other unused commitments	J459	175,621,000	1.e.(3)
2. Financial standby letters of credit	3819	102,015,000	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	37,880,000	2.a.
3. Performance standby letters of credit	3821	5,405,000	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	1,244,000	3.a.
4. Commercial and similar letters of credit	3411	4,816,000	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	325,146,000	6.a.
b. Securities borrowed	3432	225,092,000	6.b.

	(Column A) Sold Protection		(Column B) Purchased Protection		
7. Credit derivatives:	RCFD	Amount	RCFD	Amount	
a. Notional amounts:					
(1) Credit default swaps	C968	435,674,000	C969	450,896,000	7.a.(1)
(2) Total return swaps	C970	9,946,000	C971	25,906,000	7.a.(2)
(3) Credit options	C972	51,890,000	C973	61,982,000	7.a.(3)
(4) Other credit derivatives	C974	3,000	C975	5,131,000	7.a.(4)

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1. For the $300 million and $1 billion asset-size tests for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

2. The $300 million credit card lines test is based on the credit card lines reported in the *June 30, 2020*, Report of Condition.

Schedule RC-L—Continued

	(Column A) Sold Protection		(Column B) Purchased Protection		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	
7. b. Gross fair values:					
(1) Gross positive fair value	C219	6,415,000	C221	2,703,000	7.b.(1)
(2) Gross negative fair value	C220	1,774,000	C222	8,296,000	7.b.(2)

	RCFD	Amount	
7. c. Notional amounts by regulatory capital treatment: (1)			
(1) Positions covered under the Market Risk Rule:			
(a) Sold protection	G401	477,612,000	7.c.(1)(a)
(b) Purchased protection	G402	505,221,000	7.c.(1)(b)
(2) All other positions:			
(a) Sold protection	G403	19,901,000	7.c.(2)(a)
(b) Purchased protection that is recognized as a guarantee for regulatory capital purposes	G404	3,079,000	7.c.(2)(b)
(c) Purchased protection that is not recognized as a guarantee for regulatory capital purposes	G405	35,615,000	7.c.(2)(c)

	Remaining Maturity of:						
	(Column A) One Year or Less		(Column B) Over One Year Through Five Years		(Column C) Over Five Years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
7. d. Notional amounts by remaining maturity:							
(1) Sold credit protection: (2)							
(a) Investment grade	G406	96,564,000	G407	256,102,000	G408	24,061,000	7.d.(1)(a)
(b) Subinvestment grade	G409	32,164,000	G410	85,471,000	G411	3,151,000	7.d.(1)(b)
(2) Purchased credit protection: (3)							
(a) Investment grade	G412	107,903,000	G413	267,670,000	G414	30,813,000	7.d.(2)(a)
(b) Subinvestment grade	G415	40,816,000	G416	90,869,000	G417	5,844,000	7.d.(2)(b)

			RCFD	Amount	
8. Spot foreign exchange contracts			8765	527,591,000	8.
9. All other off-balance-sheet liabilities (exclude derivatives) (itemize and describe each component of this item over 25 percent of Schedule RC, item 27.a, "Total bank equity capital")			3430	**111,761,000**	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 percent of Schedule RC, item 27.a, "Total bank equity capital")			5591	**0**	10.
a. Commitments to sell when-issued securities	3435	0			10.a.
b. TEXT 5592	5592	0			10.b.
c. TEXT 5593	5593	0			10.c.
d. TEXT 5594	5594	0			10.d.
e. TEXT 5595	5595	0			10.e.

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

Schedule RC-L—Continued

Dollar Amounts in Thousands	RCFD	Amount	
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	1,738,357,000	11.a.
b. Sales for which the reporting bank is the agent bank with risk	C224	0	11.b.

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Derivatives Position Indicators	Amount	Amount	Amount	Amount	
12. Gross amounts (e.g., notional amounts) (for each column, sum of items 12.a through 12.e must equal sum of items 13 and 14):					
	RCFD 8693	RCFD 8694	RCFD 8695	RCFD 8696	
a. Futures contracts	810,535,000	74,464,000	94,569,000	90,611,000	12.a.
	RCFD 8697	RCFD 8698	RCFD 8699	RCFD 8700	
b. Forward contracts	1,247,431,000	7,113,068,000	18,022,000	100,941,000	12.b.
c. Exchange-traded option contracts:					
	RCFD 8701	RCFD 8702	RCFD 8703	RCFD 8704	
(1) Written options	233,010,000	177,000	176,578,000	57,131,000	12.c.(1)
	RCFD 8705	RCFD 8706	RCFD 8707	RCFD 8708	
(2) Purchased options	522,591,000	325,000	199,542,000	56,025,000	12.c.(2)
d. Over-the-counter option contracts:					
	RCFD 8709	RCFD 8710	RCFD 8711	RCFD 8712	
(1) Written options	2,790,215,000	741,187,000	329,082,000	90,886,000	12.d.(1)
	RCFD 8713	RCFD 8714	RCFD 8715	RCFD 8716	
(2) Purchased options	2,678,010,000	726,841,000	294,539,000	65,279,000	12.d.(2)
	RCFD 3450	RCFD 3826	RCFD 8719	RCFD 8720	
e. Swaps	24,869,581,000	4,150,085,000	809,401,000	459,048,000	12.e.
13. Total gross notional amount of derivative contracts held for trading					
	RCFD A126	RCFD A127	RCFD 8723	RCFD 8724	
	32,859,628,000	12,663,436,000	1,914,699,000	919,921,000	13.
14. Total gross notional amount of derivative contracts held for purposes other than trading					
	RCFD 8725	RCFD 8726	RCFD 8727	RCFD 8728	
	291,745,000	142,711,000	7,034,000	0	14.
a. Interest rate swaps where the bank has agreed to pay a fixed rate					
	RCFD A589				
	65,703,000				14.a.

Schedule RC-L—Continued

Item 16 is to be completed only by banks with total assets of $10 billion or more. (1)

Dollar Amounts in Thousands	(Column A) Interest Rate Contracts		(Column B) Foreign Exchange Contracts		(Column C) Equity Derivative Contracts		(Column D) Commodity and Other Contracts		
Derivatives Position Indicators									
15. Gross fair values of derivative contracts:									
a. Contracts held for trading:									
(1) Gross positive fair value	8733	310,967,000	8734	169,448,000	8735	68,484,000	8736	37,035,000	15.a.(1)
(2) Gross negative fair value	8737	277,048,000	8738	176,552,000	8739	70,210,000	8740	36,994,000	15.a.(2)
b. Contracts held for purposes other than trading:									
(1) Gross positive fair value	8741	525,000	8742	1,017,000	8743	0	8744	0	15.b.(1)
(2) Gross negative fair value	8745	699,000	8746	1,127,000	8747	385,000	8748	0	15.b.(2)

	(Column A) Banks and Securities Firms		(Column B) Not applicable	(Column C) Hedge Funds		(Column D) Sovereign Governments		(Column E) Corporations and All Other Counterparties		
Dollar Amounts in Thousands	RCFD	Amount		RCFD	Amount	RCFD	Amount	RCFD	Amount	
16. Over-the-counter derivatives:										
a. Net current credit exposure	G418	50,273,000		G420	3,598,000	G421	14,130,000	G422	60,993,000	16.a.
b. Fair value of collateral:										
(1) Cash—U.S. dollar	G423	20,552,000		G425	26,845,000	G426	702,000	G427	10,614,000	16.b.(1)
(2) Cash—Other currencies	G428	28,180,000		G430	1,669,000	G431	8,617,000	G432	14,296,000	16.b.(2)
(3) U.S. Treasury securities	G433	2,287,000		G435	3,790,000	G436	149,000	G437	5,251,000	16.b.(3)
(4) U.S. Government agency and U.S. Government-sponsored agency debt securities	G438	442,000		G440	0	G441	0	G442	25,000	16.b.(4)
(5) Corporate bonds	G443	918,000		G445	0	G446	3,000	G447	1,519,000	16.b.(5)
(6) Equity securities	G448	1,403,000		G450	341,000	G451	0	G452	2,798,000	16.b.(6)
(7) All other collateral	G453	11,710,000		G455	300,000	G456	992,000	G457	10,174,000	16.b.(7)
(8) Total fair value of collateral (sum of items 16.b.(1) through (7))	G458	**65,492,000**		G460	**32,945,000**	G461	**10,463,000**	G462	**44,677,000**	16.b.(8)

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1. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

Schedule RC-M—Memoranda

Dollar Amounts in Thousands			RCFD	Amount	
1. Extensions of credit by the reporting bank to its executive officers, directors, principal shareholders, and their related interests as of the report date:					
a. Aggregate amount of all extensions of credit to all executive officers, directors, principal shareholders, and their related interests			6164	3,206,000	1.a.
b. Number of executive officers, directors, and principal shareholders to whom the amount of all extensions of credit by the reporting bank (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of total capital as defined for this purpose in agency regulations	6165	Number 9			1.b.
2. Intangible assets:					
a. Mortgage servicing assets			3164	5,494,000	2.a.
(1) Estimated fair value of mortgage servicing assets	A590	5,494,000			2.a.(1)
b. Goodwill			3163	40,202,000	2.b.
c. All other intangible assets			JF76	135,000	2.c.
d. Total (sum of items 2.a, 2.b, and 2.c) (must equal Schedule RC, item 10)			2143	**45,831,000**	2.d.
3. Other real estate owned:			RCON		
a. Construction, land development, and other land in domestic offices			5508	0	3.a.
b. Farmland in domestic offices			5509	0	3.b.
c. 1–4 family residential properties in domestic offices			5510	117,000	3.c.
d. Multifamily (5 or more) residential properties in domestic offices			5511	0	3.d.
e. Nonfarm nonresidential properties in domestic offices			5512	88,000	3.e.
			RCFN		
f. In foreign offices			5513	0	3.f.
			RCFD		
g. Total (sum of items 3.a through 3.f) (must equal Schedule RC, item 7)			2150	**205,000**	3.g.
4. Cost of equity securities with readily determinable fair values not held for trading (the fair value of which is reported in Schedule RC, item 2.c) (1)			JA29	0	4.
5. Other borrowed money:					
a. Federal Home Loan Bank advances:					
(1) Advances with a remaining maturity or next repricing date of: (2)					
(a) One year or less			F055	11,008,000	5.a.(1)(a)
(b) Over one year through three years			F056	17,000	5.a.(1)(b)
(c) Over three years through five years			F057	27,000	5.a.(1)(c)
(d) Over five years			F058	57,000	5.a.(1)(d)
(2) Advances with a REMAINING MATURITY of one year or less (included in item 5.a.(1)(a) above) (3)			2651	8,000	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	82,898,000	5.b.(1)(a)
(b) Over one year through three years			F061	2,510,000	5.b.(1)(b)
(c) Over three years through five years			F062	2,940,000	5.b.(1)(c)
(d) Over five years			F063	8,442,000	5.b.(1)(d)
(2) Other borrowings with a REMAINING MATURITY of one year or less (included in item 5.b.(1)(a) above) (5)			B571	30,136,000	5.b.(2)
c. Total (sum of items 5.a.(1)(a)-(d) and items 5.b.(1)(a)-(d)) (must equal Schedule RC, item 16)			3190	**107,899,000**	5.c.

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

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCFD	Yes		No	
6. Does the reporting bank sell private label or third-party mutual funds and annuities?	B569	x			6.

	RCFD	Amount	
7. Assets under the reporting bank's management in proprietary mutual funds and annuities	B570	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.jpmorganchase.com 8.a.

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

(1) TE01 N528 http:// www.chase.com 8.b.(1)
(2) TE02 N528 http:// www.jpmorgan.com 8.b.(2)
(3) TE03 N528 http:// www.jpmorgan.chase.com 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 Chase 8.c.(1)
(2) TE02 N529 J.P.Morgan 8.c.(2)
(3) TE03 N529 JPMorgan Chase 8.c.(3)
(4) TE04 N529 Chase Private Client 8.c.(4)
(5) TE05 N529 J.P.Morgan Private Bank 8.c.(5)
(6) TE06 N529 8.c.(6)

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

	RCFD	Yes		No	
9. Do any of the bank's Internet websites have transactional capability, i.e., allow the bank's customers to execute transactions on their accounts through the website?	4088	x			9.

10. Secured liabilities:

	RCON	Amount	
a. Amount of "Federal funds purchased in domestic offices" that are secured (included in Schedule RC, item 14.a)	F064	0	10.a.
	RCFD		
b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)-(d))	F065	18,604,000	10.b.

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

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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. Assets covered by loss-sharing agreements with the FDIC:			
a. Loans and leases (included in Schedule RC, items 4.a and 4.b):			
(1) Loans secured by real estate in domestic offices:			
(a) Construction, land development, and other land loans:			
(1) 1–4 family residential construction loans	K169	0	13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans	K170	0	13.a.(1)(a)(2)
(b) Secured by farmland	K171	0	13.a.(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	K172	0	13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:			
(a) Secured by first liens	K173	0	13.a.(1)(c)(2)(a)
(b) Secured by junior liens	K174	0	13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties	K175	0	13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K176	0	13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties	K177	0	13.a.(1)(e)(2)
(2)-(4) Not applicable	RCFD		
(5) All other loans and all leases	K183	0	13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):	RCON		
(1) Construction, land development, and other land in domestic offices	K187	0	13.b.(1)
(2) Farmland in domestic offices	K188	0	13.b.(2)
(3) 1-4 family residential properties in domestic offices	K189	0	13.b.(3)
(4) Multifamily (5 or more) residential properties in domestic offices	K190	0	13.b.(4)
(5) Nonfarm nonresidential properties in domestic offices	K191	0	13.b.(5)
	RCFN		
(6) In foreign offices	K260	0	13.b.(6)
(7) Portion of covered other real estate owned included in items 13.b.(1) through (6) above that is protected by FDIC loss-sharing agreements	RCFD K192	0	13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b)	J461	0	13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets)	J462	0	13.d.
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.

	RCON	Number			
15. Qualified Thrift Lender (QTL) test:					
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2)	L133	NA			15.a.
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?		Yes		No	
	L135				15.b.

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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.

Schedule RC-M—Continued

Dollar Amounts in Thousands	RCON	Number	
Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.			
16. International remittance transfers offered to consumers: (1)			
a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date	N523	1,915,000	16.a.
Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed. (2)			
b. Estimated dollar value of remittance transfers provided by your institution and usage of regulatory exceptions during the calendar year ending on the report date:		Amount	
(1) Estimated dollar value of international remittance transfers	N524	23,240,000	16.b.(1)
(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception		Number	
	MM07	0	16.b.(2)
(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception	MQ52	31,000	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	69,035	17.a.
		Amount	
b. Outstanding balance of PPP loans	LG27	6,665,000	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.
18. Money Market Mutual Fund Liquidity Facility (MMLF):			
a. Outstanding balance of assets purchased under the MMLF	LL61	0	18.a.
b. Quarterly average amount of assets purchased under the MMLF and excluded from "Total assets for the leverage ratio" reported in Schedule RC-R, Part I, item 30	LL58	0	18.b.

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

   For purposes of this item 16, such 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.
2. **For the December 31, 2021, report date, your institution should complete Schedule RC-M, items 16.b.(1) through 16.b.(3), only if it reports 501 or more international remittance transfers in Schedule RC-M, item 16.a, in the *December 31, 2021*, Call Report or if it reported a combined total of 501 or more international remittance transfers in Schedule RC-M, item 16.d.(1), in the *June 30* and *December 31, 2020*, Call Reports.**
3. Paycheck Protection Program (PPP) covered loans as defined in **sections** 7(a)(36) and **7(a)(37)** of the Small Business Act (15 U.S.C. 636(a)(36) **and (37)**).

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1–4 family residential construction loans	F172	0	F174	0	F176	4,000	1.a.(1)
(2) Other construction loans and all land development and other land loans	F173	69,000	F175	0	F177	314,000	1.a.(2)
b. Secured by farmland in domestic offices	3493	0	3494	0	3495	7,000	1.b.
c. Secured by 1–4 family residential properties in domestic offices:							
(1) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	5398	91,000	5399	0	5400	1,159,000	1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:							
(a) Secured by first liens	C236	908,000	C237	196,000	C229	4,486,000	1.c.(2)(a)
(b) Secured by junior liens	C238	7,000	C239	0	C230	51,000	1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties in domestic offices	3499	129,000	3500	9,000	3501	91,000	1.d.
e. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	F178	95,000	F180	7,000	F182	104,000	1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties	F179	43,000	F181	0	F183	122,000	1.e.(2)
	RCFN		RCFN		RCFN		
f. In foreign offices	B572	5,000	B573	0	B574	20,000	1.f.
2. Loans to depository institutions and acceptances of other banks:							
	RCFD		RCFD		RCFD		
a. To U.S. banks and other U.S. depository institutions	5377	0	5378	0	5379	0	2.a.
b. To foreign banks	5380	0	5381	0	5382	0	2.b.
3. Loans to finance agricultural production and other loans to farmers	1594	14,000	1597	1,000	1583	0	3.
4. Commercial and industrial loans:							
a. To U.S. addressees (domicile)	1251	1,382,000	1252	679,000	1253	644,000	4.a.
b. To non-U.S. addressees (domicile)	1254	89,000	1255	7,000	1256	406,000	4.b.
5. Loans to individuals for household, family, and other personal expenditures:							
a. Credit cards	B575	738,000	B576	691,000	B577	0	5.a.
b. Automobile loans	K213	378,000	K214	0	K215	88,000	5.b.
c. Other (revolving credit plans other than credit cards, and other consumer loans)	K216	197,000	K217	0	K218	50,000	5.c.
6. Loans to foreign governments and official institutions	5389	0	5390	0	5391	0	6.
7. All other loans	5459	1,414,000	5460	54,000	5461	750,000	7.

Schedule RC-N—Continued

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

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
8. Lease financing receivables:							
a. Leases to individuals for household, family, and other personal expenditures	F166	0	F167	0	F168	0	8.a.
b. All other leases	F169	0	F170	0	F171	0	8.b.
9. Total loans and leases (sum of items 1 through 8.b)	1406	**5,559,000**	1407	**1,644,000**	1403	**8,296,000**	9.
10. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	3505	0	3506	0	3507	834,000	10.
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	K036	246,000	K037	668,000	K038	606,000	11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans"	K039	190,000	K040	472,000	K041	431,000	11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above	K042	54,000	K043	196,000	K044	172,000	11.b.
12. Loans and leases reported in items 1 through 8 above that are covered by loss-sharing agreements with the FDIC:							
a. Loans secured by real estate in domestic offices:							
(1) Construction, land development, and other land loans:							
	RCON		RCON		RCON		
(a) 1–4 family residential construction loans	K045	0	K046	0	K047	0	12.a.(1)(a)
(b) Other construction loans and all land development and other land loans	K048	0	K049	0	K050	0	12.a.(1)(b)
(2) Secured by farmland	K051	0	K052	0	K053	0	12.a.(2)
(3) Secured by 1–4 family residential properties:							
(a) Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit	K054	0	K055	0	K056	0	12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens	K057	0	K058	0	K059	0	12.a.(3)(b)(1)
(2) Secured by junior liens	K060	0	K061	0	K062	0	12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties	K063	0	K064	0	K065	0	12.a.(4)

Schedule RC-N—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	
12. a. (5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties…………	K066	0	K067	0	K068	0	12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties……………………	K069	0	K070	0	K071	0	12.a.(5)(b)
b.- d. Not applicable	RCFD		RCFD		RCFD		
e. All other loans and all leases………………………	K087	0	K088	0	K089	0	12.e.
f. Portion of covered loans and leases included in items 12.a through 12.e above that is protected by FDIC loss-sharing agreements………………………………...……	K102	0	K103	0	K104	0	12.f.

Schedule RC-N—Continued

Memoranda	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
1. Loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):							
a. Construction, land development, and other land loans in domestic offices:							
(1) 1-4 family residential construction loans	K105	0	K106	0	K107	1,000	M.1.a.(1)
(2) Other construction loans and all land development and other land loans	K108	0	K109	0	K110	0	M.1.a.(2)
b. Loans secured by 1-4 family residential properties in domestic offices	F661	39,000	F662	0	F663	3,197,000	M.1.b.
c. Secured by multifamily (5 or more) residential properties in domestic offices	K111	0	K112	0	K113	1,000	M.1.c.
d. Secured by nonfarm nonresidential properties in domestic offices:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties	K114	0	K115	0	K116	8,000	M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties	K117	0	K118	0	K119	18,000	M.1.d.(2)
e. Commercial and industrial loans:	RCFD		RCFD		RCFD		
(1) To U.S. addressees (domicile)	K120	6,000	K121	3,000	K122	89,000	M.1.e.(1)
(2) To non-U.S. addressees (domicile)	K123	0	K124	0	K125	189,000	M.1.e.(2)
f. All other loans (*include* loans to individuals for household, family, and other personal expenditures)	K126	53,000	K127	25,000	K128	91,000	M.1.f.
Itemize loan categories included in Memorandum item 1.f, above that exceed 10 percent of total loans restructured in troubled debt restructurings that are past due 30 days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.f, columns A through C):	RCON		RCON		RCON		
(1) Loans secured by farmland in domestic offices	K130	0	K131	0	K132	0	M.1.f.(1)
(2) Not applicable							
(3) Loans to finance agricultural production and other loans to farmers	RCFD K138	0	RCFD K139	0	RCFD K140	0	M.1.f.(3)
(4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards	K274	0	K275	0	K276	0	M.1.f.(4)(a)
(b) Automobile loans	K277	0	K278	0	K279	0	M.1.f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards, and other consumer loans)	K280	0	K281	0	K282	0	M.1.f.(4)(c)

Schedule RC-N—Continued

Memoranda—Continued

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. g. Total loans restructured in troubled debt restructurings included in Schedule RC-N, items 1 through 7, above (sum of Memorandum items 1.a.(1) through 1.f) (1)	HK26	**98,000**	HK27	**28,000**	HK28	**3,594,000**	M.1.g.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	6558	198,000	6559	4,000	6560	258,000	M.2.
3. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	1248	1,000	1249	0	1250	24,000	M.3.
4. Not applicable							
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above)	C240	606,000	C241	196,000	C226	921,000	M.5.

	(Column A) Past due 30 through 89 days		(Column B) Past due 90 days or more		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	
6. Derivative contracts: Fair value of amounts carried as assets	3529	0	3530	9,000	M.6.

Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.

	RCFD	Amount	
7. Additions to nonaccrual assets during the previous six months	C410	2,877,000	M.7.
8. Nonaccrual assets sold during the previous six months	C411	539,000	M.8.

	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
9. Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3): (2)							
a. Outstanding balance	L183	NA	L184	NA	L185	NA	M.9.a.
b. Amount included in Schedule RC-N, items 1 through 7, above	L186	NA	L187	NA	L188	NA	M.9.b.

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1. Exclude amounts reported in Memorandum items 1.f.(1) through 1.f.(4) when calculating the total in Memorandum item 1.g.
2. Memorandum items 9.a and 9.b should be completed only by institutions that have not yet adopted ASU 2016-13.

Schedule RC-O—Other Data for Deposit Insurance Assessments

All FDIC-insured depository institutions must complete items 1 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 4 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items ***5*** *through 18 on a fully consolidated basis.*

	Dollar Amounts in Thousands	RCFD	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	F236	2,630,198,000	1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	F237	425,810,000	2.
3.	Total foreign deposits, including interest accrued and unpaid thereon (included in item 2 above)	RCFN F234	425,810,000	3.
		RCFD		
4.	Average consolidated total assets for the calendar quarter	K652	3,372,735,000	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	264,255,000	5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions	K655	22,000	6.
7.	Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):			
	a. One year or less	G465	16,539,000	7.a.
	b. Over one year through three years	G466	43,723,000	7.b.
	c. Over three years through five years	G467	4,722,000	7.c.
	d. Over five years	G468	13,202,000	7.d.
8.	Subordinated notes and debentures with a remaining maturity of (sum of items 8.a through 8.d must equal Schedule RC, item 19):			
	a. One year or less	G469	0	8.a.
	b. Over one year through three years	G470	287,000	8.b.
	c. Over three years through five years	G471	0	8.c.
	d. Over five years	G472	0	8.d.
		RCON		
9.	Brokered reciprocal deposits (included in Schedule RC-E, Part I, Memorandum item 1.b)	G803	0	9.
	Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.			
	a. Fully consolidated brokered reciprocal deposits	L190	NA	9.a.
10.	Banker's bank certification: Does the reporting institution meet both the statutory definition of a banker's bank and the business conduct test set forth in FDIC regulations?	RCFD K656	Yes ☐ No ☒	10.
	If the answer to item 10 is "YES," complete items 10.a and 10.b.		Amount	
	a. Banker's bank deduction	K657	NA	10.a.
	b. Banker's bank deduction limit	K658	NA	10.b.
11.	Custodial bank certification: Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations?	K659	Yes ☒ No ☐	11.
	If the answer to item 11 is "YES," complete items 11.a and 11.b. (2)		Amount	
	a. Custodial bank deduction	K660	1,250,958,000	11.a.
	b. Custodial bank deduction limit	K661	311,496,000	11.b.

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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	773,038,000	M.1.a.(1)
		Number			
(2) *Number* of deposit accounts (excluding retirement accounts) of $250,000 or less	F050	64,266,408			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	1,418,520,000	M.1.b.(1)
		Number			
(2) *Number* of deposit accounts (excluding retirement accounts) of more than $250,000	F052	804,310			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	10,107,000	M.1.c.(1)
		Number			
(2) *Number* of retirement deposit accounts of $250,000 or less	F046	1,779,660			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	2,723,000	M.1.d.(1)
		Number			
(2) *Number* of retirement deposit accounts of more than $250,000	F048	5,453			M.1.d.(2)
Memorandum item 2 is to be completed by banks with $1 billion or more in total assets. (2)					
2. Estimated amount of uninsured deposits in domestic offices of the bank and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid (see instructions) (3)			5597	1,230,965,000	M.2.

3. Has the reporting institution been consolidated with a parent bank or savings association in that parent bank's or parent savings association's Call Report?
If so, report the legal title and FDIC Certificate Number of the parent bank or parent savings association:

	RCON	FDIC Cert. No.	
TEXT A545	A545	0	M.3.

	RCFN		
4. Dually payable deposits in the reporting institution's foreign branches	GW43	0	M.4.

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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. **For the $1 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***
3. Uninsured deposits should be estimated based on the deposit insurance limits set forth in Memorandum items 1.a through 1.d.

Schedule RC-O—Continued

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

Memoranda — Continued

Dollar Amounts in Thousands	RCFD	Amount	
*Memorandum items **5** through 12 are to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.*			
5. Applicable portion of the CECL transitional amount or modified CECL transitional amount that has been added to retained earnings for regulatory capital purposes as of the current report date and is attributable to loans and leases held for investment	MW53	2,309,000	M.5.
6. Criticized and classified items:			
a. Special mention	K663	CONFIDENTIAL	M.6.a.
b. Substandard	K664	CONFIDENTIAL	M.6.b.
c. Doubtful	K665	CONFIDENTIAL	M.6.c.
d. Loss	K665	CONFIDENTIAL	M.6.d.
7. “Nontraditional 1–4 family residential mortgage loans” as defined for assessment purposes only in FDIC regulations:			
a. Nontraditional 1-4 family residential mortgage lans	N025	CONFIDENTIAL	M.7.a.
b. Securitizations of nontraditional 1-4 family residential mortgage Loans	N026	CONFIDENTIAL	M.7.b.
8. “Higher-risk consumer loans” as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk consumer loans	N027	CONFIDENTIAL	M.8.a.
b. Securitizations of higher-risk consumer loans	N028	CONFIDENTIAL	M.8.b.
9. “Higher-risk commercial and industrial loans and securities ” as defined for assessment purposes only in FDIC regulations:			
a. Higher-risk commercial and industrial loans and securities	N029	CONFIDENTIAL	M.9.a.
b. Securitizations of higher-risk commercial and industrial loans and securities	N030	CONFIDENTIAL	M.9.b.
10. Commitments to fund construction, land development, and other land loans secured by real estate for the consolidated bank:			
a. Total unfunded commitments	K676	6,954,000	M.10.a.
b. Portion of unfunded commitments guaranteed or insured by the U.S. government (including the FDIC)	K677	1,000	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	5,000	M.11.
12. Nonbrokered time deposits of more than $250,000 in domestic offices (included in Schedule RC-E, Part I, Memorandum item 2.d)	RCON K678	52,257,000	M.12.
Memorandum item 13.a is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations. Memorandum items 13.b through 13.h are to be completed by “large institutions” only.			
13. Portion of funded loans and securities in domestic and foreign offices guaranteed or insured by the U.S. government (including FDIC loss-sharing agreements):	RCFD		
a. Construction, land development, and other land loans secured by real estate	N177	2,000	M.13.a.
b. Loans secured by multifamily residential and nonfarm nonresidential properties	N178	0	M.13.b.
c. Closed-end loans secured by first liens on 1-4 family residential properties	N179	0	M.13.c.
d. Closed-end loans secured by junior liens on 1-4 family residential properties and revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	N180	0	M.13.d.
e. Commercial and industrial loans	N181	0	M.13.e.
f. Credit card loans to individuals for household, family, and other personal expenditures	N182	0	M.13.f.
g. All other loans to individuals for household, family, and other personal expenditures	N183	0	M.13.g.
h. Non-agency residential mortgage-backed securities	M963	0	M.13.h.
Memorandum items 14 and 15 are to be completed by “highly complex institutions” as defined in FDIC regulations.			
14. Amount of the institution’s largest counterparty exposure	K673	CONFIDENTIAL	M.14
15. Total amount of the institution’s 20 largest counterparty exposures	K674	CONFIDENTIAL	M.15

Schedule RC-O—Continued

Memoranda — Continued

Dollar Amounts in Thousands	RCFD	Amount	
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of loans restructured in troubled debt restructurings that are in compliance with their modified terms and are guaranteed or insured by the U.S. government (including the FDIC) (included in Schedule RC-C, Part I, Memorandum item 1)	L189	2,000	M.16.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations	L194	NA	M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions (including foreign deposits)	L195	NA	M.17.b.
c. Unsecured "Other borrowings" with a remaining maturity of one year or less	L196	NA	M.17.c.
d. Estimated amount of uninsured deposits in domestic offices of the institution and in insured branches in Puerto Rico and U.S. territories and possessions, including related interest accrued and unpaid	RCON L197	NA	M.17.d.

Schedule RC-O—Continued

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

	Two-Year Probability of Default (PD)								
	(Column A)	(Column B)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	
	≤ 1%	1.01–4%	4.01–7%	7.01–10%	10.01–14%	14.01–16%	16.01–18%	18.01–20%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
18. Outstanding balance of 1-4 family residential mortgage loans, consumer loans, and consumer leases by two-year probability of default:									
a. "Nontraditional 1-4 family residential mortgage loans" as defined for assessment purposes only in FDIC regulations	RCFD M964 CONFIDENTIAL	RCFD M965 CONFIDENTIAL	RCFD M966 CONFIDENTIAL	RCFD M967 CONFIDENTIAL	RCFD M968 CONFIDENTIAL	RCFD M969 CONFIDENTIAL	RCFD M970 CONFIDENTIAL	RCFD M971 CONFIDENTIAL	M.18.a.
b. Closed-end loans secured by first liens on 1–4 family residential properties	RCFD M979 CONFIDENTIAL	RCFD M980 CONFIDENTIAL	RCFD M981 CONFIDENTIAL	RCFD M982 CONFIDENTIAL	RCFD M983 CONFIDENTIAL	RCFD M984 CONFIDENTIAL	RCFD M985 CONFIDENTIAL	RCFD M986 CONFIDENTIAL	M.18.b.
c. Closed-end loans secured by junior liens on 1-4 family residential properties	RCFD M994 CONFIDENTIAL	RCFD M995 CONFIDENTIAL	RCFD M996 CONFIDENTIAL	RCFD M997 CONFIDENTIAL	RCFD M998 CONFIDENTIAL	RCFD M999 CONFIDENTIAL	RCFD N001 CONFIDENTIAL	RCFD N002 CONFIDENTIAL	M.18.c.
d. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	RCFD N010 CONFIDENTIAL	RCFD N011 CONFIDENTIAL	RCFD N012 CONFIDENTIAL	RCFD N013 CONFIDENTIAL	RCFD N014 CONFIDENTIAL	RCFD N015 CONFIDENTIAL	RCFD N016 CONFIDENTIAL	RCFD N017 CONFIDENTIAL	M.18.d.
e. Credit cards	RCFD N040 CONFIDENTIAL	RCFD N041 CONFIDENTIAL	RCFD N042 CONFIDENTIAL	RCFD N043 CONFIDENTIAL	RCFD N044 CONFIDENTIAL	RCFD N045 CONFIDENTIAL	RCFD N046 CONFIDENTIAL	RCFD N047 CONFIDENTIAL	M.18.e.
f. Automobile loans	RCFD N055 CONFIDENTIAL	RCFD N056 CONFIDENTIAL	RCFD N057 CONFIDENTIAL	RCFD N058 CONFIDENTIAL	RCFD N059 CONFIDENTIAL	RCFD N060 CONFIDENTIAL	RCFD N061 CONFIDENTIAL	RCFD N062 CONFIDENTIAL	M.18.f.
g. Student loans	RCFD N070 CONFIDENTIAL	RCFD N071 CONFIDENTIAL	RCFD N072 CONFIDENTIAL	RCFD N073 CONFIDENTIAL	RCFD N074 CONFIDENTIAL	RCFD N075 CONFIDENTIAL	RCFD N076 CONFIDENTIAL	RCFD N077 CONFIDENTIAL	M.18.g.
h. Other consumer loans and revolving credit plans other than credit cards	RCFD N085 CONFIDENTIAL	RCFD N086 CONFIDENTIAL	RCFD N087 CONFIDENTIAL	RCFD N088 CONFIDENTIAL	RCFD N089 CONFIDENTIAL	RCFD N090 CONFIDENTIAL	RCFD N091 CONFIDENTIAL	RCFD N092 CONFIDENTIAL	M.18.h.
i. Consumer leases	RCFD N100 CONFIDENTIAL	RCFD N101 CONFIDENTIAL	RCFD N102 CONFIDENTIAL	RCFD N103 CONFIDENTIAL	RCFD N104 CONFIDENTIAL	RCFD N105 CONFIDENTIAL	RCFD N106 CONFIDENTIAL	RCFD N107 CONFIDENTIAL	M.18.i.
j. Total	RCFD N115 CONFIDENTIAL	RCFD N116 CONFIDENTIAL	RCFD N117 CONFIDENTIAL	RCFD N118 CONFIDENTIAL	RCFD N119 CONFIDENTIAL	RCFD N120 CONFIDENTIAL	RCFD N121 CONFIDENTIAL	RCFD N122 CONFIDENTIAL	M.18.j.

Schedule RC-O—Continued

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

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

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

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

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

Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale [1]	HT81	15,054,000	1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale [1]	HT82	23,261,000	2.
3. 1–4 family residential mortgage loans sold during the quarter	FT04	39,519,000	3.
4. 1–4 family residential mortgage loans held for sale or trading at quarter-end (included in Schedule RC, items 4.a and 5)	FT05	27,480,000	4.
	RIAD		
5. Noninterest income *for the quarter* from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i)	HT85	364,000	5.
	RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans *during the quarter*	HT86	51,000	6.
7. Representation and warranty reserves for 1-4 family residential mortgage loans sold:			
a. For representations and warranties made to U.S. government agencies and government-sponsored agencies	L191	CONFIDENTIAL	7.a.
b. For representations and warranties made to other parties	L192	CONFIDENTIAL	7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b)	M288	**61,000**	7.c.

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[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.

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Assets											
1. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading (1)	JA36	**308,346,000**	G474	0	G475	182,897,000	G476	125,288,000	G477	161,000	1.
2. Federal funds sold and securities purchased under agreements to resell	G478	**209,092,000**	G479	219,577,000	G480	0	G481	428,669,000	G482	0	2.
3. Loans and leases held for sale	G483	**32,452,000**	G484	0	G485	0	G486	31,547,000	G487	905,000	3.
4. Loans and leases held for investment	G488	**26,018,000**	G489	0	G490	0	G491	25,019,000	G492	999,000	4.
5. Trading assets:											
a. Derivative assets	3543	**58,856,000**	G493	536,199,000	G494	541,000	G495	581,144,000	G496	13,370,000	5.a.
b. Other trading assets	G497	**233,618,000**	G498	0	G499	107,612,000	G500	124,097,000	G501	1,909,000	5.b.
(1) Nontrading securities at fair value with changes in fair value reported in current earnings (included in Schedule RC-Q, item 5.b above)	F240	**0**	F684	0	F692	0	F241	0	F242	0	5.b.(1)
6. All other assets	G391	**17,437,000**	G392	**156,000**	G395	**7,993,000**	G396	**3,893,000**	G804	**5,707,000**	6.
7. Total assets measured at fair value on a recurring basis (sum of items 1 through 5.b plus item 6)	G502	**885,819,000**	G503	**755,932,000**	G504	**299,043,000**	G505	**1,319,657,000**	G506	**23,051,000**	7.

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

Schedule RC-Q—Continued

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	RCFD	Amount	
Liabilities											
8. Deposits	F252	**11,479,000**	F686	0	F694	0	F253	9,150,000	F254	2,329,000	8.
9. Federal funds purchased and securities sold under agreements to repurchase	G507	**81,545,000**	G508	227,868,000	G509	0	G510	309,413,000	G511	0	9.
10. Trading liabilities:											
a. Derivative liabilities	3547	**42,551,000**	G512	528,258,000	G513	373,000	G514	552,477,000	G515	17,959,000	10.a.
b. Other trading liabilities	G516	**67,995,000**	G517	0	G518	47,587,000	G519	20,379,000	G520	29,000	10.b.
11. Other borrowed money	G521	**47,252,000**	G522	0	G523	0	G524	30,951,000	G525	16,301,000	11.
12. Subordinated notes and debentures	G526	**0**	G527	0	G528	0	G529	0	G530	0	12.
13. All other liabilities	G805	**7,837,000**	G806	**138,000**	G807	**7,399,000**	G808	**234,000**	G809	**342,000**	13.
14. Total liabilities measured at fair value on a recurring basis (sum of items 8 through 13)	G531	**258,659,000**	G532	**756,264,000**	G533	**55,359,000**	G534	**922,604,000**	G535	**36,960,000**	14.

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	**5,494,000**	G537	0	G538	0	G539	0	G540	5,494,000	M.1.a.
b. Nontrading derivative assets	G541	**0**	G542	0	G543	0	G544	0	G545	0	M.1.b.
c. TEXT G546 Securities Provided as Collateral	G546	**7,244,000**	G547	0	G548	7,243,000	G549	1,000	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 Obligation to Return Securities Provided as Collateral	G571	**7,297,000**	G572	0	G573	7,296,000	G574	1,000	G575	0	M.2.c.
d. TEXT G576	G576	**0**	G577	0	G578	0	G579	0	G580	0	M.2.d.
e. TEXT G581	G581	**0**	G582	0	G583	0	G584	0	G585	0	M.2.e.
f. TEXT G586	G586	**0**	G587	0	G588	0	G589	0	G590	0	M.2.f.

Schedule RC-Q—Continued

Memoranda—Continued

Dollar Amounts in Thousands	Consolidated Bank RCFD	Consolidated Bank 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	26,918,000	M.3.a.(1)
(2) All other loans secured by real estate	HT88	8,504,000	M.3.a.(2)
b. Commercial and industrial loans	F585	7,670,000	M.3.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT89	239,000	M.3.c.
d. Other loans	F589	15,140,000	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	26,353,000	M.4.a.(1)
(2) All other loans secured by real estate	HT92	8,700,000	M.4.a.(2)
b. Commercial and industrial loans	F597	8,083,000	M.4.b.
c. Loans to individuals for household, family, and other personal expenditures (i.e., consumer loans) (includes purchased paper)	HT93	242,000	M.4.c.
d. Other loans	F601	15,189,000	M.4.d.

Schedule RC-R—Regulatory Capital

Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

Dollar Amounts in Thousands	RCFA	Amount	
Common Equity Tier 1 Capital			
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	P742	120,249,000	1.
2. Retained earnings (1)	KW00	**185,334,000**	2.

	RCOA		
a. To be completed only by institutions that have adopted ASU 2016-13: Does your institution have a CECL transition election in effect as of the quarter-end report date? (enter "0" for No; enter "1" for Yes with a 3-year CECL transition election; enter "2" for Yes with a 5-year 2020 CECL transition election.)	JJ29	2	2.a.

	RCFA	Amount	
3. Accumulated other comprehensive income (AOCI)	B530	178,000	3.

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

	RCFA	Amount	
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	P839	0	4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	P840	**305,761,000**	5.
Common Equity Tier 1 Capital: Adjustments and Deductions			
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	P841	38,680,000	6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	P842	107,000	7.
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	P843	51,000	8.
9. AOCI-related adjustments (if entered “1” for Yes in item 3.a, complete only items 9.a through 9.e; if entered “0” for No in item 3.a, complete only item 9.f):			
a. LESS: Net unrealized gains (losses) on available-for-sale debt securities (if a gain, report as a positive value; if a loss, report as a negative value)	P844	NA	9.a.
b. Not applicable			
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	P846	NA	9.c.
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	P847	NA	9.d.
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	P848	NA	9.e.
f. To be completed only by institutions that entered “0” for No in item 3.a: LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relates to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value)	P849	(295,000)	9.f.

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

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFA	Amount	
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:			
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	Q258	(152,000)	10.a.
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	P850	463,000	10.b.

	(Column A) Non-advanced Approaches Institutions (1)		(Column B) Advanced Approaches Institutions (1)		
Dollar Amounts in Thousands	RCFA	Amount	RCFW	Amount	
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments			P851	0	11.
12. Subtotal (for column A, item 5 minus items 6 through 10.b; for column B, item 5 minus items 6 through 11)	P852	**NA**	P852	**266,907,000**	12.
13. a. LESS: Investments in the capital of unconsolidated financial institutions, net of associated DTLs, that exceed 25 percent of item 12	LB58	NA			13.a.
b. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P853	0	13.b.
14. a. LESS: MSAs, net of associated DTLs, that exceed 25 percent of item 12	LB59	NA			14.a.
b. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P854	0	14.b.
15. a. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed 25 percent of item 12	LB60	NA			15.a.
b. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold			P855	0	15.b.
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold			P856	0	16.
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital (2) to cover deductions	P857	NA	P857	0	17.
18. Total adjustments and deductions for common equity tier 1 capital (3)	P858	**NA**	P858	**0**	18.
19. Common equity tier 1 capital (item 12 minus item 18)	P859	**NA**	P859	**266,907,000**	19.

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1. All non-advanced approaches institutions should complete column A for items 11-19; all advanced approaches institutions should complete column B for items 11-19.
2. An institution that has a CBLR framework election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
3. All non-advanced approaches institutions should report in item 18, column A, the sum of items 13.a, 14.a, 15.a, and 17, column A; all advanced approaches institutions should report in item 18, column B, the sum of items 13.b, 14.b, 15.b, 16, and 17, column B.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFA	Amount	
Additional Tier 1 Capital			
20. Additional tier 1 capital instruments plus related surplus	P860	0	20.
21. Non-qualifying capital instruments subject to phase-out from additional tier 1 capital	P861	0	21.
22. Tier 1 minority interest not included in common equity tier 1 capital	P862	4,000	22.
23. Additional tier 1 capital before deductions (sum of items 20, 21, and 22)	P863	**4,000**	23.
24. LESS: Additional tier 1 capital deductions	P864	1,000	24.
25. Additional tier 1 capital (greater of item 23 minus item 24, or zero)	P865	**3,000**	25.
Tier 1 Capital			
26. Tier 1 capital (1)	8274	**266,910,000**	26.
Total Assets for the Leverage Ratio			
27. Average total consolidated assets (2)	KW03	**3,375,648,000**	27.
28. LESS: Deductions from common equity tier 1 capital and additional tier 1 capital (3)	P875	39,302,000	28.
29. LESS: Other deductions from (additions to) assets for leverage ratio purposes	B596	1,421,000	29.
30. Total assets for the leverage ratio (item 27 minus items 28 and 29)	A224	**3,334,925,000**	30.

Leverage Ratio*	RCFA	Percentage	
31. Leverage ratio (item 26 divided by item 30)	7204	**8.0035%**	31.

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

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

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

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

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

Item 31.b is to be completed only by non-advanced approaches institutions that elect to use the Standardized Approach for Counterparty Credit Risk (SA-CCR) for purposes of the standardized approach and supplementary leverage ratio. (4)

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

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

1. All non-advanced approaches institutions should report the sum of item 19, column A, and item 25 in item 26; all advanced approaches institutions should report the sum of item 19, column B, and item 25 in item 26.
2. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 27.
3. All non-advanced approaches institutions should report in item 28 the sum of items 6, 7, 8, 10.b, 13.a, 14.a, 15.a, 17 (column A), and certain elements of item 24 - see instructions; all advanced approaches institutions should report in item 28, the sum of items 6, 7, 8, 10.b, 11, 13.b, 14.b, 15.b, 16, 17 (column B), and certain elements of item 24 - see instructions.
4. **For the December 31, 2021, report date only, advanced approaches institutions that adopt SA-CCR prior to the mandatory compliance date should enter “1” in item 31.b.**

Schedule RC-R—Continued

Part I—Continued

Qualifying Criteria and Other Information for CBLR Institutions*

Dollar Amounts in Thousands	(Column A) RCFA	(Column A) Amount	(Column B) RCFA	(Column B) Percentage	
32. Total assets (1)	2170	**NA**			32.
33. Trading assets and trading liabilities (Schedule RC, sum of items 5 and 15). Report as a dollar amount in column A and as a percentage of total assets (5% limit) in column B	KX77	**NA**	KX78	**NA**	33.
34. Off-balance sheet exposures:					
a. Unused portion of conditionally cancellable commitments	KX79	NA			34.a.
b. Securities lent and borrowed (Schedule RC-L, sum of items 6.a and 6.b)	KX80	**NA**			34.b.
c. Other off-balance sheet exposures	KX81	NA			34.c.
d. Total off-balance sheet exposures (sum of items 34.a through 34.c). Report as a dollar amount in column A and as a percentage of total assets (25% limit) in column B	KX82	**NA**	KX83	**NA**	34.d

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

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

Dollar Amounts in Thousands	RCFA	Amount	
Tier 2 Capital (3)			
39. Tier 2 capital instruments plus related surplus	P866	115,000	39.
40. Non-qualifying capital instruments subject to phase-out from tier 2 capital	P867	0	40.
41. Total capital minority interest that is not included in tier 1 capital	P868	1,000	41.
42. a. Allowance for loan and lease losses includable in tier 2 capital(4,5)	5310	14,959,000	42.a.
b. (Advanced approaches institutions that exit parallel run only): Eligible credit reserves includable in tier 2 capital	RCFW 5310	5,432,000	42.b.
43. Not applicable	RCFA		
44. a. Tier 2 capital before deductions (sum of items 39 through 42.a)	P870	**15,075,000**	44.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital before deductions (sum of items 39 through 41, plus item 42.b)	RCFW P870	**5,548,000**	44.b.

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

1. For report dates through December 31, 2021, report the lesser of total assets reported in Schedule RC, item 12, as of *December 31, 2019*, or the current report date, which must be less than $10 billion.
2. Items 38.a through 38.c should be completed only by institutions that have adopted ASU 2016-13
3. An institution that has a CBLR election in effect as of the quarter-end report date is neither required to calculate tier 2 capital nor make any deductions that would have been taken from tier 2 capital as of the report date.
4. Institutions that have adopted ASU 2016-13 should report the amount of adjusted allowances for credit losses (AACL), as defined in the regulatory capital rule, includable in tier 2 capital in item 42.a.
5. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.

Schedule RC-R—Continued

Part I—Continued

Dollar Amounts in Thousands	RCFA	Amount	
45. LESS: Tier 2 capital deductions	P872	159,000	45.
46. a. Tier 2 capital (greater of item 44.a minus item 45, or zero)	5311	**14,916,000**	46.a.
b. (Advanced approaches institutions that exit parallel run only): Tier 2 capital (greater of item 44.b minus item 45, or zero)	RCFW 5311	**5,389,000**	46.b.
Total Capital	RCFA		
47. a. Total capital (sum of items 26 and 46.a)	3792	**281,826,000**	47.a.
b. (Advanced approaches institutions that exit parallel run only): Total capital (sum of items 26 and 46.b)	RCFW 3792	**272,299,000**	47.b.
Total Risk-Weighted Assets	RCFA		
48. a. Total risk-weighted assets (from Schedule RC-R, Part II, item 31)	A223	**1,582,280,330**	48.a.
b. (Advanced approaches institutions that exit parallel run only): Total risk-weighted assets using advanced approaches rule (from FFIEC 101 Schedule A, item 60)	RCFW A223	1,392,847,000	48.b.

Risk-Based Capital Ratios *

	(Column A)		(Column B)		
	RCFA	Percentage	RCFW	Percentage	
49. Common equity tier 1 capital ratio (Column A: item 19, column A or B, as applicable, divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 19, column B, divided by item 48.b)	P793	**16.8685%**	P793	**19.1627%**	49.
50. Tier 1 capital ratio (Column A: item 26 divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 26 divided by item 48.b)	7206	**16.8687%**	7206	**19.1629%**	50.
51. Total capital ratio (Column A: item 47.a divided by item 48.a) (Advanced approaches institutions that exit parallel run only: Column B: item 47.b divided by item 48.b)	7205	**17.8114%**	7205	**19.5498%**	51.

	RCFA	Percentage	
Capital Buffer *			
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:			
a. Capital conservation buffer	H311	9.8114%	52.a.
b. (Advanced approaches institutions and institutions subject to Category III capital standards only): Total applicable capital buffer	RCFW H312	2.5000%	52.b.

Dollar Amounts in Thousands	RCFA	Amount	
53. Eligible retained income (1)	H313	NA	53.
54. Distributions and discretionary bonus payments during the quarter (2)	H314	NA	54.
Supplementary Leverage Ratio*			
55. Advanced approaches institutions and institutions subject to Category III capital standards only: Supplementary leverage ratio information:			
a. Total leverage exposure (3)	H015	4,119,286,000	55.a.
		Percentage	
b. Supplementary leverage ratio	H036	**6.4795%**	55.b.

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

1. 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. Advanced approaches institutions and 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.
2. 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. Advanced approaches institutions and 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.
3. Institutions that have adopted ASU 2016-13 and have elected to apply the 3-year or the 5-year 2020 CECL transition provision should include the applicable portion of the CECL transitional amount or the modified CECL transitional amount, respectively, in item 55.a.

Schedule RC-R—Continued

Part II. Risk-Weighted Assets

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

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Balance Sheet Asset Categories (2)											
1. Cash and balances due from depository institutions	RCFD D957 **740,395,000**	RCFD S396 0	RCFD D958 706,335,000				RCFD D959 26,142,000	RCFD S397 4,439,000	RCFD D960 2,742,000	RCFD S398 737,000	1.
2. Securities:											
a. Held-to-maturity securities (3)	RCFD D961 **301,745,000**	RCFD S399 (33,000)	RCFD D962 213,514,000	RCFD HJ74 0	RCFD HJ75 0		RCFD D963 80,573,000	RCFD D964 7,691,000	RCFD D965 0	RCFD S400 0	2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading	RCFD JA21 **282,244,000**	RCFD S402 0	RCFD D967 214,562,000	RCFD HJ76 0	RCFD HJ77 0		RCFD D968 50,972,000	RCFD D969 16,392,000	RCFD D970 318,000	RCFD S403 0	2.b.
3. Federal funds sold and securities purchased under agreements to resell:											
a. Federal funds sold in domestic offices	RCON D971 **67,000**		RCON D972 0				RCON D973 2,000	RCON S410 0	RCON D974 65,000	RCON S411 0	3.a.
b. Securities purchased under agreements to resell	RCFD H171 **292,501,000**	RCFD H172 292,501,000									3.b.
4. Loans and leases held for sale:											
a. Residential mortgage exposures	RCFD S413 **27,471,000**	RCFD S414 0	RCFD H173 0				RCFD S415 1,033,000	RCFD S416 23,343,000	RCFD S417 3,095,000		4.a.
b. High volatility commercial real estate exposures	RCFD S419 **0**	RCFD S420 0	RCFD H174 0				RCFD H175 0	RCFD H176 0	RCFD H177 0	RCFD S421 0	4.b.

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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 that have adopted ASU 2016-13 and have reported held-to-maturity securities net of allowances for credit losses in item 2.a, column A, should report as a negative number in item 2.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
4. Loans and leases held for sale (continued):											
c. Exposures past due 90 days or more or on nonaccrual (1)	RCFD S423 **41,000**	RCFD S424 0	RCFD S425 0	RCFD HJ78 0	RCFD HJ79 0		RCFD S426 0	RCFD S427 0	RCFD S428 0	RCFD S429 41,000	4.c.
d. All other exposures	RCFD S431 **12,433,000**	RCFD S432 10,000	RCFD S433 217,000	RCFD HJ80 0	RCFD HJ81 0		RCFD S434 744,000	RCFD S435 0	RCFD S436 10,990,000	RCFD S437 472,000	4.d.
5. Loans and leases held for investment: (2)											
a. Residential mortgage exposures	RCFD S439 **277,684,000**	RCFD S440 713,000	RCFD H178 0				RCFD S441 432,000	RCFD S442 253,824,000	RCFD S443 22,715,000		5.a.
b. High volatility commercial real estate exposures	RCFD S445 **26,000**	RCFD S446 0	RCFD H179 0				RCFD H180 0	RCFD H181 0	RCFD H182 0	RCFD S447 26,000	5.b.
c. Exposures past due 90 days or more or on nonaccrual (3)	RCFD S449 **3,650,000**	RCFD S450 (68,000)	RCFD S451 634,000	RCFD HJ82 2,000	RCFD HJ83 0		RCFD S452 36,000	RCFD S453 0	RCFD S454 0	RCFD S455 3,046,000	5.c.
d. All other exposures	RCFD S457 **669,369,000**	RCFD S458 52,901,000	RCFD S459 15,280,000	RCFD HJ84 64,000	RCFD HJ85 0		RCFD S460 14,963,000	RCFD S461 18,048,000	RCFD S462 566,469,000	RCFD S463 1,644,000	5.d.
6. LESS: Allowance for loan and lease losses (4)	RCFD 3123 **16,378,000**	RCFD 3123 **16,378,000**									6.

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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 that have adopted ASU 2016-13 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.
4. Institutions that have adopted ASU 2016-13 should report the allowance for credit losses on loans and leases in item 6, columns A and B.

Schedule RC-R—Continued

Part II—Continued

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

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
	RCFD D976	RCFD S466	RCFD D977	RCFD HJ86	RCFD HJ87		RCFD D978	RCFD D979	RCFD D980	RCFD S467	
7. Trading assets	**290,583,000**	275,510,000	4,734,000	0	0		215,000	6,040,000	3,630,000	7,000	7.
	RCFD D981	RCFD S469	RCFD D982	RCFD HJ88	RCFD HJ89		RCFD D983	RCFD D984	RCFD D985	RCFD H185	
8. All other assets (1, 2, 3)	**236,901,000**	76,114,000	9,807,000	0	10,246,000		1,497,000	1,411,000	116,617,000	64,000	8.
a. Separate account bank-owned life insurance											8.a.
b. Default fund contributions to central counterparties											8.b.

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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 adopted ASU 2016-13 and 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 adopted ASU 2016-13 and have reported any assets net of allowances for credit losses in item 8, column A, should report as a negative number in item 8, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches (1)		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets	RCFD H289 0	RCFD H186 0	RCFD H290 0	RCFD H187 0				RCFD H291 447,000	RCFD H292 242,000	7.
8. All other assets (2)	RCFD H293 5,760,000	RCFD H188 0	RCFD S470 0	RCFD S471 1,000				RCFD H294 4,894,000	RCFD H295 4,399,000	8.
a. Separate account bank-owned life insurance								RCFD H296 5,778,000	RCFD H297 2,201,000	8.a.
b. Default fund contributions to central counterparties								RCFD H298 4,712,000	RCFD H299 2,712,000	8.b.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals	(Column B) Adjustments to Totals Reported in Column A	(Column Q) Allocation by Risk-Weight Category (Exposure Amount)	(Column T)	(Column U)	
				Total Risk-Weighted Asset Amount by Calculation Methodology		
			1250%	SSFA (1)	Gross-Up	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
Securitization Exposures: On- and Off-Balance Sheet						
9. On-balance sheet securitization exposures:	RCFD S475	RCFD S476	RCFD S477	RCFD S478	RCFD S479	
a. Held-to-maturity securities (2)	**61,962,000**	61,962,000	0	12,407,000	0	9.a.
	RCFD S480	RCFD S481	RCFD S482	RCFD S483	RCFD S484	
b. Available-for-sale securities	**26,102,000**	26,102,000	0	5,552,000	0	9.b.
	RCFD S485	RCFD S486	RCFD S487	RCFD S488	RCFD S489	
c. Trading assets	**1,890,000**	1,886,000	4,000	406,000	0	9.c.
	RCFD S490	RCFD S491	RCFD S492	RCFD S493	RCFD S494	
d. All other on-balance sheet securitization exposures	**98,296,000**	98,268,000	28,000	20,391,000	0	9.d.
	RCFD S495	RCFD S496	RCFD S497	RCFD S498	RCFD S499	
10. Off-balance sheet securitization exposures	**23,426,000**	23,396,000	30,000	4,829,000	0	10.

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1. Simplified Supervisory Formula Approach.
2. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net allowances for credit losses in item 9.a, column A, should report as a negative number in item 9.a, column B, those allowances for credit losses eligible for inclusion in tier 2 capital, which excludes allowances for credit losses on purchased credit-deteriorated assets.

Schedule RC-R—Continued

Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
			Allocation by Risk-Weight Category								
			0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets (1)	RCFD 2170	RCFD S500	RCFD D987	RCFD HJ90	RCFD HJ91		RCFD D988	RCFD D989	RCFD D990	RCFD S503	
	3,306,982,000	**869,488,000**	**1,165,083,000**	**66,000**	**10,246,000**		**176,609,000**	**331,188,000**	**726,641,000**	**6,037,000**	11.

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	(Column R)	
	Allocation by Risk-Weight Category							Application of Other Risk-Weighting Approaches	
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets (1)	RCFD S504	RCFD S505	RCFD S506	RCFD S507			RCFD S510	RCFD H300	
	5,760,000	**0**	**0**	**1,000**			**32,000**	**15,831,000**	11.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF (1)	(Column B) Credit Equivalent Amount (2)	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures) (3)												
12. Financial standby letters of credit	RCFD D991		RCFD D992	RCFD D993	RCFD HJ92	RCFD HJ93		RCFD D994	RCFD D995	RCFD D996	RCFD S511	
	30,750,000	1.0	**30,750,000**	426,000	41,000	0		6,784,000	3,351,000	19,680,000	468,000	12.
13. Performance standby letters of credit and transaction-related contingent items	RCFD D997		RCFD D998	RCFD D999				RCFD G603	RCFD G604	RCFD G605	RCFD S512	
	6,968,000	0.5	**3,484,000**	121,000				750,000	85,000	2,194,000	334,000	13.
14. Commercial and similar letters of credit with an original maturity of one year or less	RCFD G606		RCFD G607	RCFD G608	RCFD HJ94	RCFD HJ95		RCFD G609	RCFD G610	RCFD G611	RCFD S513	
	2,550,000	0.2	**510,000**	14,000	0	0		161,000	17,000	229,000	89,000	14.
15. Retained recourse on small business obligations sold with recourse	RCFD G612		RCFD G613	RCFD G614				RCFD G615	RCFD G616	RCFD G617	RCFD S514	
	0	1.0	**0**	0				0	0	0	0	15.

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

Schedule RC-R—Continued

Part II—Continued

	(Column A) Face, Notional, or Other Amount	CCF [1]	(Column B) Credit Equivalent Amount [2]	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
				Allocation by Risk-Weight Category								
				0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount		Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions [3]	RCFD S515 **122,651,000**	1.0	RCFD S516 **122,651,000**	RCFD S517 16,797,000	RCFD S518 8,678,000	RCFD S519 0		RCFD S520 21,641,000	RCFD S521 6,432,000	RCFD S522 67,282,000	RCFD S523 1,821,000	16.
17. All other off-balance sheet liabilities	RCFD G618 **191,000**	1.0	RCFD G619 **191,000**	RCFD G620 0				RCFD G621 3,000	RCFD G622 8,000	RCFD G623 180,000	RCFD S524 0	17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):												
a. Original maturity of one year or less	RCFD S525 **84,310,000**	0.2	RCFD S526 **16,862,000**	RCFD S527 62,000	RCFD HJ96 34,000	RCFD HJ97 0		RCFD S528 1,733,000	RCFD S529 3,205,000	RCFD S530 11,823,000	RCFD S531 5,000	18.a.
b. Original maturity exceeding one year	RCFD G624 **400,722,000**	0.5	RCFD G625 **200,361,000**	RCFD G626 1,107,000	RCFD HJ98 887,000	RCFD HJ99 0		RCFD G627 22,041,000	RCFD G628 5,883,000	RCFD G629 169,263,000	RCFD S539 463,000	18.b.
19. Unconditionally cancelable commitments	RCFD S540 761,978,000	0.0	RCFD S541 **0**									19.
20. Over-the-counter derivatives			RCFD S542 **274,353,000**	RCFD S543 16,866,000	RCFD HK00 0	RCFD HK01 0	RCFD S544 0	RCFD S545 83,408,000	RCFD S546 5,139,000	RCFD S547 167,643,000	RCFD S548 1,297,000	20.
21. Centrally cleared derivatives			RCFD S549 **129,146,000**	RCFD S550 0	RCFD S551 124,127,000	RCFD S552 2,397,000		RCFD S554 0	RCFD S555 0	RCFD S556 2,622,000	RCFD S557 0	21.
22. Unsettled transactions (failed trades) [4]	RCFD H191 **409,000**			RCFD H193 33,000				RCFD H194 46,000	RCFD H195 1,000	RCFD H196 231,000	RCFD H197 0	22.

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1. Credit conversion factor.
2. For items 16 through 19, column A multiplied by credit conversion factor.
3. Includes securities purchased under agreements to resell (reverse repos), securities sold under agreements to repurchase (repos), securities borrowed, and securities lent.
4. For item 22, the sum of columns C through Q must equal column A.

Schedule RC-R—Continued

Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches (1)		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	
16. Repo-style transactions (2)				RCFD H301 0	RCFD H302 0	16.
17. All other off-balance sheet liabilities						17.
18. Unused commitments (exclude unused commitments to asset-backed commercial paper conduits):						
a. Original maturity of one year or less				RCFD H303 0	RCFD H304 0	18.a.
b. Original maturity exceeding one year				RCFD H307 717,000	RCFD H308 1,793,000	18.b.
19. Unconditionally cancelable commitments						19.
20. Over-the-counter derivatives				RCFD H309 0	RCFD H310 0	20.
21. Centrally cleared derivatives						21.
22. Unsettled transactions (failed trades) (3)	RCFD H198 13,000	RCFD H199 4,000	RCFD H200 81,000			22.

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

Schedule RC-R—Continued

Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD G630 **1,200,509,000**	RCFD S558 **133,833,000**	RCFD S559 **12,643,000**	RCFD S560 **0**	RCFD G631 **313,176,000**	RCFD G632 **355,309,000**	RCFD G633 **1,167,788,000**	RCFD S561 **10,514,000**	23.
24. Risk weight factor	X 0%	X 2%	X 4%	X 10%	X 20%	X 50%	X 100%	X 150%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD G634 **0**	RCFD S569 **2,676,660**	RCFD S570 **505,720**	RCFD S571 **0**	RCFD G635 **62,635,200**	RCFD G636 **177,654,500**	RCFD G637 **1,167,788,000**	RCFD S572 **15,771,000**	25.

Schedule RC-R—Continued

Part II—Continued

	(Column K)	(Column L)	(Column M)	(Column N)	(Column O)	(Column P)	(Column Q)	
	Allocation by Risk-Weight Category							
	250%	300%	400%	600%	625%	937.5%	1250%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22)	RCFD S562	RCFD S563	RCFD S564	RCFD S565	RCFD S566	RCFD S567	RCFD S568	
	5,760,000	**0**	**0**	**1,000**	**13,000**	**4,000**	**143,000**	23.
24. Risk weight factor	X 250%	X 300%	X 400%	X 600%	X 625%	X 937.5%	X 1250%	24.
25. Risk-weighted assets by risk-weight category (for each column, item 23 multiplied by item 24)	RCFD S573	RCFD S574	RCFD S575	RCFD S576	RCFD S577	RCFD S578	RCFD S579	
	14,400,000	**0**	**0**	**6,000**	**81,250**	**37,500**	**1,787,500**	25.

	Totals		
Dollar Amounts in Thousands	RCFD	Amount	
26. Risk-weighted assets base for purposes of calculating the allowance for loan and lease losses 1.25 percent threshold (1)	S580	**1,498,532,000**	26.
27. Standardized market-risk weighted assets (applicable only to banks that are covered by the market risk capital rules)	S581	84,005,000	27.
28. Risk-weighted assets before deductions for excess allowance for loan and lease losses and allocated transfer risk reserve (2,3)	B704	**1,582,280,330**	28.
29. LESS: Excess allowance for loan and lease losses (4,5)	A222	**0**	29.
30. LESS: Allocated transfer risk reserve	3128	0	30.
31. Total risk-weighted assets (item 28 minus items 29 and 30)	G641	**1,582,280,330**	31.

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1. For institutions that have adopted ASU 2016-13, the risk-weighted assets base reported in item 26 is for purposes of calculating the adjusted allowances for credit losses (AACL) 1.25 percent threshold.
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).
3. For institutions that have adopted ASU 2016-13, the risk-weighted assets reported in item 28 represents the amount of risk-weighted assets before deductions for excess AACL and allocated transfer risk reserve.
4. Institutions that have adopted ASU 2016-13 should report the excess AACL.
5. Institutions that have adopted ASU 2016-13 and 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.

Schedule RC-R—Continued

Part II—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules	G642	165,769,000	M.1.

	With a remaining maturity of						
	(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate	S582	9,319,469,000	S583	8,012,282,000	S584	4,248,198,000	M.2.a.
b. Foreign exchange rate and gold	S585	7,296,254,000	S586	2,477,112,000	S587	1,190,797,000	M.2.b.
c. Credit (investment grade reference asset)	S588	131,671,000	S589	191,657,000	S590	42,316,000	M.2.c.
d. Credit (non-investment grade reference asset)	S591	73,067,000	S592	114,154,000	S593	17,296,000	M.2.d.
e. Equity	S594	1,779,032,000	S595	470,612,000	S596	100,794,000	M.2.e.
f. Precious metals (except gold)	S597	27,037,000	S598	1,145,000	S599	0	M.2.f.
g. Other	S600	856,427,000	S601	98,996,000	S602	6,307,000	M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate	S603	9,627,378,000	S604	13,422,463,000	S605	842,461,000	M.3.a.
b. Foreign exchange rate and gold	S606	151,076,000	S607	4,483,000	S608	309,000	M.3.b.
c. Credit (investment grade reference asset)	S609	44,822,000	S610	289,711,000	S611	21,816,000	M.3.c.
d. Credit (non-investment grade reference asset)	S612	17,168,000	S613	123,316,000	S614	2,972,000	M.3.d.
e. Equity	S615	676,254,000	S616	80,387,000	S617	2,455,000	M.3.e.
f. Precious metals (except gold)	S618	0	S619	0	S620	0	M.3.f.
g. Other	S621	96,039,000	S622	1,625,000	S623	129,000	M.3.g.

Dollar Amounts in Thousands	RCFD	Amount	
4. Amount of allowances for credit losses on purchased credit-deteriorated assets (1) :			
a. Loans and leases held for investment	JJ30	645,000	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.

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1. Memorandum items 4.a through 4.c should be completed only by institutions that have adopted ASU 2016-13.

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

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans	(Column B) Home Equity Lines	(Column C) Credit Card Receivables	(Column D) Auto Loans	(Column E) Other Consumer Loans	(Column F) Commercial and Industrial Loans	(Column G) All Other Loans, All Leases, and All Other Assets	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
Bank Securitization Activities								
	RCFD B705	RCFD B706	RCFD B707	RCFD B708	RCFD B709	RCFD B710	RCFD B711	
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	52,467,000	0	0	0	478,000	0	14,168,000	1.
	RCFD HU09	RCFD HU10	RCFD HU11	RCFD HU12	RCFD HU13	RCFD HU14	RCFD HU15	
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1	509,000	0	0	0	0	0	1,848,000	2.
Item 3 is to be completed by banks with $100 billion or more in total assets [1].								
	RCFD B726	RCFD B727	RCFD B728	RCFD B729	RCFD B730	RCFD B731	RCFD B732	
3. Reporting bank's unused commitments to provide liquidity to structures reported in item 1	0	0	0	0	0	0	5,000	3.
4. Past due loan amounts included in item 1:								
	RCFD B733	RCFD B734	RCFD B735	RCFD B736	RCFD B737	RCFD B738	RCFD B739	
a. 30–89 days past due	993,000	0	0	0	16,000	0	270,000	4.a.
	RCFD B740	RCFD B741	RCFD B742	RCFD B743	RCFD B744	RCFD B745	RCFD B746	
b. 90 days or more past due	2,782,000	0	0	0	14,000	0	162,000	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 B747	RIAD B748	RIAD B749	RIAD B750	RIAD B751	RIAD B752	RIAD B753	
a. Charge-offs	135,000	0	0	0	0	0	3,000	5.a.
	RIAD B754	RIAD B755	RIAD B756	RIAD B757	RIAD B758	RIAD B759	RIAD B760	
b. Recoveries	105,000	0	0	0	0	0	0	5.b.

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1. The $100 billion asset-size test is based on the total assets reported on the *June 30, 2020*, Report of Condition.

Schedule RC-S—Continued

Dollar Amounts in Thousands	(Column A) 1–4 Family Residential Loans Amount	(Column B) Home Equity Lines Amount	(Column C) Credit Card Receivables Amount	(Column D) Auto Loans Amount	(Column E) Other Consumer Loans Amount	(Column F) Commercial and Industrial Loans Amount	(Column G) All Other Loans, All Leases, and All Other Assets Amount	
Item 6 is to be completed by banks with $10 billion or more in total assets. *(1)*								
6. Total amount of ownership (or seller's) interest carried as securities or loans…..…		RCFD HU16 0	RCFD HU17 0			RCFD HU18 0		6.
7. and 8. Not applicable								
For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions								
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements………………..........................	RCFD B776 3,334,000			RCFD B779 41,000	RCFD B780 989,000	RCFD B781 375,000	RCFD B782 9,111,000	9.
Item 10 is to be completed by banks with $10 billion or more in total assets. *(1)*								
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures………………..............	RCFD B783 109,000			RCFD B786 0	RCFD B787 0	RCFD B788 0	RCFD B789 0	10.
Bank Asset Sales								
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank………………	RCFD B790 106,000						RCFD B796 495,000	11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11………………………………	RCFD B797 105,000						RCFD B803 146,000	12.

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1. For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.*

Schedule RC-S—Continued

Memoranda

Dollar Amounts in Thousands	RCFD	Amount	
1. Not applicable			
2. Outstanding principal balance of assets serviced for others (includes participations serviced for others):			
a. Closed-end 1–4 family residential mortgages serviced with recourse or other servicer-provided credit enhancements	B804	2,792,000	M.2.a.
b. Closed-end 1–4 family residential mortgages serviced with no recourse or other servicer-provided credit enhancements	B805	516,430,000	M.2.b.
c. Other financial assets (includes home equity lines) (1)	A591	601,620,000	M.2.c.
d. 1–4 family residential mortgages serviced for others that are in process of foreclosure at quarter-end (includes closed-end and open-end loans)	F699	2,384,000	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	18,060,000	M.3.a.(1)
(2) Conduits sponsored by other unrelated institutions	B807	0	M.3.a.(2)
b. Unused commitments to provide liquidity to conduit structures:			
(1) Conduits sponsored by the bank, a bank affiliate, or the bank's holding company	B808	21,127,000	M.3.b.(1)
(2) Conduits sponsored by other unrelated institutions	B809	0	M.3.b.(2)
4. Outstanding credit card fees and finance charges included in Schedule RC-S, item 1, column C (2), (3)	C407	0	M.4.

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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. **For the $10 billion asset-size test for report dates through December 31, 2021, an institution may use the lesser of the total assets reported in its Report of Condition as of *December 31, 2019, or June 30, 2020.***
3. Memorandum item 4 is to be completed by banks with $10 billion or more in total assets that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed $500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.

Schedule RC-T—Fiduciary and Related Services

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

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

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

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

Institutions with total fiduciary assets (item 10, sum of columns A and B) less than or equal to $250 million (as of the preceding December 31) 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) that do not meet the fiduciary income test for quarterly reporting must also complete Memorandum item 4 annually with the December report.

	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
Dollar Amounts in Thousands	Amount	Amount	Number	Number	
Fiduciary and Related Assets	RCFD B868	RCFD B869	RCFD B870	RCFD B871	
4. Personal trust and agency accounts……	43,206,000	25,954,000	13,122	554	4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution……	RCFD B872 71,731,000	RCFD B873 87,226,000	RCFD B874 358	RCFD B875 78	5.a.
b. Employee benefit—defined benefit……	RCFD B876 26,473,000	RCFD B877 360,202,000	RCFD B878 346	RCFD B879 96	5.b.
c. Other employee benefit and retirement-related accounts……	RCFD B880 11,651,000	RCFD B881 6,732,000	RCFD B882 12,528	RCFD B883 80	5.c.
6. Corporate trust and agency accounts……	RCFD B884 0	RCFD B885 444,000	RCFD C001 0	RCFD C002 1,656	6.
7. Investment management and investment advisory agency accounts……	RCFD B886 452,945,000	RCFD J253 226,029,000	RCFD B888 83,103	RCFD J254 35,674	7.
8. Foundation and endowment trust and agency accounts……	RCFD J255 44,874,000	RCFD J256 1,087,000	RCFD J257 4,161	RCFD J258 166	8.
9. Other fiduciary accounts……	RCFD B890 2,000	RCFD B891 238,323,000	RCFD B892 7	RCFD B893 484	9.
10. Total fiduciary accounts (sum of items 4 through 9)……	RCFD B894 **650,882,000**	RCFD B895 **945,997,000**	RCFD B896 **113,625**	RCFD B897 **38,788**	10.
11. Custody and safekeeping accounts……		RCFD B898 32,198,721,000		RCFD B899 562,447	11.

Schedule RC-T—Continued

Dollar Amounts in Thousands	(Column A) Managed Assets	(Column B) Non-Managed Assets	(Column C) Number of Managed Accounts	(Column D) Number of Non-Managed Accounts	
	Amount	Amount	Number	Number	
12. Fiduciary accounts held in foreign offices (included in items 10 and 11)	RCFN B900 131,147,000	RCFN B901 7,414,192,000	RCFN B902 9,888	RCFN B903 341,136	12.
13. Individual Retirement Accounts, Health Savings Accounts, and other similar accounts (included in items 5.c and 11)	RCFD J259 11,640,000	RCFD J260 19,916,000	RCFD J261 12,523	RCFD J262 24,934	13.

Dollar Amounts in Thousands			RIAD	Amount	
Fiduciary and Related Services Income					
14. Personal trust and agency accounts			B904	307,000	14.
15. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit-defined contribution			B905	187,000	15.a.
b. Employee benefit-defined benefit			B906	220,000	15.b.
c. Other employee benefit and retirement-related accounts			B907	47,000	15.c.
16. Corporate trust and agency accounts			A479	68,000	16.
17. Investment management and investment advisory agency accounts			J315	1,571,000	17.
18. Foundation and endowment trust and agency accounts			J316	170,000	18.
19. Other fiduciary accounts			A480	12,000	19.
20. Custody and safekeeping accounts			B909	2,258,000	20.
21. Other fiduciary and related services income			B910	140,000	21.
22. Total gross fiduciary and related services income (sum of items 14 through 21) (must equal Schedule RI, item 5.a)			4070	**4,980,000**	22.
a. Fiduciary and related services income—foreign offices (included in item 22)	B912	2,024,000			22.a.
23. Less: Expenses			C058	3,265,000	23.
24. Less: Net losses from fiduciary and related services			A488	23,000	24.
25. Plus: Intracompany income credits for fiduciary and related services			B911	0	25.
26. Net fiduciary and related services income			A491	**1,692,000**	26.

Memoranda	(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		
Dollar Amounts in Thousands	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. Managed assets held in fiduciary accounts:							
a. Noninterest-bearing deposits	J263	4,234,000	J264	3,000	J265	38,000	M.1.a.
b. Interest-bearing deposits	J266	27,497,000	J267	236,000	J268	1,090,000	M.1.b.
c. U.S. Treasury and U.S. Government agency obligations	J269	6,166,000	J270	176,000	J271	3,021,000	M.1.c.
d. State, county, and municipal obligations	J272	32,453,000	J273	16,000	J274	8,000	M.1.d.
e. Money market mutual funds	J275	11,480,000	J276	7,000	J277	121,000	M.1.e.
f. Equity mutual funds	J278	113,910,000	J279	7,766,000	J280	23,272,000	M.1.f.
g. Other mutual funds	J281	40,205,000	J282	3,218,000	J283	7,470,000	M.1.g.
h. Common trust funds and collective investment funds	J284	0	J285	94,068,000	J286	0	M.1.h.
i. Other short-term obligations	J287	67,782,000	J288	0	J289	88,000	M.1.i.

Schedule RC-T—Continued

Memoranda—Continued

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		
	RCFD	Amount	RCFD	Amount	RCFD	Amount	
1. j. Other notes and bonds	J290	24,395,000	J291	454,000	J292	3,134,000	M.1.j.
k. Investments in unregistered funds and private equity investments	J293	23,974,000	J294	2,388,000	J295	1,727,000	M.1.k.
l. Other common and preferred stocks	J296	141,126,000	J297	1,020,000	J298	4,779,000	M.1.l.
m. Real estate mortgages	J299	0	J300	0	J301	0	M.1.m.
n. Real estate	J302	633,000	J303	503,000	J304	35,000	M.1.n.
o. Miscellaneous assets	J305	2,296,000	J306	0	J307	93,000	M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o)	J308	**496,151,000**	J309	**109,855,000**	J310	**44,876,000**	M.1.p.

Dollar Amounts in Thousands	(Column A) Managed Assets		(Column B) Number of Managed Accounts		
	RCFD	Amount	RCFD	Number	
1. q. Investments of managed fiduciary accounts in advised or sponsored mutual funds	J311	70,844,000	J312	59,744	M.1.q.

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding	
	RCFD	Number	Amount	
2. Corporate trust and agency accounts:			RCFD B928	
a. Corporate and municipal trusteeships	B927	1	106,000	M.2.a.
			RCFD 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	3,884		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.

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

Dollar Amounts in Thousands	(Column A) Number of Funds		(Column B) Market Value of Fund Assets		
	RCFD	Number	RCFD	Amount	
3. Collective investment funds and common trust funds:					
a. Domestic equity	B931	18	B932	34,352,000	M.3.a.
b. International/Global equity	B933	13	B934	26,225,000	M.3.b.
c. Stock/Bond blend	B935	48	B936	62,713,000	M.3.c.
d. Taxable bond	B937	27	B938	35,785,000	M.3.d.
e. Municipal bond	B939	0	B940	0	M.3.e.
f. Short-term investments/Money market	B941	1	B942	11,710,000	M.3.f.
g. Specialty/Other	B943	6	B944	43,238,000	M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g)	B945	**113**	B946	**214,023,000**	M.3.h.

Schedule RC-T—Continued

Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Gross Losses Managed Accounts RIAD	Amount	(Column B) Gross Losses Non-Managed Accounts RIAD	Amount	(Column C) Recoveries RIAD	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	1,000	B954	0	B955	0	M.4.c.
d. Other fiduciary accounts and related services	B956	3,000	B957	20,000	B958	1,000	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	**4,000**	B960	**20,000**	B961	**1,000**	M.4.e.

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

Carl McKay, Managing Director
Name and Title (TEXT B962)

carl.x.mckay@jpmorgan.com
E-mail Address (TEXT B926)

302-634-3505
Area Code / Phone Number / Extension (TEXT B963)

844-894-2048
Area Code / FAX Number (TEXT B964)

Schedule RC-V—Variable Interest Entities (1)

Dollar Amounts in Thousands	(Column A) Securitization Vehicles RCFD	(Column A) Securitization Vehicles Amount	(Column B) Other VIEs RCFD	(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	88,000	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	12,040,000	HU23	20,960,000	1.c.
d. Other real estate owned	K009	0	JF89	0	1.d.
e. Other assets	JF91	2,037,000	JF90	72,000	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	4,524,000	JF85	6,198,000	2.a.
b. Other liabilities	JF93	10,000	JF86	58,000	2.b.
3. All other assets of consolidated VIEs (not included in items 1.a through 1.e above)	K030	0	JF87	0	3.
4. All other liabilities of consolidated VIEs (not included in items 2.a through 2.b above)	K033	76,000	JF88	0	4.

Dollar Amounts in Thousands	RCFD	Amount	
5. Total assets of asset-backed commercial paper (ABCP) conduit VIEs	JF77	19,954,000	5.
6. Total liabilities of ABCP conduit VIEs	JF78	6,256,000	6.

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1. Institutions that have adopted ASU 2016-13 should report assets net of any applicable allowance for credit losses.

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

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

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

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

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

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

	RCON	Yes		No
Comments?..........	6979			x

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