



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

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

## Contact Information for the Reports of Condition and Income

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

### Chief Financial Officer (or Equivalent) Signing the Reports

Name (TEXT C490)

Title (TEXT C491)

E-mail Address (TEXT C492)

Area Code / Phone Number / Extension (TEXT C493)

Area Code / FAX Number (TEXT C494)

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

Name (TEXT C495)

Title (TEXT C496)

E-mail Address (TEXT 4086)

Area Code / Phone Number / Extension (TEXT 8902)

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

Name (TEXT FT42)

E-mail Address (TEXT FT44)

Area Code / Phone Number / Extension (TEXT FT43)

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

Name (TEXT C366)

Title (TEXT C367)

E-mail Address (TEXT C368)

Area Code / Phone Number / Extension (TEXT C369)

Area Code / FAX Number (TEXT C370)

### Secondary Contact

Name (TEXT C371)

Title (TEXT C372)

E-mail Address (TEXT C373)

Area Code / Phone Number / Extension (TEXT C374)

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

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Name (TEXT C437)

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Title (TEXT C438)

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E-mail Address (TEXT C439)

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Area Code / Phone Number / Extension (TEXT C440)

### Secondary Contact

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Name (TEXT C442)

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Title (TEXT C443)

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E-mail Address (TEXT C444)

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Area Code / Phone Number / Extension (TEXT C445)

### Third Contact

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Name (TEXT C870)

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Title (TEXT C871)

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E-mail Address (TEXT C872)

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Area Code / Phone Number / Extension (TEXT C873)

### Fourth Contact

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Name (TEXT C875)

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Title (TEXT C876)

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E-mail Address (TEXT C877)

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Area Code / Phone Number / Extension (TEXT C878)

# Consolidated Report of Income for the period January 1, 2021–September 30, 2021

## Schedule RI—Income Statement

	Dollar Amounts in Thousands		RIAD	Amount
1. Interest income:				
a. Interest and fee income on loans:				
(1) Loans secured by real estate:				
(a) Loans secured by 1–4 family residential properties .....	4435			1.a.(1)(a)
(b) All other loans secured by real estate .....	4436			1.a.(1)(b)
(2) Commercial and industrial loans .....	4012			1.a.(2)
(3) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	B485			1.a.(3)(a)
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans) .....	B486			1.a.(3)(b)
(4) Not applicable				
(5) All other loans <sup>1</sup> .....	4058			1.a.(5)
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)) .....	4010			1.a.(6)
b. Income from lease financing receivables .....	4065			1.b.
c. Interest income on balances due from depository institutions <sup>2</sup> .....	4115			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			1.d.(1)
(2) Mortgage-backed securities .....	B489			1.d.(2)
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.) .....	4060			1.d.(3)
e. Not applicable				
f. Interest income on federal funds sold and securities purchased under agreements to resell .....	4020			1.f.
g. Other interest income .....	4518			1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.) .....	4107			1.h.
2. Interest expense:				
a. Interest on deposits:				
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts) .....	4508			2.a.(1)
(2) Nontransaction accounts:				
(a) Savings deposits (includes MMDAs) .....	0093			2.a.(2)(a)
(b) Time deposits of \$250,000 or less .....	HK03			2.a.(2)(b)
(c) Time deposits of more than \$250,000 .....	HK04			2.a.(2)(c)
b. Expense of federal funds purchased and securities sold under agreements to repurchase .....	4180			2.b.
c. Interest on trading liabilities and other borrowed money .....	4185			2.c.
d. Interest on subordinated notes and debentures .....	4200			2.d.
e. Total interest expense (sum of items 2.a through 2.d.) .....	4073			2.e.
3. Net interest income (item 1.h minus 2.e.) .....	4074			3.
4. Provision for loan and lease losses <sup>3</sup> .....	JJ33			4.

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

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

3. Institutions 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.

**Schedule RI—Continued**

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

\* Describe on Schedule RI-E—Explanations.

- 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.
- 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.
- Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.
- Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

## Schedule RI—Continued

### Memoranda

	Dollar Amounts in Thousands		Year-to-date		
	RIAD	Amount	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				M.1.
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets<sup>1</sup></i>					
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8) .....	8431				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				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				M.4.
5. Number of full-time equivalent employees at end of current period (round to nearest whole number) .....	4150			Number	M.5.
<i>Memorandum item 6 is to be completed by:<sup>1</sup></i>					
<ul style="list-style-type: none"> <li>• banks with \$300 million or more in total assets, and</li> <li>• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans</li> </ul>					
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)) .....	4024			Amount	M.6.
7. If the reporting institution has applied push down accounting this calendar year, report the date of the institution's acquisition (see instructions) <sup>2</sup> .....	9106			Date	M.7.
8. Not applicable					
<i>Memorandum items 9.a and 9.b are to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>					
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:				Amount	
a. Net gains (losses) on credit derivatives held for trading .....	C889				M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading .....	C890				M.9.b.
<i>Memorandum item 10 is to be completed by banks with \$300 million or more in total assets.<sup>1</sup></i>					
10. Credit losses on derivatives (see instructions) .....	A251				M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year? .....	A530	Yes	No		M.11.
<i>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.</i>					
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)) .....	F228				M.12.

1. For the \$300 million, \$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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

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

## Schedule RI—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		Year-to-date	
	RIAD	Amount		
<i>Memorandum item 13 is to be completed by banks that have elected to account for assets and liabilities under a fair value option.</i>				
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:				
a. Net gains (losses) on assets .....	F551			M.13.a.
(1) Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	F552			M.13.a.(1)
b. Net gains (losses) on liabilities.....	F553			M.13.b.
(1) Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	F554			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) <sup>1</sup> .....	J321			M.14.
<i>Memorandum item 15 is to be completed by institutions with \$1 billion or more in total assets<sup>2</sup> that answered "Yes" to Schedule RC-E, Memorandum item 5.</i>				
15. Components of service charges on deposit accounts (sum of Memorandum items 15.a through 15.d must equal Schedule RI, item 5.b):				
a. Consumer overdraft-related service charges levied on those transaction account and nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use.....	H032			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			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			M.15.c.
d. All other service charges on deposit accounts.....	H035			M.15.d.

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

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.



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

	Dollar Amounts in Thousands	RIAD	Amount	
1. Total bank equity capital most recently reported for the <i>December 31, 2020</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....		3217		1.
2. Cumulative effect of changes in accounting principles and corrections of material accounting errors* .....		B507		2.
3. Balance end of previous calendar year as restated (sum of items 1 and 2) .....		B508		3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....		4340		4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions) .....		B509		5.
6. Treasury stock transactions, net .....		B510		6.
7. Changes incident to business combinations, net .....		4356		7.
8. LESS: Cash dividends declared on preferred stock .....		4470		8.
9. LESS: Cash dividends declared on common stock .....		4460		9.
10. Other comprehensive income <sup>1</sup> .....		B511		10.
11. Other transactions with stockholders (including a parent holding company)* (not included in items 5, 6, 8, or 9 above) .....		4415		11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a) .....		3210		12.

\* Describe on Schedule RI-E—Explanations.

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

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

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

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

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

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

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

## Schedule RI-B—Continued

### Memoranda

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

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

	Calendar Year-to-date		
	RIAD	Amount	
	4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses) <sup>3</sup> .....	C388	

1. Include write-downs arising from transfers of loans to a held-for-sale account.
2. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.
3. Institutions that have adopted ASU 2016-13 should report in Memorandum item 4 uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for credit losses on loans and leases).

## Schedule RI-B—Continued

### Part II. Changes in Allowances for Credit Losses<sup>1</sup>

Dollar Amounts in Thousands	(Column A) Loans and Leases Held for Investment		(Column B) Held-to-Maturity Debt Securities <sup>2</sup>		(Column C) Available-for-Sale Debt Securities <sup>2</sup>		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
1. Balance most recently reported for the <i>December 31, 2020</i> , Reports of Condition and Income (i.e., after adjustments from amended Reports of Income) .....	B522		JH88		JH94		1.
2. Recoveries (column A must equal Part I, item 9, column B, above) .....	4605		JH89		JH95		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		JH92		JH98		3.
4. LESS: Write-downs arising from transfers of financial assets <sup>3</sup> .....	5523		JJ00		JJ01		4.
5. Provisions for credit losses <sup>4, 5</sup> .....	4230		JH90		JH96		5.
6. Adjustments* (see instructions for this schedule) ....	C233		JH91		JH97		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		JH93		JH99		7.

\* Describe on Schedule RI-E—Explanations.

- Institutions that have not adopted ASU 2016-13 should report changes in the allowance for loan and lease losses in column A.
- Columns B and C are to be completed only by institutions that have adopted ASU 2016-13.
- 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.
- 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.
- 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		M.1.
<i>Memorandum items 2 and 3 are to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date, or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges .....	C389		M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges <sup>1</sup> .....	C390		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) <sup>2</sup> .....	C781		M.4.
5. Provisions for credit losses on other financial assets measured at amortized cost (not included in item 5, above) <sup>3</sup> .....	JJ02		M.5.
6. Allowance for credit losses on other financial assets measured at amortized cost (not included in item 7, above) <sup>3</sup> .....	RCON		M.6.
	JJ03		
7. Provisions for credit losses on off-balance-sheet credit exposures <sup>3</sup> .....	RIAD		M.7.
	MG93		
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) <sup>3</sup> .....			M.8.
	MG94		

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 changes.

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<sup>1</sup>

Schedule RI-C, Part I, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

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

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<sup>1</sup>

Schedule RI-C, Part II, is to be completed by institutions with \$1 billion or more in total assets.<sup>2</sup>

Dollar Amounts in Thousands	(Column A) Amortized Cost		(Column B) Allowance Balance		
	RCON	Amount	RCON	Amount	
<b>Loans and Leases Held for Investment:</b>					
1. Real estate loans:					
a. Construction loans .....	JJ04		JJ12		1.a.
b. Commercial real estate loans .....	JJ05		JJ13		1.b.
c. Residential real estate loans .....	JJ06		JJ14		1.c.
2. Commercial loans <sup>3</sup> .....	JJ07		JJ15		2.
3. Credit cards .....	JJ08		JJ16		3.
4. Other consumer loans .....	JJ09		JJ17		4.
5. Unallocated, if any .....			JJ18		5.
6. Total (sum of items 1.a through 5) <sup>4</sup> .....	JJ11		JJ19		6.

Dollar Amounts in Thousands	Allowance Balance		
	RCON	Amount	
<b>Held-to-Maturity Securities:</b>			
7. Securities issued by states and political subdivisions in the U.S. ....	JJ20		7.
8. Mortgage-backed securities (MBS) (including CMOs, REMICs, and stripped MBS) .....	JJ21		8.
9. Asset-backed securities and structured financial products .....	JJ23		9.
10. Other debt securities .....	JJ24		10.
11. Total (sum of items 7 through 10) <sup>5</sup> .....	JJ25		11.

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-E—Explanations

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

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

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

## Schedule RI-E—Continued

	Dollar Amounts in Thousands	Year-to-date		
		RIAD	Amount	
4. Cumulative effect of changes in accounting principles and corrections of material accounting errors (from Schedule RI-A, item 2) (itemize and describe all such effects):				
a. Effect of adoption of current expected credit losses methodology - ASU 2016-13 <sup>1, 2</sup> .....		JJ26		4.a.
b. Effect of adoption of lease accounting standard - ASC Topic 842 .....		KW17		4.b.
c. <input type="text" value="TEXT B526"/>		B526		4.c.
d. <input type="text" value="TEXT B527"/>		B527		4.d.
5. Other transactions with stockholders (including a parent holding company) (from Schedule RI-A, item 11) (itemize and describe all such transactions):				
a. <input type="text" value="TEXT 4498"/>		4498		5.a.
b. <input type="text" value="TEXT 4499"/>		4499		5.b.
6. Adjustments to allowances for credit losses <sup>3</sup> (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 <sup>1</sup> .....		JJ27		6.a.
b. Effect of adoption of current expected credit losses methodology on allowances for credit losses <sup>1, 2</sup> .....		JJ28		6.b.
c. <input type="text" value="TEXT 4521"/>		4521		6.c.
d. <input type="text" value="TEXT 4522"/>		4522		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		

Other explanations (please type or print clearly; 750 character limit):

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 the 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 September 30, 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	RCON	Amount	
<b>Assets</b>					
1. Cash and balances due from depository institutions (from Schedule RC-A):					
a. Noninterest-bearing balances and currency and coin <sup>1</sup> .....					
			0081		1.a.
b. Interest-bearing balances <sup>2</sup> .....					
			0071		1.b.
2. Securities:					
a. Held-to-maturity securities (from Schedule RC-B, column A) <sup>3</sup> .....					
			JJ34		2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D) .....					
			1773		2.b.
c. Equity securities with readily determinable fair values not held for trading <sup>4</sup> .....					
			JA22		2.c.
3. Federal funds sold and securities purchased under agreements to resell:					
a. Federal funds sold .....					
			B987		3.a.
b. Securities purchased under agreements to resell <sup>5, 6</sup> .....					
			B989		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):					
a. Loans and leases held for sale .....					
			5369		4.a.
b. Loans and leases held for investment .....					
	B528				4.b.
c. LESS: Allowance for loan and lease losses .....					
	3123				4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c) <sup>7</sup> .....					
			B529		4.d.
5. Trading assets (from Schedule RC-D) .....					
			3545		5.
6. Premises and fixed assets (including capitalized leases) .....					
			2145		6.
7. Other real estate owned (from Schedule RC-M).....					
			2150		7.
8. Investments in unconsolidated subsidiaries and associated companies .....					
			2130		8.
9. Direct and indirect investments in real estate ventures .....					
			3656		9.
10. Intangible assets (from Schedule RC-M) .....					
			2143		10.
11. Other assets (from Schedule RC-F) <sup>6</sup> .....					
			2160		11.
12. Total assets (sum of items 1 through 11).....					
			2170		12.
<b>Liabilities</b>					
13. Deposits:					
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E) .....					
			2200		13.a.
(1) Noninterest-bearing <sup>8</sup> .....					
	6631				13.a.(1)
(2) Interest-bearing.....					
	6636				13.a.(2)
b. Not applicable					
14. Federal funds purchased and securities sold under agreements to repurchase:					
a. Federal funds purchased <sup>9</sup> .....					
			B993		14.a.
b. Securities sold under agreements to repurchase <sup>10</sup> .....					
			B995		14.b.
15. Trading liabilities (from Schedule RC-D).....					
			3548		15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M) .....					
			3190		16.
17. and 18. Not applicable					
19. Subordinated notes and debentures <sup>11</sup> .....					
			3200		19.

1. Includes cash items in process of collection and unposted debits.  
2. Includes time certificates of deposit not held for trading.  
3. Institutions that have adopted ASU 2016-13 should report in item 2.a amounts net of any applicable allowance for credit losses, and 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.  
8. Includes noninterest-bearing demand, time, and savings deposits.  
9. Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."  
10. Includes all securities repurchase agreements, regardless of maturity.  
11. Includes limited-life preferred stock and related surplus.

## Schedule RC—Continued

Dollar Amounts in Thousands	RCON	Amount	
<b>Liabilities—continued</b>			
20. Other liabilities (from Schedule RC-G) .....	2930		20.
21. Total liabilities (sum of items 13 through 20) .....	2948		21.
22. Not applicable			
<b>Equity Capital</b>			
<b>Bank Equity Capital</b>			
23. Perpetual preferred stock and related surplus .....	3838		23.
24. Common stock .....	3230		24.
25. Surplus (exclude all surplus related to preferred stock) .....	3839		25.
26. a. Retained earnings .....	3632		26.a.
b. Accumulated other comprehensive income <sup>1</sup> .....	B530		26.b.
c. Other equity capital components <sup>2</sup> .....	A130		26.c.
27. a. Total bank equity capital (sum of items 23 through 26.c) .....	3210		27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries .....	3000		27.b.
28. Total equity capital (sum of items 27.a and 27.b) .....	G105		28.
29. Total liabilities and equity capital (sum of items 21 and 28) .....	3300		29.

### Memoranda

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

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

RCON	Number
6724	

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	

M.2.

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

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

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

Exclude assets held for trading.

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

1. For the \$300 million 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-B—Securities

Exclude assets held for trading.

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
1. U.S. Treasury securities .....	0211		0213		1286		1287		1.
2. U.S. Government agency and sponsored agency obligations (exclude mortgage-backed securities) <sup>1</sup> .	HT50		HT51		HT52		HT53		2.
3. Securities issued by states and political subdivisions in the U.S. ....	8496		8497		8498		8499		3.

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

## Schedule RC-B—Continued

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

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

## Schedule RC-B—Continued

Dollar Amounts in Thousands	Held-to-maturity				Available-for-sale				
	(Column A) Amortized Cost		(Column B) Fair Value		(Column C) Amortized Cost		(Column D) Fair Value		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
4. c. (2) Other commercial MBS:									
(a) Issued or guaranteed by U.S. Government agencies or sponsored agencies <sup>1</sup> .....	K150		K151		K152		K153		4.c.(2)(a)
(b) All other commercial MBS .....	K154		K155		K156		K157		4.c.(2)(b)
5. Asset-backed securities and structured financial products:									
a. Asset-backed securities (ABS) .....	C026		C988		C989		C027		5.a.
b. Structured financial products .....	HT58		HT59		HT60		HT61		5.b.
6. Other debt securities:									
a. Other domestic debt securities .....	1737		1738		1739		1741		6.a.
b. Other foreign debt securities .....	1742		1743		1744		1746		6.b.
7. Not applicable									
8. Total (sum of items 1 through 6.b) <sup>2</sup> .....	1754		1771		1772		1773		8.

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

2. 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	RCON	Amount	
1. Pledged securities <sup>1</sup> .....		0416		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: <sup>2, 3</sup>				
(1) Three months or less .....	A549			M.2.a.(1)
(2) Over three months through 12 months .....	A550			M.2.a.(2)
(3) Over one year through three years .....	A551			M.2.a.(3)
(4) Over three years through five years .....	A552			M.2.a.(4)
(5) Over five years through 15 years .....	A553			M.2.a.(5)
(6) Over 15 years .....	A554			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: <sup>2, 4</sup>				
(1) Three months or less .....	A555			M.2.b.(1)
(2) Over three months through 12 months .....	A556			M.2.b.(2)
(3) Over one year through three years .....	A557			M.2.b.(3)
(4) Over three years through five years .....	A558			M.2.b.(4)
(5) Over five years through 15 years .....	A559			M.2.b.(5)
(6) Over 15 years .....	A560			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: <sup>5</sup>				
(1) Three years or less .....	A561			M.2.c.(1)
(2) Over three years .....	A562			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			M.2.d.
<i>Memorandum item 3 is to be completed semiannually in the June and December reports only.</i>				
3. Amortized cost of held-to-maturity securities sold or transferred to available-for-sale or trading securities during the calendar year-to-date (report the amortized cost at date of sale or transfer) ..	1778			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			M.4.a.
b. Fair value .....	8783			M.4.b.

1. Includes held-to-maturity securities at amortized cost, available-for-sale debt securities at fair value, and equity securities with readily determinable fair values not held for trading (reported in Schedule RC, item 2.c) at fair value.
2. Report fixed-rate debt securities by remaining maturity and floating-rate debt securities by next repricing date.
3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus any nonaccrual debt securities in the categories of debt securities reported in Memorandum item 2.a that are included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 1, 2, 3, 4.c.(1), 5, and 6, columns A and D, plus residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
4. Sum of Memorandum items 2.b.(1) through 2.b.(6) plus any nonaccrual mortgage pass-through securities backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, item 4.a, sum of columns A and D, less the amount of residential mortgage pass-through securities other than those backed by closed-end first lien 1–4 family residential mortgages included in Schedule RC-B, item 4.a, columns A and D.
5. Sum of Memorandum items 2.c.(1) and 2.c.(2) plus any nonaccrual "Other mortgage-backed securities" included in Schedule RC-N, item 10, column C, must equal Schedule RC-B, sum of items 4.b and 4.c.(2), columns A and D.

## Schedule RC-B—Continued

### Memoranda—Continued

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

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.<sup>1</sup> Report (1) loans and leases held for sale at the lower of cost or fair value, (2) loans and leases held for investment, net of unearned income, and (3) loans and leases accounted for at fair value under a fair value option. Exclude assets held for trading and commercial paper.

Dollar Amounts in Thousands	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>2</sup>		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
1. Loans secured by real estate:					
a. Construction, land development, and other land loans:					
(1) 1–4 family residential construction loans .....			F158		1.a.(1)
(2) Other construction loans and all land development and other land loans .....			F159		1.a.(2)
b. Secured by farmland (including farm residential and other improvements) .....			1420		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		1.c.(1)
(2) Closed-end loans secured by 1–4 family residential properties:					
(a) Secured by first liens .....			5367		1.c.(2)(a)
(b) Secured by junior liens .....			5368		1.c.(2)(b)
d. Secured by multifamily (5 or more) residential properties .....			1460		1.d.
e. Secured by nonfarm nonresidential properties:					
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....			F160		1.e.(1)
(2) Loans secured by other nonfarm nonresidential properties .....			F161		1.e.(2)
2. Loans to depository institutions and acceptances of other banks .....			1288		2.
a. To commercial banks in the U.S. ....	B531				2.a.
b. To other depository institutions in the U.S. ....	B534				2.b.
c. To banks in foreign countries .....	B535				2.c.
3. Loans to finance agricultural production and other loans to farmers .....			1590		3.
4. Commercial and industrial loans .....			1766		4.
a. To U.S. addressees (domicile) .....	1763				4.a.
b. To non-U.S. addressees (domicile) .....	1764				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		6.a.
b. Other revolving credit plans .....			B539		6.b.
c. Automobile loans .....			K137		6.c.
d. Other consumer loans (includes single payment and installment, loans other than automobile loans, and all student loans) .....			K207		6.d.
7. Not applicable					
8. Obligations (other than securities and leases) of states and political subdivisions in the U.S. ....			2107		8.

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. For the \$300 million 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—Continued

### Part I—Continued

	(Column A) To Be Completed by Banks with \$300 Million or More in Total Assets <sup>1</sup>		(Column B) To Be Completed by All Banks		
	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands					
9. Loans to nondepository financial institutions and other loans:					
a. Loans to nondepository financial institutions .....			J454		9.a.
b. Other loans .....			J464		9.b.
(1) Loans for purchasing or carrying securities (secured and unsecured) .....	1545				9.b.(1)
(2) All other loans (exclude consumer loans) .....	J451				9.b.(2)
10. Lease financing receivables (net of unearned income) .....			2165		10.
a. Leases to individuals for household, family, and other personal expenditures (i.e., consumer leases) .....	F162				10.a.
b. All other leases .....	F163				10.b.
11. LESS: Any unearned income on loans reflected in items 1-9 above .....			2123		11.
12. Total loans and leases held for investment and held for sale (sum of items 1 through 10 minus item 11) (must equal Schedule RC, sum of items 4.a and 4.b) .....			2122		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:			
(1) 1–4 family residential construction loans .....	K158		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	K159		M.1.a.(2)
b. Loans secured by 1–4 family residential properties .....	F576		M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	K160		M.1.c.
d. Secured by nonfarm nonresidential properties:			
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K161		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K162		M.1.d.(2)
e. Commercial and industrial loans .....	K256		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets<sup>1</sup> (sum of Memorandum items 1.e(1) and (2) must equal Memorandum item 1.e):</i>			
(1) To U.S. addressees (domicile) .....	K163		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K164		M.1.e.(2)
f. All other loans ( <i>include</i> loans to individuals for household, family, and other personal expenditures) .....	K165		M.1. f.
<i>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.e plus 1.f):</i>			
(1) Loans secured by farmland .....	K166		M.1. f.(1)
(2) and (3) Not applicable			

1. For the \$300 million 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—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	RCON	Amount
1. f. (4) Loans to individuals for household, family, and other personal expenditures:				
(a) Credit cards .....	K098			M.1. f.(4)(a)
(b) Automobile loans .....	K203			M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans) .....	K204			M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:<sup>1</sup></i>				
• Banks with \$300 million or more in total assets				
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans				
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-C, Part I, Memorandum item 1.f, above .....	K168			M.1. f.(5)
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.e plus 1.f) .....			HK25	M.1.g.
2. Maturity and repricing data for loans and leases (excluding those in nonaccrual status):				
a. Closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B) with a remaining maturity or next repricing date of: <sup>2, 3</sup>				
(1) Three months or less .....		A564		M.2.a.(1)
(2) Over three months through 12 months .....		A565		M.2.a.(2)
(3) Over one year through three years .....		A566		M.2.a.(3)
(4) Over three years through five years .....		A567		M.2.a.(4)
(5) Over five years through 15 years .....		A568		M.2.a.(5)
(6) Over 15 years .....		A569		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a remaining maturity or next repricing date of: <sup>2, 4</sup>				
(1) Three months or less .....		A570		M.2.b.(1)
(2) Over three months through 12 months .....		A571		M.2.b.(2)
(3) Over one year through three years .....		A572		M.2.b.(3)
(4) Over three years through five years .....		A573		M.2.b.(4)
(5) Over five years through 15 years .....		A574		M.2.b.(5)
(6) Over 15 years .....		A575		M.2.b.(6)
c. Loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B, above) with a REMAINING MATURITY of one year or less (excluding those in nonaccrual status) ....			A247	M.2.c.

1. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

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

3. Sum of Memorandum items 2.a.(1) through 2.a.(6) plus total nonaccrual closed-end loans secured by first liens on 1–4 family residential properties included in Schedule RC-N, 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.

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

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B <sup>1</sup> ..	2746		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties (included in Schedule RC-C, Part I, item 1.c.(2)(a), column B) .....	5370		M.4.
5. <i>To be completed by banks with \$300 million or more in total assets:</i> <sup>2</sup> Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-C, Part I, items 1.a through 1.e, column B).....	B837		M.5.
<i>Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions, have outstanding credit card receivables (as defined in the instructions) that exceed \$500 million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.</i>			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a .....	C391		M.6.
<i>Memorandum items 7.a, 7.b, and 8.a are to be completed by all banks semiannually in the June and December reports only.</i> <sup>3</sup>			
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		M.7.a.
b. Amount included in Schedule RC-C, Part I, items 1 through 9 .....	C780		M.7.b.
8. Closed-end loans with negative amortization features secured by 1–4 family residential properties:			
a. Total amount of closed-end loans with negative amortization features secured by 1–4 family residential properties (included in Schedule RC-C, Part I, items 1.c.(2)(a) and (b)).....	F230		M.8.a.
<i>Memorandum items 8.b and 8.c are to be completed semiannually in the June and December reports only by banks that had closed-end loans with negative amortization features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I, Memorandum item 8.a) as of 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 (as reported in Schedule RC-C, Part I, item 12, column B).</i>			
b. Total maximum remaining amount of negative amortization contractually permitted on closed-end loans secured by 1–4 family residential properties.....	F231		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		M.8.c.
9. Loans secured by 1–4 family residential properties in process of foreclosure (included in Schedule RC-C, Part I, items 1.c.(1), 1.c.(2)(a), and 1.c.(2)(b)) .....	F577		M.9.
10. and 11. Not applicable			

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

2. For the \$300 million 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 7 is to be completed only by institutions that have not yet adopted ASU 2016-13.

## Schedule RC-C—Continued

### Part I—Continued

#### Memoranda—Continued

	(Column A) Fair Value of Acquired Loans and Leases at Acquisition Date		(Column B) Gross Contractual Amounts Receivable at Acquisition Date		(Column C) Best Estimate at Acquisition Date of Contractual Cash Flows Not Expected to be Collected		
	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands							
<i>Memorandum items 12.a, 12.b, 12.c, and 12.d are to be completed semiannually in the June and December reports only.</i>							
12. Loans (not 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: <sup>1</sup>							
a. Loans secured by real estate .....	G091		G092		G093		M.12.a.
b. Commercial and industrial loans .....	G094		G095		G096		M.12.b.
c. Loans to individuals for household, family, and other personal expenditures .....	G097		G098		G099		M.12.c.
d. All other loans and all leases .....	G100		G101		G102		M.12.d.
Dollar Amounts in Thousands							
<i>Memorandum item 13 is to be completed by banks that had construction, land development, and other land loans (as reported in Schedule RC-C, Part I, item 1.a, column B) that exceeded the sum of tier 1 capital (as reported in Schedule RC-R, Part I, item 26) plus the allowance for 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.</i>							
13. Construction, land development, and other land loans with interest reserves:							
a. Amount of loans that provide for the use of interest reserves (included in Schedule RC-C, Part I, item 1.a, column B) .....	G376						M.13.a.
b. Amount of interest capitalized from interest reserves on construction, land development, and other land loans that is included in interest and fee income on loans during the quarter (included in Schedule RI, item 1.a.(1)(b)) .....	RIAD				G377		M.13.b.
<i>Memorandum item 14 is to be completed by all banks.</i>							
14. Pledged loans and leases .....	RCON				G378		M.14.
<i>Memorandum item 15 is to be completed for the December report only.</i>							
15. Reverse mortgages:							
a. Reverse mortgages outstanding that are held for investment (included in Schedule RC-C, item 1.c, above):							
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	J466						M.15.a.(1)
(2) Proprietary reverse mortgages .....	J467						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:							
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	J468					Number	M.15.b.(1)
(2) Proprietary reverse mortgages .....	J469						M.15.b.(2)

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	
15. c. Principal amount of reverse mortgage originations that have been sold during the year:			
(1) Home Equity Conversion Mortgage (HECM) reverse mortgages .....	J470		M.15.c.(1)
(2) Proprietary reverse mortgages .....	J471		M.15.c.(2)
<b>Memorandum item 16 is to be completed by all banks.</b>			
<b>16. Revolving, open-end loans secured by 1–4 family residential properties and extended under lines of credit that have converted to non-revolving closed-end status (included in item 1.c.(1) above).....</b>	LE75		M.16.
<i>Amounts reported in Memorandum items 17.a and 17.b will not be made available to the public on an individual institution basis.</i>			
17. Eligible loan modifications under Section 4013, <i>Temporary Relief from Troubled Debt Restructurings</i> , of the 2020 Coronavirus Aid, Relief, and Economic Security Act:		Number	
a. Number of Section 4013 loans outstanding.....	LG24		M.17.a.
		Amount	
b. Outstanding balance of Section 4013 loans .....	LG25		M.17.b.

## Schedule RC-C—Continued

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

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

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

#### Loans to Small Businesses

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

RCON	Yes	No
6999		

1.

If YES, complete items 2.a and 2.b below, skip items 3 and 4, and go to item 5.

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

If NO and your bank has no loans outstanding in both loan categories, skip items 2 through 4, and go to item 5.

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

Number of Loans	
RCON	Number
5562	
5563	

2.a.

2.b.

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

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

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

# Schedule RC-C—Continued

## Part II—Continued

### Agricultural Loans to Small Farms

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

RCON	Yes		No
6860			

5.

If YES, complete items 6.a and 6.b below, and do not complete items 7 and 8.

If NO and your bank has loans outstanding in either loan category, skip items 6.a and 6.b and complete items 7 and 8 below.

If NO and your bank has no loans outstanding in both loan categories, do not complete items 6 through 8.

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

Number of Loans	
RCON	Number
5576	
5577	

6.a.

6.b.

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

	(Column A) Number of Loans		(Column B) Amount Currently Outstanding		
	RCON	Number	RCON	Amount	
Dollar Amounts in Thousands					
7. Number and amount <i>currently outstanding</i> of "Loans secured by farmland (including farm residential and other improvements)" reported in Schedule RC-C, Part I, item 1.b (sum of items 7.a through 7.c must be less than or equal to Schedule RC-C, Part I, item 1.b):					
a. With <i>original amounts</i> of \$100,000 or less .....	5578		5579		7.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	5580		5581		7.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	5582		5583		7.c.
8. Number and amount <i>currently outstanding</i> of "Loans to finance agricultural production and other loans to farmers" reported in Schedule RC-C, Part I, item 3 (sum of items 8.a through 8.c must be less than or equal to Schedule RC-C, Part I, item 3):					
a. With <i>original amounts</i> of \$100,000 or less .....	5584		5585		8.a.
b. With <i>original amounts</i> of more than \$100,000 through \$250,000 .....	5586		5587		8.b.
c. With <i>original amounts</i> of more than \$250,000 through \$500,000 .....	5588		5589		8.c.

## Schedule RC-D—Trading Assets and Liabilities

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

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

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

### Memoranda

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



## Schedule RC-E—Deposit Liabilities

Dollar Amounts in Thousands	Transaction Accounts				Nontransaction Accounts		
	(Column A) Total Transaction Accounts (Including Total Demand Deposits)		(Column B) Memo: Total Demand Deposits <sup>1</sup> (Included in Column A)		(Column C) Total Nontransaction Accounts (Including MMDAs)		
	RCON	Amount	RCON	Amount	RCON	Amount	
Deposits of:							
1. Individuals, partnerships, and corporations .....	B549				B550		1.
2. U.S. Government .....	2202				2520		2.
3. States and political subdivisions in the U.S. ....	2203				2530		3.
4. Commercial banks and other depository institutions in the U.S. ....	B551				B552		4.
5. Banks in foreign countries .....	2213				2236		5.
6. Foreign governments and official institutions (including foreign central banks) .....	2216				2377		6.
7. Total (sum of items 1 through 6) (sum of columns A and C must equal Schedule RC, item 13.a) .....	2215		2210		2385		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		M.1.a.
b. Total brokered deposits .....	2365		M.1.b.
c. Brokered deposits of \$250,000 or less (fully insured brokered deposits) <sup>2</sup> .....	HK05		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		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		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		M.1.e.
f. Estimated amount of deposits obtained through the use of deposit listing services that are not brokered deposits .....	K223		M.1.f.
g. Total reciprocal deposits .....	JH83		M.1.g.
<b>h. Sweep deposits:</b>			
(1) Fully insured, affiliate sweep deposits .....	MT87		M.1.h.(1)
(2) Not fully insured, affiliate sweep deposits .....	MT89		M.1.h.(2)
(3) Fully insured, non-affiliate sweep deposits .....	MT91		M.1.h.(3)
(4) Not fully insured, non-affiliate sweep deposits .....	MT93		M.1.h.(4)
<b>i. Total sweep deposits that are not brokered deposits .....</b>	MT95		M.1.i.

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

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

## Schedule RC-E—Continued

### Memoranda—Continued

	Dollar Amounts in Thousands		RCON	Amount	
2. Components of total nontransaction accounts (sum of Memorandum items 2.a through 2.d must equal item 7, column C above):					
a. Savings deposits:					
(1) Money market deposit accounts (MMDAs) .....	6810				M.2.a.(1)
(2) Other savings deposits (excludes MMDAs) .....	0352				M.2.a.(2)
b. Total time deposits of less than \$100,000 .....	6648				M.2.b.
c. Total time deposits of \$100,000 through \$250,000 .....	J473				M.2.c.
d. Total time deposits of more than \$250,000 .....	J474				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				M.2.e.
3. Maturity and repricing data for time deposits of \$250,000 or less:					
a. Time deposits of \$250,000 or less with a remaining maturity or next repricing date of: <sup>1, 2</sup>					
(1) Three months or less .....	HK07				M.3.a.(1)
(2) Over three months through 12 months .....	HK08				M.3.a.(2)
(3) Over one year through three years .....	HK09				M.3.a.(3)
(4) Over three years .....	HK10				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) <sup>3</sup> .....	HK11				M.3.b.
4. Maturity and repricing data for time deposits of more than \$250,000:					
a. Time deposits of more than \$250,000 with a remaining maturity or next repricing date of: <sup>1, 4</sup>					
(1) Three months or less .....	HK12				M.4.a.(1)
(2) Over three months through 12 months .....	HK13				M.4.a.(2)
(3) Over one year through three years .....	HK14				M.4.a.(3)
(4) Over three years .....	HK15				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) <sup>3</sup> .....	K222				M.4.b.
5. Does your institution offer one or more consumer deposit account products, i.e., transaction account or nontransaction savings account deposit products intended primarily for individuals for personal, household, or family use? .....	RCON	Yes		No	
	P752				M.5.

Memorandum items 6 and 7 are to be completed by institutions with \$1 billion or more in total assets<sup>5</sup> 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				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				M.6.b.

- Report fixed-rate time deposits by remaining maturity and floating rate time deposits by next repricing date.
- 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.
- 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.
- Sum of Memorandum items 4.a.(1) through 4.a.(4) must equal Schedule RC-E, Memorandum item 2.d.
- 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

## 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		M.7.a.(1)
(2) Deposits in all other MMDAs of individuals, partnerships, and corporations .....	P757		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		M.7.b.(1)
(2) Deposits in all other savings deposit accounts of individuals, partnerships, and corporations .....	P759		M.7.b.(2)

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

		Dollar Amounts in Thousands	RCON	Amount	
1.	Accrued interest receivable <sup>2</sup> .....		B556		1.
2.	Net deferred tax assets <sup>3</sup> .....		2148		2.
3.	Interest-only strips receivable (not in the form of a security) <sup>4</sup> .....		HT80		3.
4.	Equity investments without readily determinable fair values <sup>5</sup> .....		1752		4.
5.	Life insurance assets:				
a.	General account life insurance assets .....		K201		5.a.
b.	Separate account life insurance assets .....		K202		5.b.
c.	Hybrid account life insurance assets .....		K270		5.c.
6.	All other assets (itemize and describe amounts greater than \$100,000 that exceed 25 percent of this item) .....		2168		6.
a.	Prepaid expenses .....	2166			6.a.
b.	Repossessed personal property (including vehicles) .....	1578			6.b.
c.	Derivatives with a positive fair value held for purposes other than trading .....	C010			6.c.
d.	FDIC loss-sharing indemnification assets .....	J448			6.d.
e.	Computer software .....	FT33			6.e.
f.	Accounts receivable .....	FT34			6.f.
g.	Receivables from foreclosed government-guaranteed mortgage loans .....	FT35			6.g.
h.	<small>TEXT</small> 3549 .....	3549			6.h.
i.	<small>TEXT</small> 3550 .....	3550			6.i.
j.	<small>TEXT</small> 3551 .....	3551			6.j.
7.	Total (sum of items 1 through 6) (must equal Schedule RC, item 11) .....		2160		7.

- Institutions that have adopted ASU 2016-13 should report asset amounts in Schedule RC-F net of any applicable allowance for credit losses.
- 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.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- 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.
- Include Federal Reserve stock, Federal Home Loan Bank stock, and bankers' bank stock.

## Schedule RC-G—Other Liabilities

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

- For savings banks, include "dividends" accrued and unpaid on deposits.
- See discussion of deferred income taxes in Glossary entry on "income taxes."
- Institutions that have adopted ASU 2016-13 should report in item 3 the allowance for credit losses on those off-balance sheet credit exposures that fall within the scope of the standard.

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

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

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

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

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

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

a) Debt securities at amortized cost.

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

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

5. For the \$100 million 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-K—Quarterly Averages<sup>1</sup>—Continued

**Memorandum**

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

M.1.

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

2. For the \$300 million 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*. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of *June 30, 2020*.

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

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

		Dollar Amounts in Thousands		RCON	Amount	
1. Unused commitments:						
a. Revolving, open-end lines secured by 1–4 family residential properties, e.g., home equity lines .....				3814		1.a.
<i>Item 1.a.(1) is to be completed for the December report only.</i>						
(1) Unused commitments for reverse mortgages outstanding that are held for investment (included in item 1.a. above) .....				HT72		1.a.(1)
b. Credit card lines .....				3815		1.b.
<i>Items 1.b.(1) and 1.b.(2) are to be completed semiannually in the June and December reports only by banks with either \$300 million or more in total assets<sup>1</sup> or \$300 million or more in credit card lines<sup>2</sup> (sum of items 1.b.(1) and 1.b.(2) must equal item 1.b).</i>						
(1) Unused consumer credit card lines .....				J455		1.b.(1)
(2) Other unused credit card lines .....				J456		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		1.c.(1)(a)
(b) Commercial real estate, other construction loan, and land development loan commitments .....				F165		1.c.(1)(b)
(2) NOT secured by real estate .....				6550		1.c.(2)
d. Securities underwriting .....				3817		1.d.
e. Other unused commitments:						
(1) Commercial and industrial loans .....				J457		1.e.(1)
(2) Loans to financial institutions .....				J458		1.e.(2)
(3) All other unused commitments .....				J459		1.e.(3)
2. Financial standby letters of credit .....				3819		2.
<i>Item 2.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of financial standby letters of credit conveyed to others .....		3820				2.a.
3. Performance standby letters of credit .....				3821		3.
<i>Item 3.a is to be completed by banks with \$1 billion or more in total assets.<sup>1</sup></i>						
a. Amount of performance standby letters of credit conveyed to others .....		3822				3.a.
4. Commercial and similar letters of credit .....				3411		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		6.a.
b. Securities borrowed .....				3432		6.b.
7. Credit derivatives:						
a. Notional amounts:						
(1) Credit default swaps .....		C968		C969		7.a.(1)
(2) Total return swaps .....		C970		C971		7.a.(2)
(3) Credit options .....		C972		C973		7.a.(3)
(4) Other credit derivatives .....		C974		C975		7.a.(4)

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**

		Dollar Amounts in Thousands		
		RCON	Amount	
<i>Items 11.a and 11.b are to be completed semiannually in the June and December reports only.</i>				
11. Year-to-date merchant credit card sales volume:				
a. Sales for which the reporting bank is the acquiring bank.....		C223		11.a.
b. Sales for which the reporting bank is the agent bank with risk.....		C224		11.b.
	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount
<b>Derivatives Position Indicators</b>				
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):				
a. Futures contracts .....	RCON 8693	RCON 8694	RCON 8695	RCON 8696
	RCON 8697	RCON 8698	RCON 8699	RCON 8700
b. Forward contracts .....				
c. Exchange-traded option contracts:				
(1) Written options.....	RCON 8701	RCON 8702	RCON 8703	RCON 8704
(2) Purchased options .	RCON 8705	RCON 8706	RCON 8707	RCON 8708
d. Over-the-counter option contracts:				
(1) Written options.....	RCON 8709	RCON 8710	RCON 8711	RCON 8712
(2) Purchased options .	RCON 8713	RCON 8714	RCON 8715	RCON 8716
	RCON 3450	RCON 3826	RCON 8719	RCON 8720
e. Swaps .....				
13. Total gross notional amount of derivative contracts held for trading .	RCON A126	RCON A127	RCON 8723	RCON 8724
14. Total gross notional amount of derivative contracts held for purposes other than trading .....				
	RCON 8725	RCON 8726	RCON 8727	RCON 8728
a. Interest rate swaps where the bank has agreed to pay a fixed rate .....				
	RCON A589			

## Schedule RC-L—Continued

	(Column A) Interest Rate Contracts	(Column B) Foreign Exchange Contracts	(Column C) Equity Derivative Contracts	(Column D) Commodity and Other Contracts	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	
<b>Derivatives Position Indicators</b>					
15. Gross fair values of derivative contracts:					
a. Contracts held for trading:					
(1) Gross positive fair value .....	RCON 8733	RCON 8734	RCON 8735	RCON 8736	15.a.(1)
(2) Gross negative fair value .....	RCON 8737	RCON 8738	RCON 8739	RCON 8740	15.a.(2)
b. Contracts held for purposes other than trading:					
(1) Gross positive fair value .....	RCON 8741	RCON 8742	RCON 8743	RCON 8744	15.b.(1)
(2) Gross negative fair value .....	RCON 8745	RCON 8746	RCON 8747	RCON 8748	15.b.(2)

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

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

- 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.
- Report fixed-rate advances by remaining maturity and floating-rate advances by next repricing date.
- 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.
- Report fixed-rate other borrowings by remaining maturity and floating-rate other borrowings by next repricing date.
- Report both fixed- and floating-rate other borrowings by remaining maturity. Exclude floating-rate other borrowings with a next repricing date of one year or less that have a remaining maturity of over one year.

**Schedule RC-M—Continued**

Dollar Amounts in Thousands

	RCON	Yes		No
6. Does the reporting bank sell private label or third-party mutual funds and annuities? .....	B569			

6.

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

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:// \_\_\_\_\_

8.a.

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

- (1) 

TE01 N528
--------------

 http:// \_\_\_\_\_ 8.b.(1)
- (2) 

TE02 N528
--------------

 http:// \_\_\_\_\_ 8.b.(2)
- (3) 

TE03 N528
--------------

 http:// \_\_\_\_\_ 8.b.(3)
- (4) 

TE04 N528
--------------

 http:// \_\_\_\_\_ 8.b.(4)
- (5) 

TE05 N528
--------------

 http:// \_\_\_\_\_ 8.b.(5)
- (6) 

TE06 N528
--------------

 http:// \_\_\_\_\_ 8.b.(6)
- (7) 

TE07 N528
--------------

 http:// \_\_\_\_\_ 8.b.(7)
- (8) 

TE08 N528
--------------

 http:// \_\_\_\_\_ 8.b.(8)
- (9) 

TE09 N528
--------------

 http:// \_\_\_\_\_ 8.b.(9)
- (10) 

TE10 N528
--------------

 http:// \_\_\_\_\_ 8.b.(10)

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

- (1) 

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

 \_\_\_\_\_ 8.c.(1)
- (2) 

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

 \_\_\_\_\_ 8.c.(2)
- (3) 

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

 \_\_\_\_\_ 8.c.(3)
- (4) 

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

 \_\_\_\_\_ 8.c.(4)
- (5) 

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

 \_\_\_\_\_ 8.c.(5)
- (6) 

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

 \_\_\_\_\_ 8.c.(6)

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

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

9.

10. Secured liabilities:

	RCON	Amount
a. Amount of "Federal funds purchased" that are secured (included in Schedule RC, item 14.a) .....	F064	

10.a.

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a)–(d)) .....	F065	
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10.b.

	RCON	Yes		No
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts? .....	G463			

11.

12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities? .....	G464			
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12.

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

## Schedule RC-M—Continued

Dollar Amounts in Thousands		RCON	Amount	
13. 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:				
(a) Construction, land development, and other land loans:				
(1) 1–4 family residential construction loans .....	K169			13.a.(1)(a)(1)
(2) Other construction loans and all land development and other land loans .....	K170			13.a.(1)(a)(2)
(b) Secured by farmland .....				
	K171			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			13.a.(1)(c)(1)
(2) Closed-end loans secured by 1–4 family residential properties:				
(a) Secured by first liens .....	K173			13.a.(1)(c)(2)(a)
(b) Secured by junior liens .....	K174			13.a.(1)(c)(2)(b)
(d) Secured by multifamily (5 or more) residential properties .....				
	K175			13.a.(1)(d)
(e) Secured by nonfarm nonresidential properties:				
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K176			13.a.(1)(e)(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K177			13.a.(1)(e)(2)
(2) through (4) Not applicable				
(5) All other loans and all leases .....	K183			13.a.(5)
b. Other real estate owned (included in Schedule RC, item 7):				
(1) Construction, land development, and other land .....	K187			13.b.(1)
(2) Farmland .....	K188			13.b.(2)
(3) 1–4 family residential properties .....	K189			13.b.(3)
(4) Multifamily (5 or more) residential properties .....	K190			13.b.(4)
(5) Nonfarm nonresidential properties .....	K191			13.b.(5)
(6) Not applicable				
(7) Portion of covered other real estate owned included in items 13.b.(1) through (5) above that is protected by FDIC loss-sharing agreements .....	K192			13.b.(7)
c. Debt securities (included in Schedule RC, items 2.a and 2.b) .....				
	J461			13.c.
d. Other assets (exclude FDIC loss-sharing indemnification assets) .....				
	J462			13.d.
<i>Items 14.a and 14.b are to be completed annually in the December report only.</i>				
14. Captive insurance and reinsurance subsidiaries:				
a. Total assets of captive insurance subsidiaries <sup>1</sup> .....	K193			14.a.
b. Total assets of captive reinsurance subsidiaries <sup>1</sup> .....	K194			14.b.
<i>Item 15 is to be completed by institutions that are required or have elected to be treated as a Qualified Thrift Lender.</i>				
15. Qualified Thrift Lender (QTL) test:				
a. Does the institution use the Home Owners' Loan Act (HOLA) QTL test or the Internal Revenue Service Domestic Building and Loan Association (IRS DBLA) test to determine its QTL compliance? (for the HOLA QTL test, enter 1; for the IRS DBLA test, enter 2) ...				
	RCON	Number		
	L133			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.

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	
<i>Item 16.a and, if appropriate, items 16.b.(1) through 16.b.(3) are to be completed annually in the December report only.</i>					
<b>16. International remittance transfers offered to consumers:<sup>1</sup></b>					
<b>a. Estimated number of international remittance transfers provided by your institution during the calendar year ending on the report date .....</b>					
	N523				16.a.
<i>Items 16.b.(1) through 16.b.(3) are to be completed by institutions that reported 501 or more international remittance transfers in item 16.a in either or both of the current report or the most recent prior report in which item 16.a was required to be completed.<sup>2</sup></i>					
<b>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:</b>					
<b>(1) Estimated dollar value of international remittance transfers .....</b>					
	N524		Amount		16.b.(1)
<b>(2) Estimated number of international remittance transfers for which your institution applied the permanent exchange rate exception .....</b>					
	MM07		Number		16.b.(2)
<b>(3) Estimated number of international remittance transfers for which your institution applied the permanent covered third-party fee exception .....</b>					
	MQ52				16.b.(3)
<b>17. U.S. Small Business Administration Paycheck Protection Program (PPP) loans<sup>3</sup> and the Federal Reserve PPP Liquidity Facility (PPPLF):</b>					
<b>a. Number of PPP loans outstanding .....</b>					
	LG26				17.a.
<b>b. Outstanding balance of PPP loans .....</b>					
	LG27		Amount		17.b.
<b>c. Outstanding balance of PPP loans pledged to the PPPLF .....</b>					
	LG28				17.c.
<b>d. Outstanding balance of borrowings from Federal Reserve Banks under the PPPLF with a remaining maturity of:</b>					
<b>(1) One year or less .....</b>					
	LL59				17.d.(1)
<b>(2) More than one year .....</b>					
	LL60				17.d.(2)
<b>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 .....</b>					
	LL57				17.e.
<b>18. Money Market Mutual Fund Liquidity Facility (MMLF):</b>					
<b>a. Outstanding balance of assets purchased under the MMLF .....</b>					
	LL61				18.a.
<b>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 .....</b>					
	LL58				18.b.

- 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

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

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

## Schedule RC-N—Continued

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

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
11. Loans and leases reported in items 1 through 8 above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC.....	K036		K037		K038		11.
a. Guaranteed portion of loans and leases included in item 11 above, excluding rebooked "GNMA loans" .....	K039		K040		K041		11.a.
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 11 above .....	K042		K043		K044		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:							
(1) Construction, land development, and other land loans:							
(a) 1–4 family residential construction loans .....	K045		K046		K047		12.a.(1)(a)
(b) Other construction loans and all land development and other land loans .....	K048		K049		K050		12.a.(1)(b)
(2) Secured by farmland .....	K051		K052		K053		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		K055		K056		12.a.(3)(a)
(b) Closed-end loans secured by 1–4 family residential properties:							
(1) Secured by first liens .....	K057		K058		K059		12.a.(3)(b)(1)
(2) Secured by junior liens .....	K060		K061		K062		12.a.(3)(b)(2)
(4) Secured by multifamily (5 or more) residential properties .....	K063		K064		K065		12.a.(4)
(5) Secured by nonfarm nonresidential properties:							
(a) Loans secured by owner-occupied nonfarm nonresidential properties.....	K066		K067		K068		12.a.(5)(a)
(b) Loans secured by other nonfarm nonresidential properties.....	K069		K070		K071		12.a.(5)(b)
b. through d. Not applicable							
e. All other loans and all leases .....	K087		K088		K089		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		K103		K104		12. f.



## Schedule RC-N—Continued

### Memoranda

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	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:							
(1) 1–4 family residential construction loans .....	K105		K106		K107		M.1.a.(1)
(2) Other construction loans and all land development and other land loans .....	K108		K109		K110		M.1.a.(2)
b. Loans secured by 1–4 family residential properties .....	F661		F662		F663		M.1.b.
c. Secured by multifamily (5 or more) residential properties .....	K111		K112		K113		M.1.c.
d. Secured by nonfarm nonresidential properties:							
(1) Loans secured by owner-occupied nonfarm nonresidential properties .....	K114		K115		K116		M.1.d.(1)
(2) Loans secured by other nonfarm nonresidential properties .....	K117		K118		K119		M.1.d.(2)
e. Commercial and industrial loans .....	K257		K258		K259		M.1.e.
<i>Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):<sup>1</sup></i>							
(1) To U.S. addressees (domicile) .....	K120		K121		K122		M.1.e.(1)
(2) To non-U.S. addressees (domicile) .....	K123		K124		K125		M.1.e.(2)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) .....	K126		K127		K128		M.1.f.
<i>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.e plus 1.f, columns A through C):</i>							
(1) Loans secured by farmland .....	K130		K131		K132		M.1.f.(1)
(2) and (3) Not applicable							

1. For the \$300 million 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-N—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. f. (4) Loans to individuals for household, family, and other personal expenditures:							
(a) Credit cards .....	K274		K275		K276		M.1. f.(4)(a)
(b) Automobile loans .....	K277		K278		K279		M.1. f.(4)(b)
(c) Other (includes revolving credit plans other than credit cards and other consumer loans).....	K280		K281		K282		M.1. f.(4)(c)
<i>Memorandum item 1.f.(5) is to be completed by:<sup>1</sup></i>							
• Banks with \$300 million or more in total assets							
• Banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans							
(5) Loans to finance agricultural production and other loans to farmers included in Schedule RC-N, Memorandum item 1.f, above .....	K138		K139		K140		M.1. f.(5)
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.e plus 1.f) <sup>2</sup> .....	HK26		HK27		HK28		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		6559		6560		M.2.
3. <i>Memorandum items 3.a through 3.d are to be completed by banks with \$300 million or more in total assets:<sup>1</sup></i>							
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above).....	1248		1249		1250		M.3.a.
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above).....	5380		5381		5382		M.3.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) included in Schedule RC-N, item 4, above.....	1254		1255		1256		M.3.c.

1. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

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

## Schedule RC-N—Continued

### Memoranda—Continued

Dollar Amounts in Thousands	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		(Column C) Nonaccrual		
	RCON	Amount	RCON	Amount	RCON	Amount	
3.d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above).....	F166		F167		F168		M.3.d.
<i>Memorandum item 4 is to be completed by:</i> <sup>1</sup>							
• banks with \$300 million or more in total assets							
• banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans:							
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above) .....	1594		1597		1583		M.4.
5. Loans and leases held for sale (included in Schedule RC-N, items 1 through 8, above).....	C240		C241		C226		M.5.
6. Not applicable							
<i>Memorandum items 7, 8, 9.a, and 9.b are to be completed semiannually in the June and December reports only.</i>							
7. Additions to nonaccrual assets during the previous six months .....					C410		M.7.
8. Nonaccrual assets sold during the previous six months.....					C411		M.8.

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

1. For the \$300 million 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. If the total assets reported as of one of these two report dates are less than \$300 million, the same report date should be used for the 5 percent of total loans test. If the total assets reported for both of these two report dates are less than \$300 million, the 5 percent of total loans test should be based on the total loans reported in the Report of Condition as of June 30, 2020.

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 and 2, 4 through 9, 10, and 11, Memorandum item 1, and, if applicable, item 9.a, Memorandum items 2, 3, and 5 through 18 each quarter. Unless otherwise indicated, complete items 1 through 11 and Memorandum items 1 through 3 on an "unconsolidated single FDIC certificate number basis" (see instructions) and complete Memorandum items 5 through 18 on a fully consolidated basis.

		Dollar Amounts in Thousands		RCON	Amount	
1.	Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations .....			F236		1.
2.	Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....			F237		2.
3.	Not applicable					
4.	Average consolidated total assets for the calendar quarter .....			K652		4.
	a. Averaging method used					
	(for daily averaging, enter 1, for weekly averaging, enter 2) .....	K653				4.a.
			Number			
					Amount	
5.	Average tangible equity for the calendar quarter <sup>1</sup> .....			K654		5.
6.	Holdings of long-term unsecured debt issued by other FDIC-insured depository institutions .....			K655		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		7.a.
	b. Over one year through three years .....			G466		7.b.
	c. Over three years through five years .....			G467		7.c.
	d. Over five years .....			G468		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		8.a.
	b. Over one year through three years .....			G470		8.b.
	c. Over three years through five years .....			G471		8.c.
	d. Over five years .....			G472		8.d.
9.	Brokered reciprocal deposits (included in Schedule RC-E, Memorandum item 1.b) .....			G803		9.
	<i>Item 9.a is to be completed on a fully consolidated basis by all institutions that own another insured depository institution.</i>					
	a. Fully consolidated brokered reciprocal deposits .....			L190		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? .....				Yes No	10.
	<i>If the answer to item 10 is "YES," complete items 10.a and 10.b.</i>				Amount	
	a. Banker's bank deduction .....			K657		10.a.
	b. Banker's bank deduction limit .....			K658		10.b.
11.	Custodial bank certification:					
	Does the reporting institution meet the definition of a custodial bank set forth in FDIC regulations? ..				Yes No	11.
	<i>If the answer to item 11 is "YES," complete items 11.a and 11.b.<sup>2</sup></i>				Amount	
	a. Custodial bank deduction .....			K660		11.a.
	b. Custodial bank deduction limit .....			K661		11.b.

1. See instructions for averaging methods. For deposit insurance assessment purposes, tangible equity is defined as Tier 1 capital as set forth in the banking agencies' regulatory capital standards and reported in Schedule RC-R, Part I, item 26, except as described in the instructions.  
2. If the amount reported in item 11.b is zero, item 11.a may be left blank.

## Schedule RC-O—Continued

### Memoranda

		Dollar Amounts in Thousands	RCON	Amount	
1. Total deposit liabilities of the bank, including related interest accrued and unpaid, less allowable exclusions, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):					
a. Deposit accounts (excluding retirement accounts) of \$250,000 or less: <sup>1</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of \$250,000 or less.....			F049		M.1.a.(1)
(2) Number of deposit accounts (excluding retirement accounts) of \$250,000 or less .....		F050			M.1.a.(2)
b. Deposit accounts (excluding retirement accounts) of more than \$250,000: <sup>1</sup>					
(1) Amount of deposit accounts (excluding retirement accounts) of more than \$250,000 .....			F051		M.1.b.(1)
(2) Number of deposit accounts (excluding retirement accounts) of more than \$250,000 .....		F052			M.1.b.(2)
c. Retirement deposit accounts of \$250,000 or less: <sup>1</sup>					
(1) Amount of retirement deposit accounts of \$250,000 or less .....			F045		M.1.c.(1)
(2) Number of retirement deposit accounts of \$250,000 or less.....		F046			M.1.c.(2)
d. Retirement deposit accounts of more than \$250,000: <sup>1</sup>					
(1) Amount of retirement deposit accounts of more than \$250,000 .....			F047		M.1.d.(1)
(2) Number of retirement deposit accounts of more than \$250,000 .....		F048			M.1.d.(2)
<i>Memorandum item 2 is to be completed by banks with \$1 billion or more in total assets.<sup>2</sup></i>					
2. Estimated amount of uninsured deposits including related interest accrued and unpaid (see instructions) <sup>3</sup> .....			5597		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		M.3.

4. Not applicable

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

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

**Schedule RC-O—Continued**

**Memoranda—Continued**

Dollar Amounts in Thousands	RCON	Amount	
<i>Memorandum item 16 is to be completed by “large institutions” and “highly complex institutions” as defined in FDIC regulations.</i>			
16. Portion of 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		M.16.
<i>Memorandum item 17 is to be completed on a fully consolidated basis by those “large institutions” and “highly complex institutions” as defined in FDIC regulations that own another insured depository institution.</i>			
17. Selected fully consolidated data for deposit insurance assessment purposes:			
a. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....	L194		M.17.a.
b. Total allowable exclusions, including interest accrued and unpaid on allowable exclusions .....	L195		M.17.b.
c. Unsecured “Other borrowings” with a remaining maturity of one year or less .....	L196		M.17.c.
d. Estimated amount of uninsured deposits, including related interest accrued and unpaid .....	L197		M.17.d.

## Schedule RC-O—Continued

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

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



## Schedule RC-O—Continued

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

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

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

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

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

	Dollar Amounts in Thousands	RCON	Amount	
1. Retail originations during the quarter of 1–4 family residential mortgage loans for sale <sup>1</sup> .....		HT81		1.
2. Wholesale originations and purchases during the quarter of 1–4 family residential mortgage loans for sale <sup>1</sup> .....		HT82		2.
3. 1–4 family residential mortgage loans sold during the quarter .....		FT04		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		4.
5. Noninterest income <i>for the quarter</i> from the sale, securitization, and servicing of 1–4 family residential mortgage loans (included in Schedule RI, items 5.c, 5.f, 5.g, and 5.i) .....		RIAD		
		HT85		5.
		RCON		
6. Repurchases and indemnifications of 1–4 family residential mortgage loans <i>during the quarter</i> .....		HT86		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		7.a.
b. For representations and warranties made to other parties .....		L192		7.b.
c. Total representation and warranty reserves (sum of items 7.a and 7.b) .....		M288		7.c.

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

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

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

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

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

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

**Schedule RC-Q—Continued**

	(Column A) Total Fair Value Reported on Schedule RC		(Column B) LESS: Amounts Netted in the Determination of Total Fair Value		(Column C) Level 1 Fair Value Measurements		(Column D) Level 2 Fair Value Measurements		(Column E) Level 3 Fair Value Measurements		
	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
Dollar Amounts in Thousands											
<b>Memoranda</b>											
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		G537		G538		G539		G540		M.1.a.
b. Nontrading derivative assets .....	G541		G542		G543		G544		G545		M.1.b.
c. <small>TEXT G546</small>	G546		G547		G548		G549		G550		M.1.c.
d. <small>TEXT G551</small>	G551		G552		G553		G554		G555		M.1.d.
e. <small>TEXT G556</small>	G556		G557		G558		G559		G560		M.1.e.
f. <small>TEXT G561</small>	G561		G562		G563		G564		G565		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		F689		F697		F262		F263		M.2.a.
b. Nontrading derivative liabilities .....	G566		G567		G568		G569		G570		M.2.b.
c. <small>TEXT G571</small>	G571		G572		G573		G574		G575		M.2.c.
d. <small>TEXT G576</small>	G576		G577		G578		G579		G580		M.2.d.
e. <small>TEXT G581</small>	G581		G582		G583		G584		G585		M.2.e.
f. <small>TEXT G586</small>	G586		G587		G588		G589		G590		M.2.f.

# Schedule RC-Q—Continued

## Memoranda—Continued

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

# Schedule RC-R—Regulatory Capital

## Part I. Regulatory Capital Components and Ratios

Part I is to be completed on a consolidated basis.

	Dollar Amounts in Thousands	RCOA	Amount	
<b>Common Equity Tier 1 Capital</b>				
1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares.....		P742		1.
2. Retained earnings <sup>1</sup> .....		KW00		2.
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.) .....				
		RCOA		
		JJ29		2.a.
3. Accumulated other comprehensive income (AOCI).....				
		RCOA	Amount	
		B530		3.
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) .....				
		0=No	RCOA	
		1=Yes	P838	3.a.
4. Common equity tier 1 minority interest includable in common equity tier 1 capital .....				
		RCOA	Amount	
		P839		4.
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4) .....				
		P840		5.
<b>Common Equity Tier 1 Capital: Adjustments and Deductions</b>				
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs) .....				
		P841		6.
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs .....				
		P842		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		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		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		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		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		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		9.f.

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

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

2. Institutions that have 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.





## Schedule RC-R—Continued

### Part I—Continued

	Dollar Amounts in Thousands	RCOA	Amount	
41. Total capital minority interest that is not included in tier 1 capital .....		P868		41.
42. Allowance for loan and lease losses includable in tier 2 capital <sup>1, 2</sup> .....		5310		42.
43. Not applicable				
44. Tier 2 capital before deductions (sum of items 39 through 42) .....		P870		44.
45. LESS: Tier 2 capital deductions .....		P872		45.
46. Tier 2 capital (greater of item 44 minus item 45, or zero) .....		5311		46.
<b>Total Capital</b>				
47. Total capital (sum of items 26 and 46) .....		3792		47.
<b>Total Risk-Weighted Assets</b>				
48. Total risk-weighted assets (from Schedule RC-R, Part II, item 31) .....		A223		48.
<b>Risk-Based Capital Ratios*</b>		RCOA	Percentage	
49. Common equity tier 1 capital ratio (item 19 divided by item 48) .....		P793		49.
50. Tier 1 capital ratio (item 26 divided by item 48) .....		7206		50.
51. Total capital ratio (item 47 divided by item 48) .....		7205		51.
<b>Capital Buffer*</b>				
52. Institution-specific capital buffer necessary to avoid limitations on distributions and discretionary bonus payments:				
a. Capital conservation buffer .....		H311		52.a.
		RCOW		
b. Institutions subject to Category III capital standards only: Total applicable capital buffer .....		H312		52.b.
		RCOA	Amount	
53. Eligible retained income <sup>3</sup> .....		H313		53.
54. Distributions and discretionary bonus payments during the quarter <sup>4</sup> .....		H314		54.
<b>Supplementary Leverage Ratio*</b>				
55. Institutions subject to Category III capital standards only: Supplementary leverage ratio information:				
a. Total leverage exposure <sup>5</sup> .....		H015		55.a.
			Percentage	
b. Supplementary leverage ratio .....		H036		55.b.

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

1. 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.
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 subtract the applicable portion of the AACL transitional amount or the modified AACL transitional amount, respectively, from the AACL, as defined in the regulatory capital rule, before determining the amount of AACL includable in tier 2 capital. See instructions for further detail on the CECL transition provisions.
3. Non-advanced approaches institutions other than Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to 2.5000 percent. Category III institutions must complete item 53 only if the amount reported in item 52.a above is less than or equal to the amount reported in item 52.b above.
4. Non-advanced approaches institutions other than Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to 2.5000 percent. Category III institutions must complete item 54 only if the amount reported in Schedule RC-R, Part I, item 52.a, in the Call Report for the previous calendar quarter-end report date was less than or equal to the amount reported in Schedule RC-R, Part I, item 52.b, in the Call Report for that previous report date.
5. Institutions that have 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<sup>1</sup> and not deducted from tier 1 or tier 2 capital.

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

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

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

3. Institutions 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 <sup>1</sup>		
	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	
<b>Balance Sheet Asset Categories (continued)</b>										
1. Cash and balances due from depository institutions.....										1.
2. Securities:										
a. Held-to-maturity securities.....										2.a.
b. Available-for-sale debt securities and equity securities with readily determinable fair values not held for trading .....		RCON S405		RCON S406				RCON H271	RCON H272	
3. Federal funds sold and securities purchased under agreements to resell:										2.b.
a. Federal funds sold.....										
b. Securities purchased under agreements to resell .....										3.a.
4. Loans and leases held for sale:										3.b.
a. Residential mortgage exposures .....								RCON H273	RCON H274	
b. High volatility commercial real estate exposures.....								RCON H275	RCON H276	4.a.
										4.b.

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

## Schedule RC-R—Continued

### Part II—Continued

	(Column A) Totals From Schedule RC	(Column B) Adjustments to Totals Reported in Column A	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)		
			Allocation by Risk-Weight Category									
			0%	2%	4%	10%	20%	50%	100%	150%		
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount		
4. Loans and leases held for sale (continued):												
c. Exposures past due 90 days or more or on nonaccrual <sup>1</sup> .....	RCON S423	RCON S424	RCON S425	RCON HJ78	RCON HJ79		RCON S426	RCON S427	RCON S428	RCON S429		4.c.
d. All other exposures.....	RCON S431	RCON S432	RCON S433	RCON HJ80	RCON HJ81		RCON S434	RCON S435	RCON S436	RCON S437		4.d.
5. Loans and leases held for investment: <sup>2</sup>												
a. Residential mortgage exposures.....	RCON S439	RCON S440	RCON H178				RCON S441	RCON S442	RCON S443			5.a.
b. High volatility commercial real estate exposures.....	RCON S445	RCON S446	RCON H179				RCON H180	RCON H181	RCON H182	RCON S447		5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....	RCON S449	RCON S450	RCON S451	RCON HJ82	RCON HJ83		RCON S452	RCON S453	RCON S454	RCON S455		5.c.
d. All other exposures....	RCON S457	RCON S458	RCON S459	RCON HJ84	RCON HJ85		RCON S460	RCON S461	RCON S462	RCON S463		5.d.
6. LESS: Allowance for loan and lease losses <sup>4</sup> .....	RCON 3123	RCON 3123										6.

- For loans and leases held for sale, exclude residential mortgage exposures, high volatility commercial real estate exposures, or sovereign exposures that are past due 90 days or more or on nonaccrual.
- 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.
- 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.
- 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 <sup>1</sup>		
	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 <sup>2</sup> .....								RCON H277	RCON H278	4.c.
d. All other exposures.....								RCON H279	RCON H280	4.d.
5. Loans and leases held for investment:										
a. Residential mortgage exposures.....								RCON H281	RCON H282	5.a.
b. High volatility commercial real estate exposures.....								RCON H283	RCON H284	5.b.
c. Exposures past due 90 days or more or on nonaccrual <sup>3</sup> .....								RCON H285	RCON H286	5.c.
d. All other exposures.....								RCON H287	RCON H288	5.d.
6. LESS: Allowance for loan and lease losses .....										6.

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

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

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

## Schedule RC-R—Continued

### Part II—Continued

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

1. Includes premises and fixed assets; other real estate owned; investments in unconsolidated subsidiaries and associated companies; direct and indirect investments in real estate ventures; intangible assets; and other assets.
2. Institutions that have 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 transitional amount, 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 <sup>1</sup>		
	250%	300%	400%	600%	625%	937.5%	1250%	Exposure Amount	Risk-Weighted Asset Amount	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
7. Trading assets .....		RCON H186	RCON H290	RCON H187				RCON H291	RCON H292	7.
	RCON H293	RCON H188	RCON S470	RCON S471				RCON H294	RCON H295	8.
8. All other assets <sup>2</sup> .....										8.
a. Separate account bank-owned life insurance .....								RCON H296	RCON H297	8.a.
b. Default fund contributions to central counterparties .....								RCON H298	RCON H299	8.b.

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

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

## Schedule RC-R—Continued

### Part II—Continued

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

1. Simplified Supervisory Formula Approach.

2. Institutions that have adopted ASU 2016-13 and have reported held-to-maturity securities net of 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 <sup>1</sup> .....	RCON 2170	RCON S500	RCON D987	RCON HJ90	RCON HJ91		RCON D988	RCON D989	RCON D990	RCON S503

11.

	Dollar Amounts in Thousands	(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	
	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
11. Total balance sheet assets <sup>1</sup> .....	RCON S504	RCON S505	RCON S506	RCON S507				RCON S510	RCON H300	

11.

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 <sup>1</sup>	(Column B) Credit Equivalent Amount <sup>2</sup>	(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	
<b>Derivatives, Off-Balance Sheet Items, and Other Items Subject to Risk Weighting (Excluding Securitization Exposures)<sup>3</sup></b>												
12. Financial standby letters of credit .....	RCON D991		RCON D992	RCON D993	RCON HJ92	RCON HJ93		RCON D994	RCON D995	RCON D996	RCON S511	12.
		1.0										
13. Performance standby letters of credit and transaction-related contingent items .....	RCON D997		RCON D998	RCON D999				RCON G603	RCON G604	RCON G605	RCON S512	13.
		0.5										
14. Commercial and similar letters of credit with an original maturity of one year or less .....	RCON G606		RCON G607	RCON G608	RCON HJ94	RCON HJ95		RCON G609	RCON G610	RCON G611	RCON S513	14.
		0.2										
15. Retained recourse on small business obligations sold with recourse .....	RCON G612		RCON G613	RCON G614				RCON G615	RCON G616	RCON G617	RCON S514	15.
		1.0										

1. Credit conversion factor.

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

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

## Schedule RC-R—Continued

### Part II—Continued

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

1. Credit conversion factor.

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

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

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

## Schedule RC-R—Continued

### Part II—Continued

	(Column O)	(Column P)	(Column Q)	(Column R)	(Column S)	
	Allocation by Risk-Weight Category			Application of Other Risk-Weighting Approaches <sup>1</sup>		
	625%	937.5%	1250%	Credit Equivalent Amount	Risk-Weighted Asset Amount	
	Amount	Amount	Amount	Amount	Amount	
Dollar Amounts in Thousands						
16. Repo-style transactions <sup>2</sup> .....				RCON H301	RCON H302	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.....				RCON H303	RCON H304	18.a.
b. Original maturity exceeding one year.....				RCON H307	RCON H308	18.b.
19. Unconditionally cancelable commitments.....						19.
20. Over-the-counter derivatives.....				RCON H309	RCON H310	20.
21. Centrally cleared derivatives.....						21.
22. Unsettled transactions (failed trades) <sup>3</sup> .....	RCON H198	RCON H199	RCON H200			22.

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

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

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

## Schedule RC-R—Continued

### Part II—Continued

	(Column C)	(Column D)	(Column E)	(Column F)	(Column G)	(Column H)	(Column I)	(Column J)	
	Allocation by Risk-Weight Category								
	0%	2%	4%	10%	20%	50%	100%	150%	
Dollar Amounts in Thousands	Amount	Amount	Amount	Amount	Amount	Amount	Amount	Amount	
23. Total assets, derivatives, off-balance sheet items, and other items subject to risk weighting by risk-weight category (for each of columns C through P, sum of items 11 through 22; for column Q, sum of items 10 through 22) .....									23.
	RCON G630	RCON S558	RCON S559	RCON S560	RCON G631	RCON G632	RCON G633	RCON S561	
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) .....									25.
	RCON G634	RCON S569	RCON S570	RCON S571	RCON G635	RCON G636	RCON G637	RCON S572	

## 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) .....								23.
	RCON S562	RCON S563	RCON S564	RCON S565	RCON S566	RCON S567	RCON S568	
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) .....								25.
	RCON S573	RCON S574	RCON S575	RCON S576	RCON S577	RCON S578	RCON S579	

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

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		RCON	Amount		
1. Current credit exposure across all derivative contracts covered by the regulatory capital rules .....				G642		M.1.	
		With a remaining maturity of					
		(Column A) One year or less		(Column B) Over one year through five years		(Column C) Over five years	
Dollar Amounts in Thousands		RCON	Amount	RCON	Amount	RCON	Amount
2. Notional principal amounts of over-the-counter derivative contracts:							
a. Interest rate .....	S582		S583		S584		M.2.a.
b. Foreign exchange rate and gold .....	S585		S586		S587		M.2.b.
c. Credit (investment grade reference asset) .....	S588		S589		S590		M.2.c.
d. Credit (non-investment grade reference asset) .....	S591		S592		S593		M.2.d.
e. Equity .....	S594		S595		S596		M.2.e.
f. Precious metals (except gold) .....	S597		S598		S599		M.2.f.
g. Other .....	S600		S601		S602		M.2.g.
3. Notional principal amounts of centrally cleared derivative contracts:							
a. Interest rate .....	S603		S604		S605		M.3.a.
b. Foreign exchange rate and gold .....	S606		S607		S608		M.3.b.
c. Credit (investment grade reference asset) .....	S609		S610		S611		M.3.c.
d. Credit (non-investment grade reference asset) .....	S612		S613		S614		M.3.d.
e. Equity .....	S615		S616		S617		M.3.e.
f. Precious metals (except gold) .....	S618		S619		S620		M.3.f.
g. Other .....	S621		S622		S623		M.3.g.
		Dollar Amounts in Thousands		RCON	Amount		
4. Amount of allowances for credit losses on purchased credit-deteriorated assets: <sup>1</sup>							
a. Loans and leases held for investment .....			JJ30				M.4.a.
b. Held-to-maturity debt securities .....			JJ31				M.4.b.
c. Other financial assets measured at amortized cost .....			JJ32				M.4.c.

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		(Columns B - F) Not applicable		(Column G) All Other Loans, All Leases, and All Other Assets		
	RCON	Amount	RCON	Amount	RCON	Amount	
<b>Bank Securitization Activities</b>							
1. Outstanding principal balance of assets sold and securitized by the reporting bank with servicing retained or with recourse or other seller-provided credit enhancements.....	B705				B711		1.
2. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to structures reported in item 1 .....	HU09				HU15		2.
3. Not applicable							
4. Past due loan amounts included in item 1:							
a. 30–89 days past due .....	B733				B739		4.a.
b. 90 days or more past due .....	B740				B746		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):							
a. Charge-offs .....	RIAD				RIAD		
b. Recoveries .....	B747				B753		5.a.
	B754				B760		5.b.
<i>Item 6 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
6. Total amount of ownership (or seller's) interest carried as securities or loans .....					RCON		
					HU19		6.
7. and 8. Not applicable							
<b>For Securitization Facilities Sponsored By or Otherwise Established By Other Institutions</b>							
9. Maximum amount of credit exposure arising from credit enhancements provided by the reporting bank to other institutions' securitization structures in the form of standby letters of credit, purchased subordinated securities, and other enhancements .....	RCON						
	B776				B782		9.
<i>Item 10 is to be completed by banks with \$10 billion or more in total assets.<sup>1</sup></i>							
10. Reporting bank's unused commitments to provide liquidity to other institutions' securitization structures ...	B783				B789		10.
<b>Bank Asset Sales</b>							
11. Assets sold with recourse or other seller-provided credit enhancements and not securitized by the reporting bank .....	B790				B796		11.
12. Maximum amount of credit exposure arising from recourse or other seller-provided credit enhancements provided to assets reported in item 11 .....	B797				B803		12.

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

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

2. **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

	RCON	Yes		No	
1. Does the institution have fiduciary powers? (If "NO," do not complete Schedule RC-T.)	A345				1.
2. Does the institution exercise the fiduciary powers it has been granted?	A346				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				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 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	
<b>Fiduciary and Related Assets</b>	RCON B868	RCON B869	RCON B870	RCON B871	
4. Personal trust and agency accounts					4.
5. Employee benefit and retirement-related trust and agency accounts:					
a. Employee benefit—defined contribution	RCON B872	RCON B873	RCON B874	RCON B875	5.a.
b. Employee benefit—defined benefit	RCON B876	RCON B877	RCON B878	RCON B879	5.b.
c. Other employee benefit and retirement-related accounts	RCON B880	RCON B881	RCON B882	RCON B883	5.c.
	RCON B884	RCON B885	RCON C001	RCON C002	
6. Corporate trust and agency accounts					6.
7. Investment management and investment advisory agency accounts	RCON B886	RCON J253	RCON B888	RCON J254	7.
8. Foundation and endowment trust and agency accounts	RCON J255	RCON J256	RCON J257	RCON J258	8.
	RCON B890	RCON B891	RCON B892	RCON B893	
9. Other fiduciary accounts					9.
10. Total fiduciary accounts (sum of items 4 through 9)	RCON B894	RCON B895	RCON B896	RCON B897	10.

## Schedule RC-T—Continued

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

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

### Memoranda

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

## 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		
	RCON	Amount	RCON	Amount	RCON	Amount	
1. l. Other common and preferred stocks .....	J296		J297		J298		M.1.l.
m. Real estate mortgages .....	J299		J300		J301		M.1.m.
n. Real estate .....	J302		J303		J304		M.1.n.
o. Miscellaneous assets .....	J305		J306		J307		M.1.o.
p. Total managed assets held in fiduciary accounts (for each column, sum of Memorandum items 1.a through 1.o).....	J308		J309		J310		M.1.p.

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

Dollar Amounts in Thousands	(Column A) Number of Issues		(Column B) Principal Amount Outstanding		
	RCON	Number	RCON	Amount	
2. Corporate trust and agency accounts:				RCON B928	
a. Corporate and municipal trusteeships .....	B927				M.2.a.
(1) Issues reported in Memorandum item 2.a that are in default .....	J313			RCON J314	M.2.a.(1)
b. Transfer agent, registrar, paying agent, and other corporate agency .....	B929				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		
	RCON	Number	RCON	Amount	
3. Collective investment funds and common trust funds					
a. Domestic equity .....	B931		B932		M.3.a.
b. International/Global equity .....	B933		B934		M.3.b.
c. Stock/Bond blend .....	B935		B936		M.3.c.
d. Taxable bond .....	B937		B938		M.3.d.
e. Municipal bond .....	B939		B940		M.3.e.
f. Short-term investments/Money market .....	B941		B942		M.3.f.
g. Specialty/Other .....	B943		B944		M.3.g.
h. Total collective investment funds (sum of Memorandum items 3.a through 3.g) .....	B945		B946		M.3.h.

# Schedule RC-T—Continued

## Memoranda—Continued

	(Column A) Gross Losses Managed Accounts		(Column B) Gross Losses Non-Managed Accounts		(Column C) Recoveries		
	RIAD	Amount	RIAD	Amount	RIAD	Amount	
Dollar Amounts in Thousands							
4. Fiduciary settlements, surcharges, and other losses:							
a. Personal trust and agency accounts .....	B947		B948		B949		M.4.a.
b. Employee benefit and retirement-related trust and agency accounts .....	B950		B951		B952		M.4.b.
c. Investment management and investment advisory agency accounts .....	B953		B954		B955		M.4.c.
d. Other fiduciary accounts and related services .....	B956		B957		B958		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		B960		B961		M.4.e.

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

\_\_\_\_\_  
Name and Title (TEXT B962)

\_\_\_\_\_  
E-mail Address (TEXT B926)

\_\_\_\_\_  
Area Code / Phone Number / Extension (TEXT B963)

\_\_\_\_\_  
Area Code / FAX Number (TEXT B964)



## **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.**

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Comments? .....

RCON	Yes		No
6979			

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