FFIEC 041 Draft Reporting Form for Call Report Revisions Effective Beginning with the June 30, 2024, Report Date

The following draft reporting form, which is subject to change, presents the pages from the FFIEC 041 Call Report as they are proposed to be revised, subject to final approval by the U.S. Office of Management and Budget.

These proposed revisions are described in the federal banking agencies' initial Paperwork Reduction Act (PRA) Federal Register notices published in the Federal Register on September 28, 2023 (see FIL-53-2023, dated October 2, 2023) and on December 27, 2023 (see FIL-68-2023, dated December 27, 2023).

As discussed in the agencies' final PRA Federal Register notice published on May 22, 2024, the agencies are proceeding with the revisions to the FFIEC 041 Call Report with certain modifications.

The initial and final PRA Federal Register notices and draft redlined instructions for these proposed revisions to the FFIEC 041 Call Report are available on the FFIEC webpage for the FFIEC 041 Call Report.

Draft as of May 22, 2024

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RC-O—Other Data for Deposit Insurance Assessments	Memorandum item 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)	8
Effective as of the Dece	ember 31, 2024, F	Report Date	

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Derivatives and Off-	through	financial institutions:	
Balance Sheet Items	1.e.(3)(f)	a. Loans to mortgage credit intermediaries	
		 Loans to business credit intermediaries 	
		c. Loans to private equity funds	
		d. Loans to consumer credit intermediaries	
		e. Other loans to nondepository financial institutions	
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Leases, and Other			
Assets			

OMB Number 7100-0036 OMB Number 3064-0052 OMB Number 1557-0081 Approval expires August 31, 2026 Page 1 of 85

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

June 30, 2024

Report at the close of business March 31, 2024

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

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

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

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

Signature of Chief Financial Officer (or Equivalent)

Date of Signature

Submission of Reports

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

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

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

FDIC Certificate Number		5
	(RSSD 9050)	L
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	[55 50]	(
The estimated average burden ass	ociated with this information collection is 54.60 h	ours per re

(20240630)

(20240331)(RCON 9999)

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

schedules) for this report date have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct to the best of my knowledge and belief.

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

Director (Trustee)
Director (Trustee)
Director (Trustee)

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

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

Legal Title of Bank (RSSD 9017)

City (RSSD 9130)

State Abbreviation (RSSD 9200)

Zip Code (RSSD 9220) egal Entity Identifier (LEI)

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Report only if your institution already has an LEI.) (RCON 9224)

spondent and is expected to vary by institution, depending on individual circumstances. Burden estimates include the time for reviewing instructions, gathering and maintaining data in the required form, and completing the information collection, but exclude the time for compiling and maintaining business records in the normal course of a respondent's activities. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, DC 20503, and to one of the following: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551; Legislative and Regulatory Analysis Division, Office of the Comptroller of the Currency, Washington, DC 20219; Assistant Executive Secretary, Federal Deposit Insurance Corporation, Washington, DC 20429. 06/2024

Part I—Continued

	\$30	(Column A) b Be Completed by Banks with 0 Million or More to Total Assets ¹	То	(Column B) Be Completed by All Banks	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	
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	Ŷ	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.
Loan modifications to borrowers experiencing financial difficulty					
Memoranda	Amou	nts in Thousands	RCON	Amount	
1. Loans restructured in troubled debt restructurings that are in compliance	with th	eir modified			
terms (included in Schedule RC-C, Part I, and not reported as past due o					
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 lo			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 propertie	es		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.
Memorandum items 1.e.(1) and (2) are to be completed by banks with \$30 in total assets ¹ (sum of Memorandum items 1.e(1) and (2) must equal Men					
item 1.e):					
(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 indivision modifications to borrowers experies)		·	K165		M.1. f.
Itemize loan categories included in Memorandum item 1.f, above that exc of total loans restructured in troubled debt restructurings that are in comp modified terms (sum of Memorandum items 1.a through 1.e plus 1.f):		•			
(1) Loans secured by farmland (2) and (3) Not applicable	K166				M.1. f.(1)

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



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)(
(b) Automobile loans K203		M.1. f.(4)(
(c) Other (includes revolving credit plans other than credit		
cards and other consumer loans) K204		M.1. f.(4)(
Memorandum item 1.f.(5) is to be completed by: ¹		
Banks with \$300 million or more in total assets		
Banks with less than \$300 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 Ioan modifications to borrowers experiencing financial di	ficulty	
(5) Loans to finance agricultural production and other loans to		
farmers included in Schedule RC-C, Part I,		
Memorandum item 1.f, above	-	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: ^{2,3}		
(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		M.2.a.(6)
b. All loans and leases (reported in Schedule RC-C, Part I, items 1 through 10, column B		
above) EXCLUDING closed-end loans secured by first liens on 1–4 family residential		
properties (reported in Schedule RC-C, Part I, item 1.c.(2)(a), column B, above) with a		
remaining maturity or next repricing date of: ^{2, 4}		
(1) Three months or less	. A570	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.} The \$300 million asset-size test and the 5 percent of total loans test are based on the total assets and total loans reported on the *June 30, 2023*, Report of Condition.

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

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

Memoranda

Dollar Amounts in Thousands RCON Amount RCON Amount 1. Leane-reducings 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	Loan modifications	s to borrowers experiencing financial difficult		(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 days or more and still accruing		Column C) Ionaccrual	
restructurings included in Schedule RC-N, titems 1 through 7, above (and not reported in Schedule RC-C, Part I, Memorandum item 1): a. Construction, Iand development, and other land loans: (1) 1-4 family residential construction loans. (2) Other construction loans and all land development and other land loans. (2) Other construction loans and all land development and other land loans. (3) Construction, Iand other land loans. (4) Loans secured by 1-4 family residential properties. (1) Loans secured by owner-occupied nonfarm nonresidential properties. (1) Loans secured by other nonfarm nonresidential properties. (1) To U S. addressees (domicile). (1) I O U S. addressees (domicile). (1) I Cans secured by farmiand. (1) Loans s		Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	
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c. Secured by multifamily (5 or more) K111 K112 K113 M.1.c. d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties: K111 K115 K116 M.1.d.(1) (2) Loans secured by other 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 K177 K118 K119 M.1.d.(2) Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e.(1) K120 K121 K122 M.1.e.(1) (1) To 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. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty M.1.f. M.1.f. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty M.1.f. M.1.f.(1) Itemize loan categories included in loan modifications									_
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 K117 K118 K119 M.1.d.(2) e. Commercial and industrial loans K257 K258 K259 M.1.e. Memorandum items 1.e.(1) and (2) are to be completed by banks with \$300 million or more in total assets (sum of Memorandum item 1.e). ¹ K120 K121 K122 M.1.e.(1) (1) To U.S. addressees (domicile) K120 K121 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. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty M.1.f. M.1.f. K130 K131 K132 M.1.f.(1)			F661		F662		F663		M.1.b.
d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties. (1) Loans secured by other nonfarm nonresidential properties. (1) To U.S. addressees (2) 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) are to a loans to some in total assets (sum of Memorandum item 1.e.(1) and (2) must equal Memorandum item 1.e.(1) (1) To U.S. addressees (domicile)		, ,	1444		14440		1/110		-
properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties			K111		K112		K113		M.1.c.
(1) Loans secured by owner-occupied nonfarm nonresidential properties		-							
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total assets (sum of Memorandum items 1.e.(1) and (2) must equal Memorandum item 1.e):1 K120 K121 K122 M.1.e.(1) (1) To U.S. addressees (domicile)	Memorar	ndum items 1.e.(1) and (2) are to be							
and (2) must equal Memorandum item 1.e):1 K120 K121 K122 M.1.e.(1) (1) To U.S. addressees (domicile)									
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(2) To non-U.S. addressees (domicile) K123 K124 K125 M.1.e.(2) f. All other loans (<i>include</i> loans to individuals for household, family, and other personal expenditures) K126 K127 K128 M.1.e.(2) Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty M.1.f. M.1.f. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty M.1.f. 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): K130 K131 K132 M.1.f.(1)	(1) To	U.S. addressees (domicile)	K120		K121		К122		M 1 e (1)
f. All other loans (include loans to individuals for household, family, and other personal expenditures) K126 K127 K128 M.1. f. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty Memorandum item 1.f, above that exceed M.1. f. I0 percent of total loans restructured in trou- bled 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): K130 K131 K132 M.1. f.(1)	· · ·								
individuals for household, family, and other personal expenditures) K126 K127 K128 M.1. f. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty Memorandum item 1.f, above that exceed 10 percent of total loans restructured in trou- bled 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): K130 K131 K132 M.1. f.(1)									(<u>_</u>)
other personal expenditures) K126 K127 K128 M.1. f. Itemize loan categories included in loan modifications to borrowers experiencing financial difficulty Memorandum item 1.f, above that exceed Image: Comparison of total loans restructured in troubled debt restructurings that are past due 30 M.1. f. Memorandum items 1.a through 1.e plus 1.f, columns A through C): M.10 K131 K132 M.1. f.(1)									
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): Image: Column S A through C Columns A throug			K126		K127		K128		M.1. f.
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): Image: Column S A through C Columns A throug	ltemize l	can categories included in loan modificat	ions to l	orrowers experienc	ing fina	incial difficulty			
10 percent of total leans 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): Image: Column s A through C image:					9				
bled 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): Image: Column items 1.a through 1.e plus 1.f, columns A through C): Image: Column items 1.a through 1.e plus 1.f, columns A through C): Image: Column items 1.a through 1.e plus 1.f, columns A through C): Image: Column items 1.a through C): Image: Column									
days or more or in nonaccrual status (sum of Memorandum items 1.a through 1.e plus 1.f, columns A through C): K130 K131 K132 M.1. f.(1)		· · · · · · · · · · · · · · · · · · ·							
Memorandum items 1.a through 1.e plus 1.f, K130 K131 K132 M.1. f.(1) (1) Loans secured by farmland K130 K131 K132 M.1. f.(1)		•							
columns A through C): K130 K131 K132 M.1. f.(1)	-								
	(1) Lo	ans secured by farmland	K130		K131		K132		M.1. f.(1)
	. ,	-							

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

Memoranda—Continued

	1	(Column A) Past due 30 through 89 days and still accruing		(Column B) Past due 90 lays or more and still accruing		(Column C) Nonaccrual	
Dollar Amounts in Thousands	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</i>							
completed by:1							
 Banks with \$300 million or more in 							
total assets							
 Banks with less than \$300 million in 							
total assets that have loans to							
finance agricultural production and							
other loans to farmers (Schedule							
RC-C, Part I, item 3) exceeding 5							
percent of total loans							
(5) Loans to finance agricultural pro-							
duction 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							
	Dan mo	difications to borrow	ers expe	eriencing financial o	lifficulty	ן ר	
RC-N, items 1 through 7, above (sum of]	
Memorandum items 1.a.(1) through 1.e							
plus 1.f) ²	HK26		HK27		HK28		M.1.g.
2. Loans to finance commercial real estate,							5
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. Memorandum items 3.a through 3.d are to			· ·		· ·		
be completed by banks with \$300 million or							
more in total assets:1							
a. Loans secured by real estate to non-U.S.							
addressees (domicile) (included in							
Schedule RC-N, item 1, above)	1248		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.
· · ·			I				

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

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

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount]
Memorandum item 16 is to be completed by "large institutions" and "highly complex institutions" as defined in FDIC regulations.			
16. Portion of leans 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.
Memorandum item 17 is to be completed on a fully consolidated basis by those "large institutions" and "highly complex institutions" as defined in FDIC regulations that own another insured depository institution.			
17. Selected fully consolidated data for deposit insurance assessment purposes:a. Total deposit liabilities before exclusions (gross) as defined in Section 3(I) 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.

Memoranda—Continued

	Held-to	o-maturity	Availal	ole-for-sale	7
	(Column A)	(Column B)	(Column C)	(Column D)	-
	Amortized Cost	Fair Value	Amortized Cost	Fair Value	_
Dollar Amounts in Thousands	RCON Amount	RCON Amount	RCON Amount	RCON Amount	-
Memorandum items 5.a					
through 5.f and 6.a through					
6.g are to be completed by					
banks with \$10 billion or more					
in total assets. ¹					
5. Asset-backed securities					
(ABS) (for each column,					
sum of Memorandum					
items 5.a through 5.f					
must equal Schedule					
RC-B, item 5.a):					
a. Credit card					
receivables	B838	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 prod-					101.0.1
ucts by underlying collat-					
eral or reference assets					
(for each column, sum of					
Memorandum items 6.a					
through 6.g must equal					
Schedule RC-B, item 5.b:					
а. Trust preferred					
securities issued by					
financial institutions	G348	G349	G350	G351	M.6.a
b. Trust preferred securities	0040	0040			IVI.0.a
issued by real estate	G352	G353	G354	G355	Mak
investment trusts c. Corporate and similar	0332	6555	0004	0000	M.6.b
	G356	G357	G358	G359	MO
loans	6330	6337	6330	6308	M.6.c
d. 1–4 family residential					
MBS issued or guaran-					
teed by U.S.					
Government-sponsored	G360	G361	G362	G363	
enterprises (GSEs)	G300	G301	G302	G303	M.6.d
e. 1–4 family residential					
MBS not issued or	C264	0265	C266	0.267	
guaranteed by GSEs	G364	G365	G366	G367	M.6.e
f. Diversified (mixed)					
pools of structured	0000	0000	0070	0074	
financial products	G368	G369	G370	G371	M.6. f
g. Other collateral or	0070	0070	0074	0075	
reference assets	G372	G373	G374	G375	M.6.g

Insert A

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

Insert A – Schedule RC-B

		Held-to-	maturity	/	Available-for-sale				
	(Colu	(Column A)		(Column A) (Column B)		(Column C)		(Column D)	
	Amortized Cost		Fair Value		Amortized Cost		Fair	Value	
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	RCON	Amount	RCON	Amount	
7. Guaranteed by U.S.									
Government agencies or									
sponsored agencies included									
in Schedule RC-B, item 5.b	XXXX	XXXX			XXXX		XXXX		

Part I—Continued

	ł \$30	(Column A) Be Completed by Banks with 0 Million or More Total Assets ¹	(Tol		
Dollar Amounts in Thousands	RCON	Amount	RCON	Amount	
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.
Loan modifications to borrowers experiencing financial difficulty*					
Memoranda		to in Theorem de	DOON	A	7
Dollar Dollar 1Loans restructured in troubled debt restructurings that are in compliance w		nts in Thousands	RCON	Amount	_
terms (included in Schedule RC-C, Part I, and not reported as past due or	r nona				
Schedule RC-N, Memorandum item 1): a. Construction, land development, and other land loans:					
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans 			K158		
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land loans 	oans		K159		M.1.a.(1 M.1.a.(2
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land lo b. Loans secured by 1–4 family residential properties. 	oans		K159 F576		M.1.a.(2 M.1.b.
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land lo b. Loans secured by 1–4 family residential properties c. Secured by multifamily (5 or more) residential properties 	oans		K159		M.1.a.(2
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land lo b. Loans secured by 1–4 family residential properties. c. Secured by multifamily (5 or more) residential properties. d. Secured by nonfarm nonresidential properties: 	oans		K159 F576 K160		M.1.a.(2 M.1.b. M.1.c.
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land loans b. Loans secured by 1–4 family residential properties c. Secured by multifamily (5 or more) residential properties d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties 	oans		K159 F576 K160 K161		M.1.a.(2 M.1.b. M.1.c. M.1.c.
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land lo b. Loans secured by 1–4 family residential properties c. Secured by multifamily (5 or more) residential properties d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties 	oans s		K159 F576 K160 K161 K162		M.1.a.(2 M.1.b. M.1.c. M.1.c.
 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land loans b. Loans secured by 1–4 family residential properties c. Secured by multifamily (5 or more) residential properties d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties 	oans s		K159 F576 K160 K161		M.1.a.(2 M.1.b. M.1.c. M.1.c.
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 a. Construction, land development, and other land loans: (1) 1–4 family residential construction loans (2) Other construction loans and all land development and other land loans secured by 1–4 family residential properties. c. Secured by multifamily (5 or more) residential properties. d. Secured by nonfarm nonresidential properties: (1) Loans secured by owner-occupied nonfarm nonresidential properties (2) Loans secured by other nonfarm nonresidential properties. (1) Loans secured by other nonfarm nonresidential properties. (2) Loans secured by other nonfarm nonresidential properties. (2) Loans secured by other nonfarm nonresidential properties. (3) Loans secured by other nonfarm nonresidential properties. (4) Loans secured by other nonfarm nonresidential properties. (5) Loans secured by other nonfarm nonresidential properties. (2) Loans secured by other nonfarm nonresidential properties. (3) Loans secured by other nonfarm nonresidential properties. (4) Loans secured by other nonfarm nonresidential properties. (5) Loans secured by other nonfarm nonresidential properties. (6) Loans secured by other nonfarm nonresidential properties. (7) To U.S. addressees (domicile). (8) To non-U.S. addressees (domicile). (9) To non-U.S. addressees (domicile). (1) To U.S. addressees (domicile). (2) To non-U.S. addressees (domicile). (3) To non-U.S. addressees (domicile). (4) To und (1) and (1) and (1) and (1) and (1) and (2) must equal Memilitem 1.e. 11) Itemize loan categories included in Memorandum item 1.f, above that exc of total loans restructured in troubled dobt restructurings that are in complimed field terms (sum of Memorandum items 1.a through 1.e plus 1.f): 	oans o millic orand K163 K164 encing eed 10	n or more um financial difficulty*	K159 F576 K160 K161 K162 K256		M.1.a.(M.1.b. M.1.c. M.1.d.(M.1.d.(M.1.e.(M.1.e.(

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

*The loan modification to borrowers experiencing financial difficulty revisions are effective as of the June 30, 2024, report date.

11 12/2024

Part I—Continued

Memoranda—Continued

Dollar Amounts in Thousands	RCON	Amount	
3. Loans to finance commercial real estate, construction, and land development activities			
(not secured by real estate) included in Schedule RC-C, Part I, items 4 and 9, column B ¹	2746		M.3.
4. Adjustable-rate closed-end loans secured by first liens on 1–4 family residential properties	5070		
(included in Schedule RC-C, Part I, item 1.c.(2)(a), column B)	5370		M.4.
5. To be completed by banks with \$300 million or more in total assets: ² Loans secured by real estate to non-U.S. addressees (domicile)			
(included in Schedule RC-C, Part I, items 1.a through 1.e, column B)	B837		M.5.
Memorandum item 6 is to be completed by banks that (1) together with affiliated institutions,			
have outstanding credit card receivables (as defined in the instructions) that exceed \$500			
million as of the report date or (2) are credit card specialty banks as defined for Uniform Bank Performance Report purposes.			
6. Outstanding credit card fees and finance charges included in Schedule RC-C, Part I, item 6.a	C391		M.6.
7. Not applicable			INI.O.
Memorandum item 8.a is to be completed by all banks semiannually in the June and			
December reports only.			
 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.
Memorandum items 8.b and 8.c are to be completed semiannually in the June and			
December reports only by banks that had closed-end loans with negative amortization			
features secured by 1–4 family residential properties (as reported in Schedule RC-C, Part I,			
Memorandum item 8.a) as of the preceding December 31 report date, that exceeded the			
lesser of \$100 million or 5 percent of total loans and leases held for investment and held for sale (as reported in Schedule RC-C, Part I, item 12, column B).			
b. Total maximum remaining amount of negative amortization contractually permitted on	F231		Moh
closed-end loans secured by 1–4 family residential properties c. Total amount of negative amortization on closed-end loans secured by 1–4 family residential	1231		M.8.b.
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			

Insert B

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

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



Insert B

Memorandum items 10.a through 10.e are to be completed by banks with \$10 billion or more in total assets.²

Dollar Amounts in Thousands	RCON	Amount]
10. Loans to nondepository financial institutions:			
a. Loans to mortgage credit intermediaries	XXXX		M.10.a
b. Loans to business credit intermediaries	XXXX		M.10.b
c. Loans to private equity funds	XXXX		M.10.c
d. Loans to consumer credit intermediaries	XXXX		M.10.d
e. Other loans to nondepository financial institutions	XXXX		M.10.e

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	Amount	s in Thousands	RCON	Amount	
1. Unused commitments:							
a. Revolving, open-end lines secured by 1–4 fa	amily res	idential propertie	es, e.g., h	ome			
equity lines					3814		1.a.
Item 1.a.(1) is to be completed for the Decen	nber rep	ort only.					
(1) Unused commitments for reverse mortgage	•	2	d for invo	stmont			
(included in item 1.a. above)					HT72		1.a.
b. Credit card lines					3815		1.b.
D. Credit card lines					5015		1.0.
Items 1.b.(1) and 1.b.(2) are to be completed							
reports only by banks with either \$300 millior	n or more	e in total assets o	or \$300 n	nillion or more			
in credit card lines ¹ (sum of items 1.b.(1) and	1.b.(2)	must equal item	1.b).				
(1) Unused consumer credit card lines					J455		1.b.
(2) Other unused credit card lines					J456		1.b.
c. Commitments to fund commercial real estate							
(1) Secured by real estate:	,	,					
(a) 1–4 family residential construction loa	n comm	itments			F164		1.c.
(b) Commercial real estate, other constru-							
commitments					F165		1.c.
(2) NOT secured by real estate					6550		1.c.
d. Securities underwriting					3817		1.d.
e. Other unused commitments:							-
(1) Commercial and industrial loans					J457		1.e.
c (1) Control and industrial loans							1.e.
(4) All other unused commitments							1.e.
2. Financial standby letters of credit							2.
Item 2.a is to be completed by banks with \$1 bil							
a. Amount of financial standby letters of credit of					-		2.0
					3821		2.a. 3.
3. Performance standby letters of credit					5021		3.
Item 3.a is to be completed by banks with \$1 bill	ion or m	ore in total assets	s. ¹				
a. Amount of performance standby letters of credi	t convev	ed to others	3822		1		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 whe	re the customer is	indemnif	ied against			
loss by the reporting bank)					3433		6.a.
b. Securities borrowed					3432		6.b.
▼		(Column A)		Column B)			
	S	old Protection	Purcha	ased Protection			
7. Credit derivatives:	RCON	Amount	RCON	Amount			
a. Notional amounts:							
(1) Credit default swaps	C968		C969				7.a.
(2) Total return swaps			C971				7.a.
(3) Credit options	C972		C973				7.a.
(4) Other credit derivatives			C975				7.a.

^{1.} The asset-size tests and the \$300 million credit card lines test are based on the total assets and credit card lines reported on the *June 30, 2023*, Report of Condition.

Insert C

Dollar Amounts in Thousands	RCON	Amount	
(2) Loans to depository financial institutions	XXXX		1.e.(2)
(3) Loans to nondepository financial institutions	XXXX		1.e.(3)
Items 1.e.(3)(a) through 1.e.(3)(e) are to be completed by banks with \$10 billion or more in total assets. ¹			
(a) Loans to mortgage credit intermediaries	XXXX		1.e.(3)(a)
(b) Loans to business credit intermediaries	XXXX		1.e.(3)(b)
(c) Loans to private equity funds	XXXX		1.e.(3)(c)
(d) Loans to consumer credit intermediaries	XXXX		1.e.(3)(d)
(e) Other loans to nondepository financial institutions	XXXX		1.e.(3)(e)

Memoranda—Continued

			Past due 90 9 days or more I and still		Past due 90 Nonaccrual days or more and still		
Dollar Amounts in Thousands	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.
Memorandum item 4 is to be completed by:1							
 banks with \$300 million or more in total assets banks with less than \$300 million in total assets that have loans to finance agricultural production and other loans to farmers (Schedule RC-C, Part I, item 3) exceeding 5 percent of total loans: 							
 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	C240		C241		C226		
Schedule RC-N, items 1 through 8, above)	C240		0241		0220		M.5.

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

Insert D

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

Insert D

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